Bangkok Bank

Creating Opportunities Together





2025



Sustainability Report 2025

Bangkok Bank Public Company Limited



In remembrance of
Her Majesty Queen Sirikit
The Queen Mother,
whose enduring compassion
and devotion to the Thai nation
will forever be held in the
highest esteem.

The Board of Directors, Management, and Staff
Bangkok Bank Public Company Limited

Vision

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 operations mission, and capability mission as described:

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

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Message from the Board and Sustainability Undertaking

Message from the Chairman, the Executive Chairman and the President



Mr. Phornthep Phornprapha
Chairman

“We supported our customers and worked closely with them to mitigate risks and identify opportunities that could strengthen their businesses and positively contribute to a more sustainable society.”

Thailand faced many major difficulties throughout 2025, from an earthquake and extreme weather events to border disputes and geopolitical conflicts. These challenges emphasized the importance of our sustainability strategy which centers around building resilience and caring for the environment and society.

Through every challenge, we supported our customers as a trusted partner and reliable close friend, working closely with them to mitigate their risks and identify opportunities that could strengthen their businesses while helping to build a more sustainable society for them. These actions were guided by our commitment to helping Thailand move towards achieving its sustainable development goals as well as our ambition to be the most trusted bank and a responsible financial services provider that makes a positive impact on the economy, communities and the environment.

Thailand has a high level of household debt and a large number of its people are struggling to service their debts, leading to a rise in non-performing loans, vehicle repossessions and house seizures. To help vulnerable people and small businesses manage their debt, we participated in the Bank of Thailand’s You Fight We Help program and Clear Debt Move Forward initiative. The latter will start in 2026 and aims to help small-scale borrowers to recover financially and start anew.

“We introduced additional security measures to our systems, including our mobile banking services, to safeguard our customers.”

We introduced additional security measures to our systems, including our mobile banking services, to safeguard our customers. We also expanded our financial literacy program with the launch of our Grow Club content on the website that provides advice on safe banking practices and tips about money management.

In 2025 there were several episodes of serious flooding in the north, northeast and south of Thailand. We provided assistance to affected customers through measures such as reduced installment amounts, suspension of principal payments, adjustments to terms and conditions, debt restructuring and granting new loans. We also extended support to our staff and raised funds to help local communities recover.

The increasing impact from climate change, as well as related policy developments, such as the carbon border adjustment mechanism introduced by the European Union, and Thailand’s climate change law, will become the new normal for businesses. To enable our customers to better navigate these challenges, we are providing them with advice and financial products to help them to reduce their impact on the environment, adapt to climate change, prepare for related regulations, increase their competitiveness, and progress along their transition journey. In addition to offering a range of green and transition financing products, we launched The Great Green Transition initiative to help entrepreneurs learn how to measure their carbon footprint and develop a transition plan, and to innovate sustainable business solutions. To prepare ourselves for emerging risks, we enhanced our risk management by introducing the Environment and Climate Risk Management policy, which will be the cornerstone of our integrated risk management framework.



Mr. Singh Tangtatswas
Executive Chairman

“We set targets to achieve Net Zero with our own operations (Scope 1 and 2) by 2035.”



Mr. Chartsiri Sophonpanich
President

We have established targets to achieve Net Zero with our own operations (Scope 1 and 2) by 2035 and for our financed emissions (Scope 3 Category 15 Investment or Financed Emissions) by 2050. The targets are set in alignment with Thailand’s newly announced Net Zero targets, which were brought forward from 2065 to 2050.

Our long-term business strategy is built around three megatrends, namely regionalization, digitalization and urbanization, while our medium-term strategy over the next 3-5 years focuses on quality growth, platform partners, wealth and wellbeing, intelligent organization, and foundation strengthening. We believe this approach will enable us to attain sustainable growth, help customers to mitigate risks and identify opportunities, and create long-term value for all stakeholders.

We wish to thank our customers, shareholders, business partners and staff for your continued trust and support for us. We shall look forward to working with you all to find new opportunities for sustainable growth in the coming year and beyond.

(Mr. Phornthep Phornprapha)
Chairman

(Mr. Singh Tangtatswas)
Executive Chairman

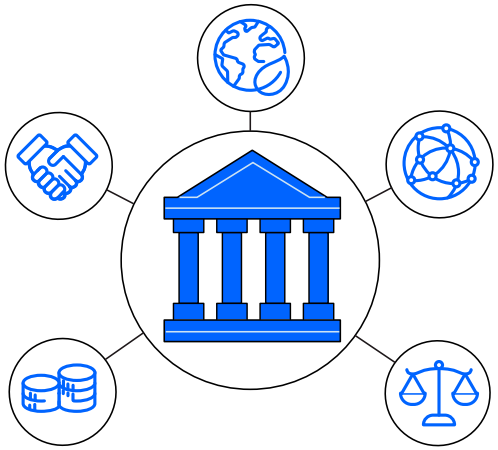
(Mr. Chartsiri Sophonpanich)
President



About Bangkok Bank

Bangkok Bank Public Company Limited was founded on December 1, 1944 and was among the first 16 companies listed on the Stock Exchange of Thailand in 1975. Currently, the Bank is Thailand's largest commercial bank by assets and a leading bank in Southeast Asia with an extensive branch network in every province of Thailand and a service network covering 14 key economies around the world. We offer a full range of diversified financial products and services for both business and individual customers through our local and international branch networks, business centers, self-service channels, digital banking services, banking agents and subsidiaries in foreign countries which are Bangkok Bank Berhad, Malaysia, Bangkok Bank (China), and Permata Bank, Indonesia.

We aspire to be a trusted partner and reliable close friend (puan koo kit mit koo baan) as we create sustainable value for our customers and society and we are committed to taking care of and supporting our customers. Knowing our customers well enables us to develop financial products and services that meet their ever-changing needs and creates business opportunities amid global changes. We are committed to building and maintaining good relationships with customers across generations, acting responsibly with regard to society, the environment and all groups of stakeholders and conducting business ethically and in accordance with good governance principles to support the long-term interests of stakeholders and achieve our goal of being Thailand's most trusted bank.



Bank Information

Head Office Address	333 Silom Road, Silom, Bangrak, Bangkok 10500
Domestic Network	Covering all provinces in Thailand Bangkok **212** branches, Upcountry **510** branches
International Network	Covering 14 key economies which are: Cambodia, Laos, Myanmar, Philippines, Singapore, Vietnam, Malaysia, Indonesia, China, Hong Kong, Taiwan, Japan, U.K. and U.S.

Products and Services

Business Customers

- Deposit accounts for business
- Business loans
- Credit cards
- Credit card merchant services
- Payment services
- Collection services
- Liquidity management services
- Account services
- Financial services for international trade
- Financial risk protection services
- Securities services
- Investment banking services
- Digital banking including online services such as the international trade finance platform (iTrade), cash management platform for corporate and business customers (iCash), bridging finance for buyers and dealers (Bualuang iSupply), electronic guarantee issuance services (Bualuang e-Guarantee), online platform for domestic financial institutions (Bualuang iCustody), and platform for members and fund committees of provident funds (Bualuang iFund)
- Business centers

Individual Customers

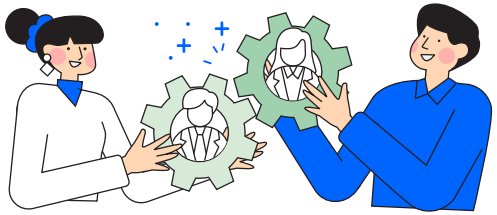
- Deposit accounts including savings and current accounts, fixed deposit accounts, basic banking accounts, and e-Savings accounts
- Personal loan products
- Home and residence products including home loans, home equity loans and properties for sale
- Consumer credit cards and debit cards
- Investment products including mutual funds, bonds and debentures
- Insurance products
- Digital banking services including mobile banking services (Bangkok Bank Mobile Banking), internet banking services (Bualuang iBanking), QR Code payment services
- Contact center (Bangkok Bank Call Center)
- Banking services through automatic teller machines
- Currency exchange and foreign instrument services

Conducting Sustainable Business

Thailand has been facing multiple challenges from economic volatility and geopolitical conflicts to environmental and climate change including rapid development of technology and artificial intelligence. These challenges are complex and interconnected across economic, social, and environmental dimensions, and present both risks and opportunities for businesses. Adapting appropriately and promptly to these challenges requires a carefully considered, multifaceted approach. The Bank integrates environmental, social, and governance (ESG) dimensions into its business strategy, using materiality issues identified through engagement with all stakeholders as the starting point for defining our sustainability strategy. This includes specifying commitments, indicators, and targets for each issue. In addition, we have established our sustainability policy as a guideline for driving the organization to manage changes in a timely manner as well as being able to mitigate risks and create business opportunities simultaneously, as follows:



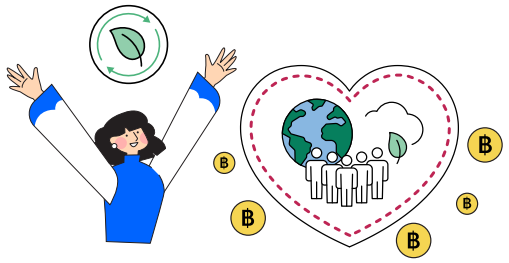
Risk Management:
Building a risk culture with prudent and comprehensive risk management for significant issues both in the short and long term including ESG and climate change risks, while keeping abreast of situations and assessing business opportunities resulting from changing economic, social and environmental conditions.



Human Resource Management:
Treating employees equally and fairly without discrimination, providing for their occupational health and safety, promoting employee wellbeing, and continually developing their knowledge and skills.



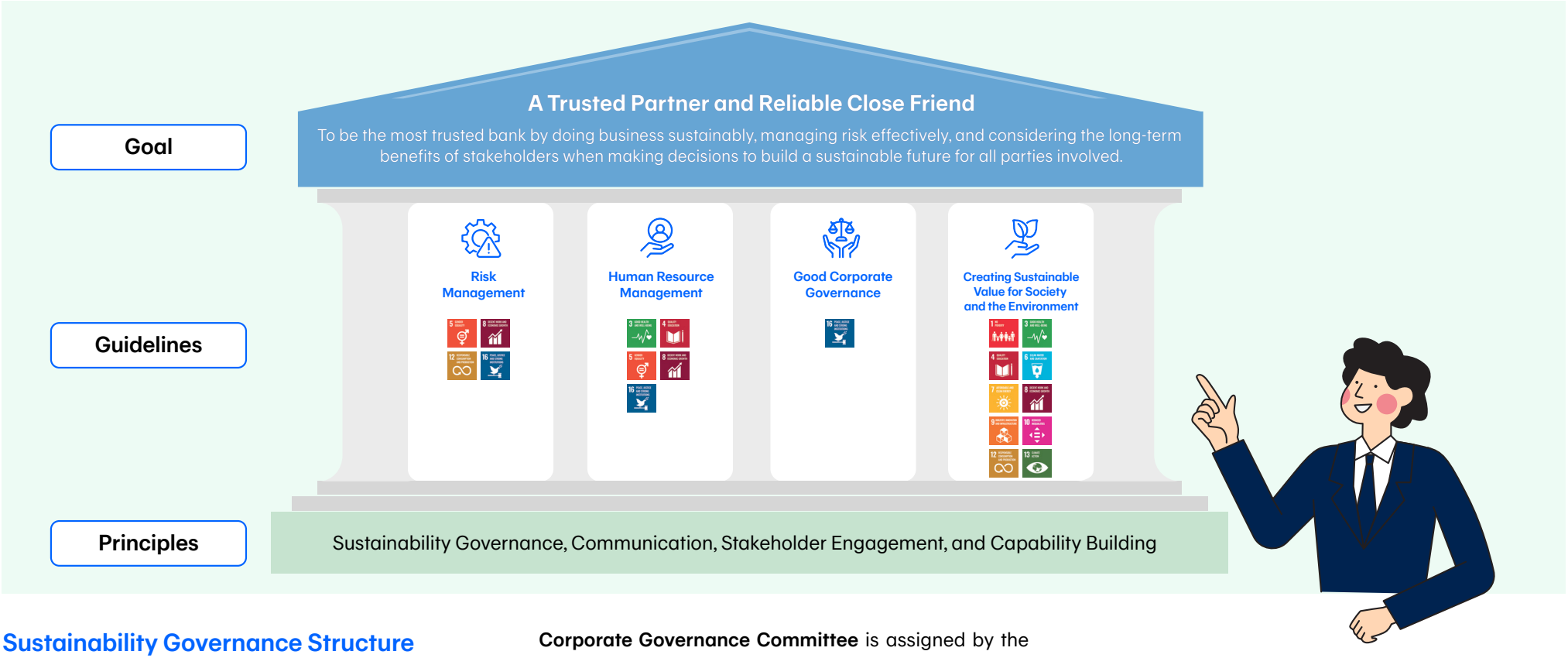
Good Corporate Governance:
Complying with good corporate governance principles as stipulated by the regulators, applying these good corporate governance principles to the organization, and raising awareness of the Code of Conduct, the Bank's business ethics and related policies for all employees, as well as ensuring that employees comply with them.



Sustainable Value Creation for Society and Environment:
Providing financial knowledge, financial inclusion, and financial support for the transition to a low-carbon economy, participating in socially beneficial activities, mitigating the environmental impact from the Bank's operations, and encouraging suppliers to conduct their businesses in a sustainable manner.

Please scan QR Code for additional information on **Sustainability Policy**

In addition, we place importance on factors that ensure the effective implementation of the sustainability policy, namely: sustainability governance, stakeholder communication and engagement, and building capabilities of committees and employees at all levels.



Sustainability Governance Structure

We have defined roles and responsibilities of related parties from committees to the operational level, to ensure that the Bank's sustainability undertaking is clear and systematic as follows:

Board of Directors is responsible for setting the vision, direction, goals, and strategic business plans, taking into account economic, social, and environmental factors, as well as short-term and long-term risks and opportunities. The Board also has the responsibility for considering and approving sustainability policies and strategies.

Corporate Governance Committee is assigned by the Board of Directors to set the direction for sustainability in accordance with the Bank's business direction as well as social and environmental conditions to track and monitor overall progress related to sustainability and report the sustainability performance to the Board of Directors on a regular basis. The Corporate Governance Committee holds a meeting every quarter.

Management Team is responsible for ensuring operations are in accordance with the Bank's policies and strategic plans, including defining operational guidelines, action plans, operational systems, work processes, human resource management, and other resource management to achieve the set goals.

Sustainability Team under the Office of the President is responsible for driving sustainability practices to achieve the Bank's sustainability goals through communication, support and collaboration with internal and external parties. The team monitors operations and regular reports to the Bank's management and the Corporate Governance Committee and prepares sustainability disclosure reports in accordance with national and international standards while the Head of the Sustainability Team oversees all the Bank's sustainability activities.

Participation in Sustainability Initiatives

Collaboration across all sectors is key to achieving sustainability goals. We support and collaborate with various organizations, both nationally and internationally, to continuously drive our sustainability mission. In 2025 we sponsored the Bloomberg Sustainable Business Summit in Singapore to exchange insights and best practices in sustainable business with business leaders, investors, and experts from around the world. Our executives participated in panel discussions on the topic: ASEAN's Transition Journey and Thailand: Transition to Low Carbon Economy. We also supported The Economist Impact: Sustainability Week Asia 2025 to present perspectives from business leaders, policymakers, and experts on creating sustainability in business. Our executive gave an interview on Creating Opportunities in the Transition to a Low-carbon Economy – A Banker's Perspective. The Bank also participated in sustainability exhibitions including The Sustainability Expo 2025, under the theme Growing Together - Growing Side by Side for Sustainability, to showcase the success stories of our environmental and social projects. Supporting these activities is part of our commitment to building partnerships with all sectors.

Memberships of External Organizations

The Bank has consistently promoted partnerships with various organizations, associations, networks and other agencies established to benefit the development of financial institutions, the exchange of knowledge and best practices, and the support of achieving sustainable development goals and greenhouse gas reduction targets at both the organizational and national levels. During 2025, as a founding member of the Thailand Supply Chain Network (TSCN), the Bank organized the Thailand Sustainability Academy (TSA): Train the Trainer seminar to educate businesses on climate risk management, climate change impact assessment, greenhouse gas accounting, developing sustainable procurement policies, and the participation of business partners in the supply chain.

Year of Membership

1977
- Joint Standing Committee on Commerce, Industry and Banking (JSCCIB)

1958
- Thai Bankers' Association

1989
- Thai Listed Companies Association
- Risk and Internal Control Club, Thai Listed Companies Association

2004
- Compliance Club, Thai Bankers' Association

2015
- Thailand Management Association (TMA)
- Thai Private Sector Collective Action Against Corruption (CAC)

2012
- CSR Club, Thai Bankers' Association

2019
- The Green Investment Principle (GIP)
- Thailand Supply Chain Network (TSCN)

2021
- ESG Network Club of Thai Listed Companies Association

2024
- Partnership for Carbon Accounting Financials (PCAF)

2022
- Sustainability Disclosure Community (SDC)

Support for External Organizations

The Bank has supported various business associations, chambers of commerce and non-profit organizations through financial support in the form of membership fees and donations for activities to support the development of the financial and business sectors and help strengthen the economy and society as well as reducing the environmental and climate change impact. The Bank refrains from supporting political activities, political parties, and lobbyists. In 2025 the Bank provided monetary support to organizations and networks totaling Baht 59.47 million with organizations or business associations receiving funding listed below:

Name of Organization	Million Baht
The Thai Bankers' Association	13.39
Chemical Society of Thailand	3.68
Thailand Management Association	3.21
Others	39.19



Supporting Public Policies Related to Climate Change

Rising global temperatures have resulted in frequent and severe natural disasters, causing damage to lives, property, and businesses. Therefore, greenhouse gas emission mitigation and adaptation to climate change have become urgent issues for both the public and private sectors. Thailand declared at the 30th United Nations Climate Change Conference (COP30) its intention to achieve Net Zero greenhouse gas emissions by 2050, accelerating the previous 2065 timeline by 15 years. The Bank has demonstrated its support for achieving the greenhouse gas emission reduction targets under the Paris Agreement and Thailand's targets by declaring a Net Zero emissions target for the Bank's operations (Scope 1 and 2) by 2035 and for lending and investment (Scope 3, Category 15) by 2050, in line with Thailand's targets. We are also ready to cooperate with various networks and business associations to drive and support the transition to a low-carbon economy. We have assigned our executives to participate in committees and working groups of these networks and business associations to provide recommendations on climate change laws and policies, the national energy plan, and Thailand Taxonomy.

Key Committees and Working Groups

- Sustainable Development Working Group, Energy Working Group and Climate Change Sub-working Group of the Joint Standing Committee on Commerce, Industry and Banking (JSCCIB).
- The Energy Working Group of the Thai Chamber of Commerce.
- Sustainability Working Group and Transition Plan Working Group of the Thai Bankers' Association.
- Thailand Taxonomy Working Group.

Participation in networks or business associations must be approved by the Board of Executive Directors, or the Board of Directors, while executives of the Bank who participate in those committees or working groups must obtain approval from the Bank's management. Note that participation in the mentioned networks, business associations, committees or working groups must be in the public interest and in alignment with the Bank's policies and positioning related to ESG and its standpoint on climate change. In addition, the Bank regularly monitors and reviews its operational objectives to ensure they are consistent with the Bank's policies and positions to determine the guidelines for further support or cooperation.

About This Report

The Bank publishes the Sustainability Report annually to communicate with all stakeholders regarding its sustainability performance and the significant economic, social, and environmental impacts arising from the Bank's business operations. The Sustainability Report for 2025 was published in March 2026. It was prepared in accordance with the Global Reporting Initiative (GRI) Standards, 2021 edition, and the Financial Services Sector Disclosures, and covers the Bank's sustainability performance for the period from 1 January to 31 December 2025.

In preparing the Sustainability Report, the Bank adheres to the GRI Standards reporting principles, namely: 1. Accuracy; 2. Balance; 3. Clarity; 4. Comparability; 5. Completeness; 6. Sustainability Context; 7. Timeliness; 8. Verifiability. The Sustainability Team, in collaboration with the Bank's relevant divisions, jointly prepares the content of the report and conducts a thorough review to ensure its accuracy and completeness. The report is then submitted to the Corporate Governance Committee, the Executive Committee, and the Board of Directors for consideration and approval prior to public disclosure.

The Bank has appointed LRQA (Thailand), an independent external certification body, to verify and provide assurance on the Sustainability Report's alignment with the GRI Standards reporting framework. This assurance includes verification of the Bank's environmental and social performance disclosures to ensure that the Sustainability Report meets high-quality and credibility standards in line with international practices. The scope of verification covers the following disclosures: Financial Services Sector Disclosure, Process to Determine Material Topics (GRI 3-1), Energy Consumption within the Organization (GRI 302-1), Water Withdrawal (GRI 303-3), Water Discharge (GRI 303-4), Water Consumption (GRI 303-5), Direct (Scope 1) GHG Emissions (GRI 305-1), Energy Indirect (Scope 2) GHG Emissions (GRI 305-2), Other Indirect (Scope 3) GHG Emissions: Category 1 – Water and Paper Consumption and Category 6 – Business Travel by Air Only (GRI 305-3), Waste Generated (GRI 306-3), Waste Diverted from Disposal (GRI 306-4), Waste Directed to Disposal (GRI 306-5), Work Related Injuries (Absenteeism Only) (GRI 403-9), Average Hours of Training per Year per Employee (GRI 404-1) and Ratio of Basic Salary and Remuneration of Women to Men (GRI 405-2).

This Sustainability Report covers the Bank's key sustainability issues identified through a double materiality assessment process. The Bank's materiality issues total 17 issues and are classified into 13 topics for reporting. The scope of this report is limited to the Bank's operations in Thailand. Any content relating to the Bank's overseas operations or the activities of its subsidiaries is clearly specified or disclosed through appropriate notes or disclaimers. The Bank sincerely hopes that this Sustainability Report provides a comprehensive, informative, and useful account of its sustainability performance and is beneficial to all readers.



For those who wish to provide feedback, suggestions, or request further information regarding this Sustainability Report, please contact:

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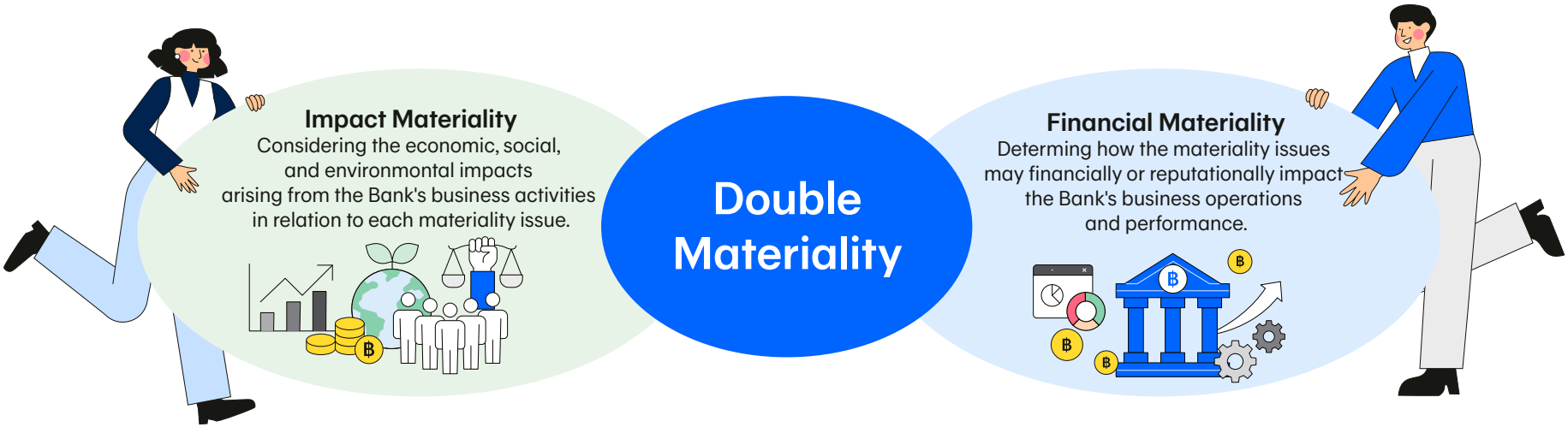
Investor Relations Team

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Double Materiality Assessment

The Bank has conducted a Double Materiality Assessment, considering the economic, social, and environmental impacts arising from the Bank's business activities (Impact Materiality) in relation to each materiality issue, which requires engagement from stakeholders. We also determined how the materiality issues may financially or reputationally impact the Bank's business operations and performance (Financial Materiality). The aggregate outcomes from the assessment are used to support the identification, selection, and prioritization of the Bank's materiality issues. In this regard, the Bank reviews the materiality issues on an annual basis to ensure their relevance and appropriateness in light of changing circumstances.



Double Materiality Assessment Procedure

The process for identifying the Bank's materiality issues is as follows:

1. Understanding the Organization's Sustainability Context

The Working Team responsible for the double materiality assessment, comprising both internal experts from the Bank and external experts, conducted a study and preliminary screening of materiality issues through the process of compiling sustainability issues relevant to the Bank and those of financial institutions with an outstanding sustainability performance, as well as sustainability issues based on national and international standards. These standards include the Global Reporting Initiative (GRI), the Sustainability Accounting Standards Board (SASB), the European Sustainability Reporting Standards (ESRS), the Corporate Sustainability Assessment (CSA) by S&P Global, the SET ESG Ratings of the Stock Exchange of Thailand, assessments by FTSE Russell ESG Scores, and assessments by Fair Finance Thailand. The compiled issues were then synthesized to determine sustainability issues that are currently of interest or importance in the banking sector, prior to the final selection of the sustainability issues most appropriate and relevant to the Bank's specific context.

2. Identifying and Assessing Impacts

The Working Team selected and shortlisted the materiality issues by conducting surveys, focus group discussions, and in-depth interviews with the Bank's stakeholders to assess significant impacts arising from the Bank's business activities on stakeholders, covering both positive and negative impacts, as well as actual impacts and potential impacts in the short-term and long-term. The assessment also took into account the scale, scope, remediability, and likelihood of impacts. In addition, for each sustainability issue, the Working Team, in collaboration with the Enterprise Risk Management Division and other relevant units, assessed related business opportunities and risks by considering the magnitude and likelihood of financial and reputational impacts, in accordance with the Bank's Enterprise Risk Criteria.

3. Prioritizing the Materiality Issues

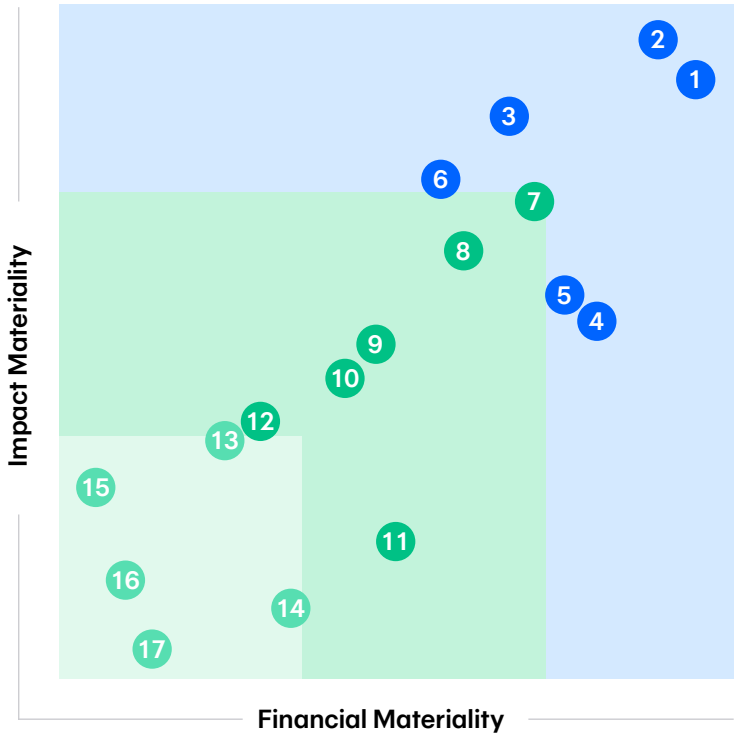
The Working Team selected and prioritized sustainability issues by considering both impact materiality and financial materiality. Subsequently, the Working Team, together with the relevant parties within the Bank, jointly considered if the selected issues were actually covered and significant to the Bank and stakeholders, as well as verified the accuracy of the prioritization process. In addition, the Bank assigned an independent third-party assurance body to validate the materiality assessment process to ensure that it was conducted correctly and in accordance with international standards.

4. Verifying and Reviewing

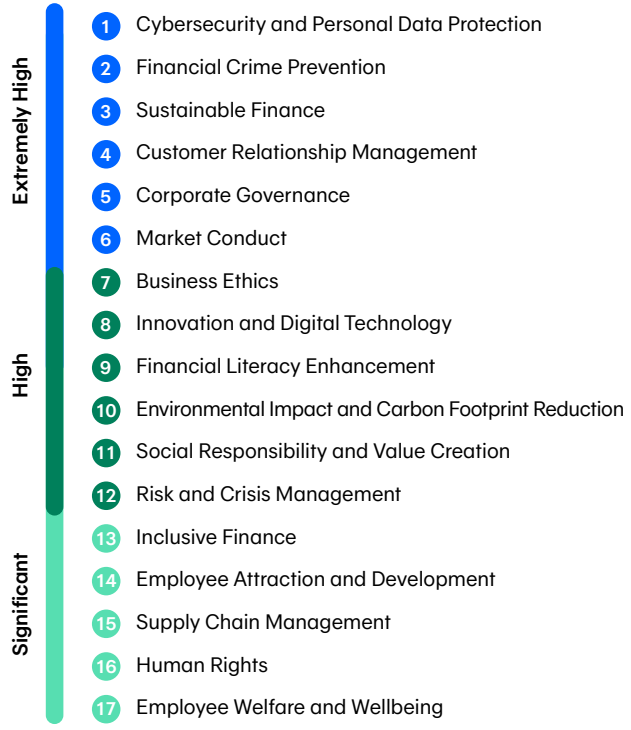
The Sustainability Team submitted the results of the double materiality assessment, as well as materiality issues to the Bank's management for review and approval. The results were then submitted to the Corporate Governance Committee for endorsement. Once approved, the materiality issues were then communicated to various divisions in the Bank to ensure they are recognized and used to formulate the strategies relating to their divisions, as well as integrating them into the Bank's Enterprise Risk Management (ERM) process.

During the annual review of the materiality issues, the Bank provides opportunities for all stakeholder groups to share their opinions and suggestions through the Bank's contact channels or by responding to the questionnaire attached at the end of the Sustainability Report. The Bank will take the received feedback and suggestions into consideration to review and refine materiality issues, as well as to improve the Bank's sustainability performance in closer alignment with stakeholder expectations.

Double Materiality Prioritization



Materiality Issues for 2025



Comparing Changes in Materiality Issues in 2024 and 2025

Extremely High / High / Significant

Materiality Issue	2024
Innovation and Digitalization	1
Sustainable Finance	2
Business Ethics	3
Cybersecurity and Data Privacy Protection	4
Corporate Governance	5
Talent Attraction and Development	6
Risk and Crisis Management	7
Employee Welfare and Wellbeing	8
Customer Relations	9
Environmental and Carbon Footprint	10
Inclusive Finance	11
Social Responsibility and Value Creation	12



Materiality Issue	2025
Cybersecurity and Personal Data Protection ⬢	1
Financial Crime Prevention new	2
Sustainable Finance	3
Customer Relationship Management ⬢	4 ▲
Corporate Governance	5
Market Conduct ●	6
Business Ethics	7 ▼
Innovation and Digital Technology ⬢	8 ▼
Financial Literacy Enhancement ●	9
Environmental Impact and Carbon Footprint Reduction ⬢	10
Social Responsibility and Value Creation	11 ▲
Risk and Crisis Management	12
Inclusive Finance	13
Employee Attraction and Development ⬢	14 ▼
Supply Chain Management ●	15
Human Rights ●	16
Employee Welfare and Wellbeing	17 ▼

Extremely High / High / Significant

Remark

▲ An increase in importance from last year

▼ A decline in importance from last year

new New materiality issue in 2025

⬢ Rename in 2025

● Materiality issue that was separated from 2024 materiality issue

Double Materiality Impacts

Materiality Issue	Positive Impact	Potential Negative Impact
Cybersecurity and Personal Data Protection	Having an effective data privacy protection mechanism and a robust cybersecurity system helps increase customers' confidence and security when conducting financial transactions and reduces the Bank's operational and reputational risks from data leakage and cyber-attack.	Inadequate personal data controls and ineffective cybersecurity measures could lead to potential breaches of personal data and litigation, affecting the Bank's revenue and reputation, creating damage to customers as well as affecting stakeholders' confidence.
Financial Crime Prevention	Having a sound financial crime prevention system and building awareness about financial fraud helps to prevent compliance and reputation risks, avoids or reduces customers' pecuniary and non-pecuniary damages, and builds trust among stakeholders.	Neglecting financial crime prevention and education could lead to compliance and reputational risks, damage to customers and deterioration in stakeholders' trust.
Sustainable Finance	Integrating ESG criteria into the credit approval process and promoting sustainable finance helps to increase the Bank's business opportunities, including expanding business into new industries that are socially and environmentally-friendly, generate positive environmental and social impacts, and helps our clients, as well as Thailand, to achieve the Sustainable Development Goals and the Paris Agreement Goals.	Omitting some ESG criteria from the credit approval process and not promoting sustainable financial products could result in adverse impacts on the economy, society and environment from projects and activities financed by the Bank, tarnishing the Bank's image and credibility, increasing credit risk, and undermining the Bank's climate aims.
Customer Relationship Management	Effective customer relationship management and responding to customers' expectations creates good and long-lasting relationships between the Bank and customers, increases customer satisfaction, and encourages them to continuously use the Bank's products and services which in turn contributes to the Bank's sustainable growth.	Mismanagement of customer relations and inability to meet customers' expectations could lead to customer dissatisfaction when using the Bank's products and services, affecting good relationship between the Bank and its customers, as well as affecting the Bank's long-term competitiveness and growth.
Corporate Governance	Adhering to good corporate governance practices enables the Bank to operate its business efficiently and transparently, gain trust among stakeholders, appropriately manage risks and increase new business opportunities.	Inadequacy of good corporate governance could lead to business risks, loss of trust among stakeholders, negative impacts on business revenue and reputation, and damage to shareholders and other relevant stakeholders.
Market Conduct	Adhering to market conduct reduces risks from potential violation of customer's rights, litigation and disputes, while increasing confidence and trust to customers, facilitating good and long-lasting relationships between the Bank and customers.	Not giving sufficient importance to market conduct can violate customer's rights and can lead to litigation and disputes, damage to customers and a loss of customer trust.

Materiality Issue	Positive Impact	Potential Negative Impact
Business Ethics	Operating with ethics, integrity, transparency, responsibility, and legal compliance contributes to the Bank's credibility and good business performance, as well as reducing legal risks, operational risks, and reputational risks.	Failure to conduct business legally with ethics, integrity, transparency, and responsibility may create adverse impacts on customers, society and the environment and cause stakeholders' distrust, legal risks, operational and reputational risks.
Innovation and Digital Technology	Adopting innovation and digital technologies to improve internal work processes and financial services enhances agility, reduces delays and errors, improves responsiveness to customer needs, and increases the Bank's competitiveness.	Delaying the adoption of innovation and digital technologies may impede the Bank from keeping ahead of the competition, hinder the Bank's ability to meet customer needs in a timely manner, and erode the confidence of stakeholders about the Bank's business.
Financial Literacy Enhancement	Promoting financial literacy helps to build awareness and skills in financial planning, saving and investment, leading to a resilient and robust household economy.	Not giving importance to providing financial literacy may lead to a lack of financial skills and awareness about financial planning, saving and investment, leading to household economic vulnerability.
Environmental Impact and Carbon Footprint Reduction	Systematic environmental management, environmental and resource conservation, and waste management reduces adverse environmental and social impacts, as well as the Bank's carbon footprint and operational costs, while promoting a good image and attracting green investors to the Bank.	Ignoring environmental and resource conservation could lead to excessive use of resources, negative environmental and social impacts, higher operating costs, and reputational damage.
Social Responsibility and Value Creation	Social responsibility and value creation through promoting and supporting communities help to build a good relationship between the Bank and communities, improves quality of life for communities, and strengthens the image of the Bank.	Doing business without social responsibility and a value creation mindset could lead to adverse impacts on the Bank's reputation and image, as well as a loss of stakeholders' confidence.
Risk and Crisis Management	Prudent risk management, covering all significant risks and effective crisis management, enables the Bank to avoid negative impacts to the economy, society and the environment, become more resilient and overcome challenges, including climate-related ones.	Insufficient risk and crisis management could lead to business discontinuity and vulnerability to change, negatively affecting the Bank's business performance and stakeholders' benefits.

Materiality Issue	Positive Impact	Potential Negative Impact
Inclusive Finance	Promoting financial inclusion helps to reduce inequality of opportunity, establish financial stability for households and businesses of all sizes, strengthen Thailand's economy, and enables the Bank to explore new business opportunities.	Limited access to financial products and services could negatively affect the quality of life of vulnerable groups and the survival of micro and small enterprises, resulting in economic insecurity for the country.
Employee Attraction and Development	Building skills and capabilities, as well as proper talent management attracts quality talent to work with the Bank and strengthens the Bank's ability to cope with challenges, resulting in continuous business growth.	Insufficient development of skills and capabilities and inappropriate talent management could negatively affect the Bank's ability to attract talented people, demotivate employees and increase the turnover rate, reducing the Bank's competitiveness and competence to deal with challenges.
Supply Chain Management	Integrating ESG aspects into supply chain management helps to ensure business continuity, avoids indirect negative impacts on society and the environment, and reduces the Bank's Scope 3 greenhouse gas emissions.	Not integrating ESG principles into supply chain management could lead to business disruption, cause indirect negative impacts to society and the environment, damage the Bank's reputation and increase its Scope 3 greenhouse gas emissions.
Human Rights	Respecting human rights in accordance with international standards helps to prevent direct and indirect human rights violations from the Bank's business activities, reducing legal risks and reputational risks.	Not respecting human rights in accordance with international standards could lead to direct and indirect human rights violations, cause damages to violated persons and negatively affect the Bank's reputation and business operation.
Employee Welfare and Wellbeing	Paying attention to employees, providing proper remuneration and welfare, and ensuring occupational health and safety in the workplace helps to improve productivity of employees, enhance employee engagement, decrease work-related injury and illness, and turnover rate, resulting in increased competitiveness and better performance.	Neglecting employees, providing unfair remuneration and welfare, and having poor occupational health and safety in the workplace could decrease employee productivity, lower employee engagement, increase work-related injuries and illness, and the turnover rate, resulting in decreased competitiveness and worsening business performance.

Materiality Issues and Reporting Framework

Materiality Issue	Topic Reporting	GRI	Sustainable Development Goals
Cybersecurity and Personal Data Protection	• Cybersecurity and Personal Data Protection	**General Disclosure 2021** • GRI 2-12 • GRI 2-23 • GRI 2-24 • GRI 2-25 **Customer Privacy 2016** • GRI 418-1	
Financial Crime Prevention	• Business Ethics and Obligation	**General Disclosure 2021** • GRI 2-23 • GRI 2-24 • GRI 2-26 **Indirect Economic Impact 2016** • GRI 203-2	
Sustainable Finance	• Sustainable Finance	**General Disclosure 2021** • GRI 2-12 **Product Portfolio** • GRI G4-FS1 • GRI G4-FS2 • GRI G4-FS5 • GRI G4-FS7 • GRI G4-FS8	
Customer Relationship Management	• Customer Relationship Management	**General Disclosure 2021** • GRI 2-16 • GRI 2-26 • GRI 2-29 **Product and Services Labeling** • GRI G4-FS15	

Materiality Issue	Topic Reporting	GRI	Sustainable Development Goals
Corporate Governance	• Corporate Governance	**General Disclosure 2021** • GRI 2-9 • GRI 2-10 • GRI 2-11 • GRI 2-13 • GRI 2-17 • GRI 2-18 **Diversity and Equal Opportunity 2016** • GRI 405-1	16 PEACE, JUSTICE AND STRONG INSTITUTIONS
Market Conduct	• Business Ethics and Obligation	**General Disclosure 2021** • GRI 2-16 • GRI 2-23 • GRI 2-24 • GRI 2-26 • GRI 2-27 **Product and Services Labeling** • GRI G4-FS15	16 PEACE, JUSTICE AND STRONG INSTITUTIONS
Business Ethics	• Business Ethics and Obligation	**General Disclosure 2021** • GRI 2-16 • GRI 2-23 • GRI 2-24 • GRI 2-26 **Anti-corruption 2016** • GRI 205-2	16 PEACE, JUSTICE AND STRONG INSTITUTIONS
Innovation and Digital Technology	• Innovation and Digital Technology	**Indirect Economic Impact 2016** • GRI 203-1 • GRI 203-2	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

Materiality Issue	Topic Reporting	GRI	Sustainable Development Goals
Financial Literacy Enhancement	• Financial Literacy Enhancement	**Indirect Economic Impact 2016** • GRI 203-2 **Product and Services Labeling** • GRI G4-FS16	
Environmental Impact and Carbon Footprint Reduction	• Environmental Impact and Carbon Footprint Reduction • Environmental Performance Data	**Energy 2016** • GRI 302-1 • GRI 302-3 **Water and Effluents 2018** • GRI 303-1 • GRI 303-2 • GRI 303-3 • GRI 303-4 • GRI 303-5 **Emissions 2016** • GRI 305-1 • GRI 305-2 • GRI 305-3 • GRI 305-4 **Waste 2020** • GRI 306-1 • GRI 306-2 • GRI 306-3 • GRI 306-4 • GRI 306-5	
Social Responsibility and Value Creation	• Social Responsibility and Value Creation	**Indirect Economic Impact 2016** • GRI 203-1 **Local Communities 2016** • GRI 413-1 • GRI 413-2	

Materiality Issue	Topic Reporting	GRI	Sustainable Development Goals
Risk and Crisis Management	• Risk and Crisis Management	**General Disclosure 2021** • GRI 2-12 • GRI 2-13	
Inclusive Finance	• Inclusive Finance	**Indirect Economic Impact 2016** • GRI 203-2 **Product Portfolio** • GRI G4-FS7 **Local Communities** • GRI G4-FS14	
Employee Attraction and Development	• Employee Attraction and Development • Social Performance Data	**Training Education 2016** • GRI 404-1 • GRI 404-2	
Supply Chain Management	• Business Ethics and Obligation	**General Disclosure 2021** • GRI 2-6 • GRI 2-8 **Supplier Environment Assessment 2016** • GRI 308-1 • GRI 308-2 **Supplier Social Assessment 2016** • GRI 414-1 • GRI 414-2	

Materiality Issue	Topic Reporting	GRI	Sustainable Development Goals
Human Rights	• Business Ethics and Obligation	**General Disclosure 2021** • GRI 2-16 • GRI 2-23 • GRI 2-24 • GRI 2-25 • GRI 2-26 • GRI 2-27 • GRI 2-30 **Non-discrimination 2016** • GRI 406-1	
Employee Welfare and Wellbeing	• Employee Welfare and Wellbeing • Social Performance Data	**Employment 2016** • GRI 401-1 • GRI 401-2 • GRI 401-3 **Occupational Health and Safety 2018** • GRI 403-1 • GRI 403-2 • GRI 403-3 • GRI 403-9 (Absenteeism rate) **Diversity and Equal Opportunity 2016** • GRI 405-1 • GRI 405-2	

Sustainability Commitments and Targets

Commitment	Indicator	2025 Target	2025 Performance	2027 Target
Risk and Crisis Management				
To effectively manage all material risks, including ESG risks, and instill a risk culture throughout the Bank to support its resiliency to crises and to achieve sustainable growth.	1. Capital adequacy ratio	• Achieving the standard set by the Bank of Thailand	• 21.78% (Higher than the standard)	• Achieving the standard set by the Bank of Thailand
	2. Number of educational activities on new regulations on environment, climate change, business adaptation, management of environmental risk and climate change risk	• 5 times	• 10 times	• 5 times per year
Sustainable Finance				
To manage ESG risks in lending process and promote sustainable finance to support the achievement of the Sustainable Development Goals and the goals of the Paris Agreement.	1. Number of organized activities to raise awareness about the transition to environmental sustainability for customers	• 5 times	• 6 times	• 5 times per year
	2. Balance of environmentally-friendly loans	• Providing Bualuang Poonphol Green Loans and Bualuang Green Home Loans of 100 Million Baht • Providing loans under the Financing the Transition project by the Bank of Thailand Phase 1 (August 1, 2024 – December 31, 2025) worth 4,000 Million Baht	• Providing Bualuang Poonphol Green Loans and Bualuang Green Home Loans of 118.6 Million Baht • Providing loans under the Financing the Transition project by the Bank of Thailand worth 19,505 Million Baht[1] (as at the end of December 2025)	• Providing Bualuang Poonphol Green Loans and Bualuang Green Home Loans of 100 Million Baht • Providing loans under the Financing the Transition project by the Bank of Thailand Phase 2 worth 6,000 Million Baht

Remark: [1] Calculated from the combined credit limit of Bualuang Green Financing for Transition to Environmental Sustainability Loan, Green Building Loan in Thailand, and Solar System Installation Loan

Commitment	Indicator	2025 Target	2025 Performance	2027 Target
Inclusive Finance				
To promote financial inclusion opportunities for vulnerable groups, including those in remote areas, disabled people and SME, and to provide financial literacy as well as necessary knowledge and skills to improve capabilities and access to financial services.	1. Support for financial inclusion for vulnerable groups	• Support for financial inclusion for vulnerable groups	• Installed 6,138 ATM that support a functional mode for visually-impaired people • Offered more than 25,895 basic banking accounts for state welfare cardholders and people aged over 65 (as of the end of 2025)	• Support for financial inclusion for vulnerable groups
	2. Participation in TGC Credit Guarantee for SME project	• Participation in TGC Credit Guarantee for SME project	• Participation in TGC Credit Guarantee for SME project	• Participation in TGC Credit Guarantee for SME project
Financial Literacy Enhancement				
To promote financial literacy among all segments of the population and raise awareness of financial risks, coupled with fostering financial discipline and encouraging financial planning to support a better quality of life for the people and contribute to overall economic and social development in a sustainable manner.	1. Number of financial education projects for vulnerable groups	• 3 projects	• 3 projects which are benefitting the visually-impaired, small-scale farmers, and the elderly	• 3 projects
Social Responsibility and Value Creation				
To create shared value with society by helping communities to cope with environmental and social challenges in a sustainable manner as well as preserving and promoting Thai religions, arts and culture.	1. Volunteer hours	• 50,000 hours per year	• 98,483 hours (5.26 hours per FTE)	• 50,000 hours per year
	2. Number of beneficiaries of social projects	• 10,000 beneficiaries	• More than 20,000 beneficiaries	• 15,000 beneficiaries per year

Commitment	Indicator	2025 Target	2025 Performance	2027 Target
Environmental Impact and Carbon Footprint Reduction[2]				
To build employee awareness of resource and energy conservation and to implement an effective environmental and resource management system to reduce environmental impact and carbon footprint, moving toward a green organization.	1. Reduction of direct and indirect greenhouse gas emissions (Scope 1 and Scope 2)	• 7.5% decrease in Scope 1 GHG emissions compared to 2022 (base year) • 7.5% decrease in Scope 2 GHG emissions compared to 2022 (base year)	• 23.26 % decrease in Scope 1 GHG emissions compared to 2022 (base year) • 12.50% decrease in Scope 2 GHG emissions compared to 2022 (base year)	• 12.5% decrease in Scope 1 GHG emissions compared to 2022 (base year) • 12.5% decrease in Scope 2 GHG emissions compared to 2022 (base year)
	2. Reduction of energy consumption	• 7.5% decrease compared to 2022 (base year)	• 17.10% decrease compared to 2022 (base year)	• 12.5% decrease compared to 2022 (base year)
	3. Reduction of water consumption	• 5% decrease compared to 2022 (base year)	• 5.24% decrease compared to 2022 (base year)	• 7.5% decrease compared to 2022 (base year)
	4. Reduction of general waste for landfill of the five head office buildings	• 24% decrease compared to 2022 (base year)	• 29.03% decrease compared to 2022 (base year)	• 40% decrease compared to 2022 (base year)
	5. Increase the proportion of recycled waste for the five head office buildings	• 10%	• 13%	• 18%
	6. Projects and activities that support energy conservation for all employees	• 1 time per year	• 1 time (Bualuang Saves Energy Day)	• 1 time per year
Innovation and Digital Technology				
To adopt innovation and digital technology to improve work efficiency and develop products that serve the needs of all customer groups.	1. Percentage of total manual work processes that can be replaced by technology	• 55% of total manual work processes	• 55% of total manual work processes	• 60% of total manual work processes
	2. Number of new features of Bangkok Bank Mobile Banking	• At least 1 feature	• Development of “Financial Buddy” feature on Bangkok Bank Mobile Banking	• At least 1 feature

Remark: [2] The Bank’s environmental performance targets (Indicator 1-4) have been updated by changing the based year from 2020 to 2022, following improvements in data quality. In addition, the Bank has revised data for the period of 2022-2025 to reflect the enhanced dataset.

Commitment	Indicator	2025 Target	2025 Performance	2027 Target
Customer Relationship Management				
To foster customer centricity and relationships with all generations of customers by listening to customer needs and investing in employee service skills to deliver the best service experience for customers.	1. Customer satisfaction for branch services	• Customer satisfaction score of 95	• Customer satisfaction score of 95.11	• Customer satisfaction score of 95
	2. Customer satisfaction for Bangkok Bank Mobile Banking	• Customer satisfaction score of 85	• Customer satisfaction score of 87.08	• Customer satisfaction score of 85
	3. Number of branches that have a refresher course on the Bank's core products	• All branches	• SQR[3] conducted for all branches	• All branches
Cybersecurity and Personal Data Protection				
To strengthen cybersecurity and personal data protection with enhanced technology and employee capabilities to ensure compliance and build trust among all stakeholders.	1. Number of tests or drills for cyber threats response plan	• At least 2 times	• 3 times	• At least 2 times per year
	2. Number of activities organized to educate employees about cybersecurity and personal data protection	• 2 times per topic	• 6 educational activities on cybersecurity and 2 educational activities on personal data protection	• 2 times per topic
Employee Attraction and Development				
To build a future-ready workforce by equipping employees with required future skills and developing career paths for high-potential talent to build competency and retain them.	1. Average training hours per employee	• 40 hours per employee	• 50.93 hours per employee	• 40 hours per employee
	2. Human Capital Return on Investment[4] (HCROI)	• 3.80	• 4.09	• 4.00
	3. Percentage of vacant positions filled internally	• 70%	• 67%	• 70%

Remark: [3] Service and Sales Quality Roleplay (SQR) is an activity to review the introduction process for financial products related to investment, funds and insurance including deposit accounts, debit cards, credit cards and home loans using a roleplay approach to ensure that the product sales process meets standards and complies with practices related to market conduct.

[4] Human Capital Return on Investment (HCROI) = [Total revenue – (Operating expenses – Employee expenses)] / Employee expenses

Commitment	Indicator	2025 Target	2025 Performance	2027 Target
Employee Welfare and Wellbeing				
To ensure a happy workplace and quality life by promoting employee welfare, ensuring safety and occupational health, and strengthening relationship with the Bank.	1. Employee absentee rate	• 2%	• 1.30%	• 2%
	2. Proportion of female executives to all executives	• 55%	• 55.30%	• 57%
	3. Employee engagement score	• 70%	• 65%	• 70%
	4. Lost Day Injury Rate[5] (LDIR) (days per 1,000,000 working hours)	• 0.00	• 3.30	• 0.00
	5. Occupational Diseases Rate (ODR)[6] (persons per 1,000,000 working hours)	• 0.00	• 0.03	• 0.00
	6. Number of accidents from work (times per 1,000,000 working hours)	• 0	• 1	• 0
Corporate Governance				
To ingrain good corporate governance within the organization that aligns with local laws and best practices as well as international standards, build trust among all stakeholders and ensure the sustainable growth of the Bank.	1. Assessment results from the Corporate Governance Report of Thai Companies by the Thai Institute of Directors (IOD)	• "Excellent" rating	• "Excellent" rating	• "Excellent" rating
Business Ethics				
To reinforce ethical business practices and cultivate an ethical culture to gain trust of customers and all stakeholders.	1. Number of complaint cases related to corruption and bribery that pose significant risk to the Bank	• 0 cases	• 0 cases	• 0 cases

Remark: [5] Number of loss day from work-related injuries x 1,000,000 / Total working hours
[6] Number of employees with work-related occupational diseases x 1,000,000 / Total working hours

Commitment	Indicator	2025 Target	2025 Performance	2027 Target
Financial Crime Prevention				
To collaborate with relevant external agencies to elevate financial fraud management measures and aim to raise awareness among clients, vulnerable groups, and the general public about financial fraud patterns and prevention methods.	1. Number of educational activities about online financial scams conducted for vulnerable groups	• 2 times	• 3 times (benefiting the elderly, the visually-impaired and children)	• 2 times
Market Conduct				
To be committed to providing fair treatment to all customers, including vulnerable groups, while prioritizing their best interests to build mutual trust and foster long-term relationships.	1. The number of cases[7] resulting in fines and charges for violations of market conduct guidelines	• 0 cases	• 0 cases	• 0 cases
Human Rights				
To adhere to human rights principles in accordance with international standards and manage human rights appropriately in order to mitigate risks and create business opportunities.	1. Comprehensive human rights due diligence conducted every 3 years	• Comprehensive human rights due diligence for 2025 conducted	• Comprehensive human rights due diligence for 2025 conducted	• Annual review of comprehensive human rights due diligence conducted
Supply Chain Management				
To support best practices in sustainability of our suppliers and promote the procurement of green products to create an environmentally and socially-friendly supply chain.	1. Number of procured green products	• 13 products	• 14 products	• 15 products
	2. Number of educational activities organized to promote sustainable business conduct of suppliers	• 1 time	• 1 time	• 1 time per year

Remark: [7] Only cases resulting in fines and charges for violations from the Bank of Thailand.

Stakeholder Prioritization and Engagement

Stakeholder engagement is the foundation of sustainable business conduct which promotes mutual understanding and builds good relationships between the Bank and all stakeholders as it allows the Bank to understand the needs and expectations of stakeholders, as well as the positive and negative impacts of the Bank's business operations. This is crucial information that can lead to further improvements in the Bank's operations. The Bank adheres to principles of the AA1000 AccountAbility Principles (2018) which covers four aspects: 1. Inclusivity; 2. Materiality; 3. Responsiveness; and 4. Impact. The Bank has the following procedures for prioritizing and engaging stakeholders:

Stakeholder Identification and Prioritization

1. Stakeholder Identification

Identification of stakeholder groups by considering important factors such as responsibility, influence, dependency, and relationship.

2. Stakeholder Prioritization

Stakeholder prioritization is conducted based on two factors: 1. The level of stakeholder interest in the Bank's operations, which may arise from positive or negative impacts resulting from the Bank's business activities, whether directly or indirectly, or from involvement in the Bank's business and 2. The level of influence stakeholders have on the Bank's operations, including the power to change or influence decision-making in specific areas of the Bank.

Stakeholders can be categorized into four groups as follows:



Key Player: Highly interested and influential stakeholders whose management and communication the Bank should focus on closely.



Subject: Highly interested but less influential stakeholders whose operational performance and information the bank should continuously communicate.



Context Setter: Less interested but highly influential stakeholders whose satisfaction levels the Bank should maintain.



Crowd: Less interested and less influential stakeholders whose feedback the Bank should periodically follow up on.

Note that we use the results of this stakeholder identification and prioritization in a Double Materiality Assessment and to determine the appropriate stakeholder engagement approach for each stakeholder group.

Building Stakeholder Engagement

The Bank provides opportunities for stakeholders to express their opinions on their needs, expectations, and impact resulting from the Bank's business activities through various channels. We use the information and opinions we gather to determine guidelines for response and engagement to each stakeholder group. We have classified our stakeholders into eight groups as follows: 1. Regulatory Agencies; 2. Shareholders and Investors; 3. Employees; 4. Creditors; 5. Customers (Businesses and Individuals); 6. Other Financial Institutions; 7. Suppliers (Vendors, External Service Providers and Contractors); and 8. Community, Society and Environment.

Stakeholder Engagement Approach, Interests and Expectations from Stakeholders, and the Bank's Responses

Stakeholder	Engagement Formats and Channels	Interests and Expectations	The Bank's Responses
Regulatory Agencies	1. Coordination, participation in meetings, provision of opinions and drives for various measures, as well as information reporting to regulatory agencies on a regular basis. 2. Disclosure of information through the Bank's website, Annual Registration Statements/ Annual Report (Form 56-1 One Report), and Sustainability Report.	1. Adherence to good governance principles and strict compliance with laws and regulations. 2. Cooperation in implementing policies and measures as stipulated by regulatory agencies. 3. Integration of environmental and climate change issues into business operations and support for the business's transition to environmental sustainability. 4. Disclosure of accurate, complete, and timely information.	1. Ensuring good corporate governance and maintaining business ethics. 2. Complying with laws and regulations of regulatory agencies. 3. Implementing policies and measures mandated by regulatory agencies. 4. Integrating environmental and climate change issues into business operations, including timely disclosure of key information in accordance with expectations of regulatory agencies. 5. Supporting the business's transition to environmental sustainability through both education and funding.
Shareholders and Investors	1. Annual General Meeting of Shareholders (AGM). 2. Disclosure of information in Annual Registration Statement/Annual Report (Form 56-1 One Report) and Sustainability Report. 3. Disclosure of information through the SET Portal of the Stock Exchange of Thailand. 4. Disclosure of information through various communication channels including the Bank's official website. 5. One-on-one meetings: 156 meetings. 6. Group meetings: 5 meetings. 7. Investor conferences: 10 times. 8. Information inquiries through the Bank's channels.	1. Satisfactory and sustainable business performance and appropriate dividend payments. 2. Ethical, transparent, and fair business conduct with concern for environmental, economic, and governance issues. 3. Effective and efficient risk management. 4. Equitable and fair treatment of shareholders. 5. Good corporate governance and transparency in information disclosure. 6. Cybersecurity, personal data protection, and financial crime prevention.	1. Having a well-defined vision, managing the business effectively, and handling and responding to challenges properly. 2. Conducting business ethically with good corporate governance, conserving energy and protecting the environment, as well as undertaking initiatives that are beneficial to society. 3. Fostering an effective organizational risk culture, managing risk prudently and comprehensively, and maintaining an adequate capital ratio. 4. Respecting shareholder rights by granting shareholders the right to propose agenda items, submitting questions in advance, nominating directors, and expressing opinions during shareholder meetings. 5. Disclosing accurate and up-to-date important information through the Bank's website and other communication channels. 6. Enhancing technological capabilities, promoting cybersecurity and ensuring strict compliance with applicable laws and regulations related to personal data protection and raising awareness and preventing financial crime.

Stakeholder	Engagement Formats and Channels	Interests and Expectations	The Bank's Responses
Employees	1. Orientation programs for new employees and the annual retirement ceremony for retirees. 2. Nationwide executive conference once a year. 3. Regular meetings between the Bank and representatives from the Bangkok Bank Managerial Officers Union, and Bangkok Bank Workers Union. 4. Timely dissemination of interesting news and activities for employees through internal communication channels such as SharePoint, BeConnect, emails, MS Teams, and daily internal announcements. 5. Twice-yearly employee performance evaluations for sharing and exchanging opinions between managers and team members. 6. Employee engagement survey.	1. Compensation, welfare and benefits that are suitable and sufficient for a good quality of life and support the cost of living (Living Wage). 2. Support for employees who are affected by natural disasters. 3. Respect for employee rights, equitable employee treatment and no discrimination. 4. Knowledge and skills development for work and life. 5. Occupational health and safety and a proper workplace environment.	1. Providing compensation, welfare and benefits that are sufficient for a good quality of life for employees and suitable for economic situations. 2. Offering various types of loans as welfare to assist employees in overcoming difficulties. 3. Treating employees equally with fairness and without discrimination. 4. Developing online learning channels and offering a variety of interesting courses to employees to select in accordance with their interests and enable them to study anywhere, anytime. 5. Exchanging opinions between employees and managers during performance assessment to improve performance and planning for capability development for employees to prepare for accountability in more senior positions. 6. Establishing the Occupational Health and Safety Panel to oversee and be responsible for any matters relating to occupational health and safety in workplace, as well as providing healthcare services in workplace.
Creditors	1. Communication via different channels. 2. Acceptance of suggestions and complaints through the Bangkok Bank Call Center 1333 or the Bank's official website at www.bangkokbank.com.	1. Accurate and timely information disclosure. 2. Fulfillment of contractual terms and timely interest and principal repayments. 3. Management of liquidity with a business contingency plan to manage emergencies that could impact liquidity of the Bank.	1. Communicating regularly. 2. Disclosing information in an accurate and timely manner through direct communication channels or other media. 3. Ensuring strict compliance with contractual obligations with honesty and complete debt repayment within the specified time. 4. Ensuring suitable strategic planning including systematic and prudent management of liquidity risks.

Stakeholder	Engagement Formats and Channels	Interests and Expectations	The Bank's Responses
Customers	1. Customer satisfaction survey at least once a year. 2. Relationship building activities for the Bank and customers throughout the year. 3. Seminars to provide knowledge about finance, saving, investment, and ESG on a yearly basis. 4. Customer services at bank branches and service points. 5. Regular communication via online channels e.g. the Bank's website, LINE Group, Facebook, X, and TikTok. 6. Exchanges of ideas and consultation at service points such as branches and business centers. 7. Channels for whistleblowing and complaints channels such as Bangkok Bank Call Center 1333 or the Bank's official website.	1. Provide support to alleviate difficulties arising from economic problems and natural disasters. 2. Deliver high-quality services and address problems promptly. 3. Provide advice on financial products and services, as well as financial knowledge. 4. Develop products and services that meet customer needs, including green loans and transition loans, and enhancing security, convenience, and new features that meet customer needs on Bangkok Bank Mobile Banking. 5. Provide personal data protection and protection of financial crime.	1. Issuing measures to help customers affected by economic problems and natural disasters. 2. Emphasizing a customer-centric service culture and ensuring proper market conduct. 3. Supporting financial literacy with formats and content suitable for each customer age group, including vulnerable groups, sharing knowledge on forms of financial fraud from scammers and guidance on fraud prevention as well as organizing seminars to share knowledge about risks and business opportunities including climate change. 4. Developing new products and services that meet the needs of all customers including Bualuang Green Financing for Transition to Environmental Sustainability Loan. 5. Improving the features on Bangkok Bank Mobile Banking to be more secure and to meet customers' needs.
Other Financial Institutions	1. Monthly meetings between members of the Thai Bankers' Association and collaboration with other banks through different clubs and working groups under the Thai Bankers' Association. 2. Monthly meetings and collaboration under the Joint Standing Committee on Commerce, Industry and Banking (JSCCIB), which comprises the Board of Trade of Thailand, the Federation of Thai Industries, and the Thai Bankers' Association. 3. Regular communication between member banks of the Thai Bankers' Association throughout the year. 4. Joint meetings with member banks of the Association of International Banks (AIB).	1. Fair competition and good rapport. 2. Collaboration in driving different measures according to policies of the Bank of Thailand. 3. Execution of strategic plans and missions of the Thai Bankers' Association and development of the infrastructure of financial sector. 4. Promotion of financial literacy and prevention of financial crime. 5. Sharing standpoints and perspectives on economic and social aspects.	1. Complying with the Code of Conduct of commercial banks. 2. Cooperating, providing resources, and working with member banks of the Thai Bankers' Association to support the strategic plans and missions of the Thai Bankers' Association, as well as various measures according to policies of the Bank of Thailand. 3. Cooperating in enhancing preparedness for cyber threats, preventing financial fraud from scammers, and developing fundamental infrastructure in the financial sector. 4. Collaborating with member banks on issues requested by the government, such as measures to assist customers affected by economic impacts or natural disasters and supporting various government activities. 5. Collecting and analysing data to provide economic and social recommendations to government agencies.

Stakeholder	Engagement Formats and Channels	Interests and Expectations	The Bank's Responses
Suppliers	1. Explanation of the Bank's rules for new suppliers or when making new contracts including information inquiries in the Bank's procurement process. 2. Formal written communication must be provided to suppliers whenever substantial changes are introduced to the Bank's rules. 3. Occasional online or phone contact with suppliers to build relationships, make inquiries and exchange opinions. 4. Annual supplier seminar.	1. Business ethics in conducting business. 2. Equitable and fair procurement without discrimination. 3. Accurate and timely payment/compensation. 4. Confidentiality. 5. Responsible business conduct with regard to the environment and society.	1. Establishing the Supplier Code of Conduct as a guideline for good practices, implementing transparent procurement process and fair contractual terms, and taking ESG factors into consideration when selecting suppliers and business partners. 2. Strictly complying with the terms and conditions in procurement contracts. 3. Safekeeping information under confidentiality. 4. Organizing the annual supplier seminar to promote sustainability in business operations. 5. Communicating the importance of combating corruption and inviting suppliers to join the Thai Private Sector Collective Action Against Corruption.
Community, Society and Environment	1. Provision of financial products and services that address the needs of communities and society. 2. Production of television programs to promote small community businesses and collaboration with relevant government and local agencies to support activities that benefit the community. 3. Engaging in activities for the community, society, and the environment; activities to improve the quality of the education system; and activities to promote Thai religion and arts and culture, in collaboration with relevant agencies from various sectors. 4. Providing general knowledge and financial knowledge to businesses, the general public and vulnerable groups through seminars, exhibition booths, and various online media on a regular basis. 5. Receiving suggestions and complaints via the Bangkok Bank Call Center 1333 or the Bank's official website www.bangkokbank.com.	1. Offering various products and services that meet the needs of communities and society and support the mitigation of environmental impact of the business. 2. Knowledge sharing and skill enhancement about finance, investment, marketing, technology and business opportunities including education related to forms of financial fraud and different ways to prevent them. 3. Strengthening communities to enhance their resilience to any challenges and promoting environmental conservation.	1. Developing financial products and services that meet the needs of communities and society, including green loans and green financing for transition to environmental sustainability loans. 2. Sharing useful knowledge for small businesses and the general public including vulnerable groups through seminars, training, booths at exhibitions and online media. 3. Supporting community and environmental development projects in collaboration with relevant agencies, as well as strongly and continuously supporting activities that promote Thai religion, arts, and culture. 4. Disseminating information on social and environmental development projects through various channels such as the Bank's website, Annual Registration Statement/Annual Report (56-1 One Report), and Sustainability Report.

Summary of 2025 Sustainability Performance

Be Resilient

Maintained a capital adequacy ratio of **21.78%** for the Bank's financial business group

Organized activities to promote knowledge about ESG and climate-related risks for executives and employees to prepare them for the transition to a low-carbon economy while supporting the Bank to achieve its Net Zero target

Be Customer Centric

Achieved customer satisfaction score for branch services of **95.11** (full score of 100)

Achieved customer satisfaction score for Bangkok Bank Mobile Banking of **87.08** (full score of 100)

Received an award in cybersecurity from **the Prime Minister Awards: Thailand Cybersecurity Excellence Awards 2025** organized by the National Cyber Security Agency

Reached over **15.17 million users** of Bangkok Bank Mobile Banking

Be Responsible

Offered Bualuang Green Financing for Transition to Environmental Sustainability Loans of **19,505 million Baht**

Acted as an underwriter of ESG bonds worth **52,500 million Baht**

Contributed volunteer hours of **98,483 hours** or **5.26 hours per FTE**

Installed waste traps in the Tha Chin River, as part of the **Bualuang Save the Earth: Rak Tha Chin project**, capturing a total of over **48.99 metric tonnes of waste**

Organized educational activities through an online learning network Bangkok Bank SME with **more than 2 million viewers**

Certified to offset all carbon emissions of the Silom head office building (carbon neutral), totaling **11,674 tonnes of carbon dioxide equivalent**

Be Caring

55.30% of all executives are women

50.93 hours of average training hours per employee

4.09 Human Capital Return on Investment (HCROI)

Be Ethical

Received an **"Excellent"** rating from the Corporate Governance Report of Thai Listed Companies by the Thai Institute of Directors (IOD)

100% of employees enrolled and completed courses on the Code of Conduct and Business Ethics, Anti-corruption, Anti-money Laundering, and Counter Terrorism and Proliferation of Weapons of Mass Destruction, and Market Conduct



Be Resilient

Managing risks to safeguard the financial health of customers, protect the Bank's business and ensure we can be resilient amid crises and challenges.

Risk and Crisis Management

Thailand currently faces significant domestic and international risk factors across economic, social and environmental dimensions that may directly and indirectly impact the Bank. These include the middle-income trap, high household debt, aging society, environmental problems, natural disasters and geopolitical tensions. Therefore, risk and crisis management is fundamental to preventing and mitigating negative impacts on the Bank and our stakeholders. An effective risk management system not only builds confidence among stakeholders but also enables us to identify opportunities hidden within risks. We prioritize prudent and comprehensive risk management to ensure we can address key risk factors appropriately and in a timely manner. Policies, governance structures and risk management frameworks have been established to cover all significant risks, including environmental and climate change risks. Business continuity plans are in place, risk management processes are regularly reviewed and a risk-aware culture is cultivated within the organization.



Risk Governance Structure

To ensure our risk governance framework is efficient and effective, and aligns with the risk management policy approved by the Board of Directors, we have put in place the following integrated risk governance structure which involves directors, management members, the Risk Management Division, the Credit Management Division and business units, with each of the concerned parties tasked with clearly-defined duties and responsibilities:

Board of Directors has a duty and a responsibility to oversee all aspects of the Bank's risks. It plays a key role in formulating risk management policies and strategies, and in supervising and monitoring the Bank's risk profile to ensure that risks are maintained at an appropriate level.

Board of Executive Directors is in charge of duties assigned by the Board of Directors, including considering and determining credit approval, debt restructuring, investments and other undertakings of the Bank.

Audit Committee is responsible for independently reviewing and evaluating the adequacy of the Bank's internal control system and presenting the evaluation results to the Board of Directors. The assessment of the internal control system covers five areas: control environment, risk assessment, control activities, information and communication and monitoring activities.

Risk Oversight Committee has a duty to support the Board of Directors in overseeing risk management in accordance with the Bank's risk management policy and strategy and to report risk management performance to the Board of Directors.

Management-level Committees responsible for managing specific risks have a duty to support the Risk Oversight Committee in managing the Bank's major risks. They include:

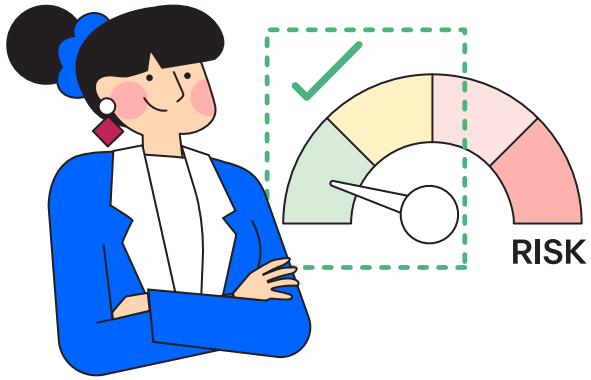
- **Asset-Liability Management Committee (ALCO)** monitors and oversees management of market risk and liquidity risk.
- **Operational Risk Management Committee (ORMC)** monitors and oversees operational risk and information technology risk, as well as supervises the business continuity of the Bank.

Risk Management Division has a duty to support the Risk Oversight Committee and work with relevant parties to assess, monitor and control risks to be within acceptable levels, as well as to report risk status to the Risk Oversight Committee and senior management on a regular basis. The Risk Management Division consists of various units: Credit Risk Unit, Market Risk Unit, Operational Risk Unit, Information Technology Risk Unit, Business Continuity Management Unit and Anti-Corruption Management Unit.



Credit Management Division has a duty to manage credit risk and oversee and monitor credit approval according to the Bank's credit policy. The division is composed of the Credit Policy Unit, the Credit Acceptance Unit, the Portfolio Management Unit, the Risk Asset Review Unit, the Special Credit Management Unit, the Loan Recovery and Legal Unit, and the Bank's Property Unit.

Business Units are responsible for managing risks of their own units and controlling risk levels to be within the approved scopes and in accordance with the risk management policy of the Bank.



The Bank has adopted the "Three Lines of Defense" principle in determining the structure, roles, duties and responsibilities in risk governance to ensure segregation of duties, independence as well as adequate checks and balances.

Three Lines of Defense

First Line of Defense:

The Business Units and Support Units must have a good understanding of their pertinent risks and be responsible for managing those risks to be within specified levels and consistent with the risk management policy.

Second Line of Defense:

The Risk Management Division is responsible for regularly assessing, monitoring and controlling risks.

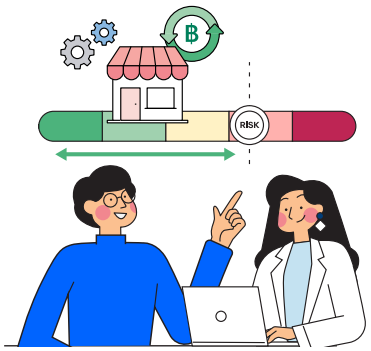
The Compliance Unit is responsible for overseeing that business is conducted in accordance with relevant laws, regulations and statutory requirements.

Third Line of Defense:

The Audit and Control Division reviews and audits the operations of Business Units, Support Units, the Risk Management Division and other units in the Bank to ensure prudent and effective internal control.

Risk Management

Our foundational risk management principle is to conduct business to achieve appropriate and sustainable returns while keeping risks within the prescribed boundaries. We place importance on managing significant risks in both the short-term and long-term and continually monitoring situations while assessing business opportunities arising from changes in the business environment, including those related to ESG. We have established a risk management framework according to requirements from regulatory authorities and the ISO 31000 standard on risk management that consists of a risk management policy, risk appetite statement, risk management processes, and reporting relevant risks on a regular basis to senior executives, the management team, the Risk Oversight Committee and other related committees. Our risk management covers all significant financial and non-financial risks, including strategic risk, credit risk, market risk, liquidity risk, operational risk, information technology risk, reputational risk, and regulatory and compliance risk. It also encompasses managing other risks such as those related to personal data protection and market conduct. In addition, the Bank has established an Environmental and Climate-related Risk Management Policy as an integrated framework for managing environmental and climate change risks.



Risk Management Process

1. Identification of significant risks affecting the Bank's business operations.
2. Assessment of risks and establishment of risk mitigation measures by using indicators that are appropriate for each type of risk, such as assessing market risk with VaR (Value at Risk), assessing credit risk with PD (Probability of Default), LGD (Loss Given Default) and External Credit Ratings, assessing operational risk through risk control self-assessment with KRI (Key Risk Indicators), and conducting stress tests under different situations including climate scenarios.
3. Monitoring and controlling risks within acceptable levels.
4. Reporting risks to relevant parties.

The Bank reviews the suitability of its risk management policies and systems on an annual basis at a minimum, when there is a significant change. Risks are monitored and managed to remain within acceptable levels, taking into account the business context, economic and social trends, and organizational culture. Capital adequacy is assessed annually with consideration of significant risks. The Audit and Control Division regularly assesses the adequacy and appropriateness of risk management. In 2025 the Bank's capital adequacy ratio at the consolidated financial group level stood at 21.78 percent, exceeding the requirements set by the Bank of Thailand.

Capital Adequacy Ratio at

21.78%



Significant Risk Factors

We conduct analysis and review of risk factors that are significant to the Bank's operations regularly, at least once a year. We also assess emerging risks that may affect the Bank's operations to ensure that the Bank is able to manage, control, monitor and report material risks in a timely manner.

Risk Type	Risk Identification	Risk Appetite	Mitigation Measure
Credit Risk	Credit risk arises from the situation that a Bank's borrower or counterparty fails to fulfill its contractual obligations pertaining to the Bank's credit issuance, investments, or contingent liabilities. It also includes related risks such as climate-related risks that may affect a customer's repayment capacity, credit concentration risk that includes large borrower concentration, business sector concentration and country counterparty risk.	The Bank has set a ceiling on the total amount of loans, investments, contingent liabilities, and other loan-like transactions provided to debtors and their related persons. These are categorized by customer group, industry group and country counterparty in order to limit losses of capital funds.	• Set out credit policies and regulations, credit underwriting standards and credit risk grading processes. • Establish conditions and authority for credit approval according to business type and/or credit line size. • Regularly conduct credit review and credit risk rate review. • Set up an independent unit responsible for reviewing credit management processes and credit quality. • Set aside sufficient reserves to cover potential losses from credit risk.
Market Risk	Market risk means the risk that the Bank and its financial business group may suffer losses from the provision of financial services to customers and/or suppliers due to changes in the value of assets, liabilities and obligations resulting from movements in interest rates, equity prices, foreign exchange rates and commodity prices.	The Bank sets limits on potential losses from its trading book and banking book positions that may affect its capital, such as Value at Risk Limit, Basis Point Sensitivity Limit, Net Interest Income Limit, Economic Value of Equity Sensitivity Limit, etc.	• Monitor risk positions to stay within the specified risk ceilings. • Conduct stress tests regularly, at least once a quarter, and report the results to relevant parties.
Liquidity Risk	Liquidity risk arises from the Bank's inability to repay debts and other contractual obligations.	The Bank requires the maintenance of various minimum liquidity ratios such as loan-to-deposit ratio, net liquidity position in both normal and crisis situations, Liquidity Coverage Ratio (LCR), etc.	• Establish a unit responsible for managing cash flows and daily liquidity positions, monitor money market conditions and changes in exchange rates, forecast trends of such factors, and implement liquidity management strategies in accordance with the guidelines of the Asset and Liability Management Committee. • Procure funds from a variety of sources that are appropriately diversified in terms of depositor type, deposit type, and maturity. • Maintain an adequate level of high-quality liquid assets. • Conduct a liquidity stress test at least once a quarter. • Prepare a liquidity contingency plan to respond to liquidity crises and regularly review the appropriateness of the plan.

Risk Type	Risk Identification	Risk Appetite	Mitigation Measure
Operational Risk	Operational risk refers to the risk of loss that the Bank may incur due to inadequacy or deficiency of internal operational processes, personnel and systems of the Bank, or from external risk events affecting the Bank, as well as legal risk.	The Bank limits losses from operational risk by establishing appropriate management policies and processes.	• Promote comprehensive understanding of operational risks among the Bank's employees. • Assess risks by considering both impact and probability. • Systematically monitor risk levels and internal controls. • Implement business continuity management (BCM) by setting standards and operational framework (BCM Framework), create a Business Continuity Plan, review the plan regularly, and organize relevant annual training and testing.
Information Technology Risk	Information technology risk is the risk arising from the use of information technology that adversely affects systems or operations, as well as the risk from cyber threats.	The Bank limits the losses from information technology and cyber risks by establishing appropriate policies and measures.	• Formulate policies, processes and measures to maintain the security of the Bank's working systems and data. • Ensure that security technology is up-to-date. • Regularly raise awareness and provide knowledge about cybersecurity to the Bank's personnel, customers and users of the Bank's services. • Develop incident response plans for various forms of cyber threats in order to be able to mitigate impacts promptly and effectively. • Cooperate with external agencies to increase the Bank's ability to cope with and manage risks.

Crisis Management

To ensure the continuity of the Bank's business operations during emergency situations such as natural disasters, fires and pandemics, we have established a Business Continuity Policy as a guideline to mitigate risks and prevent disruptions to normal operations caused by unforeseen events. In addition, the Bank has also developed an operational standard and a business continuity management framework covering business undertakings during both normal and crisis situations while also ensuring that adequate information and updates will be timely and regularly communicated to relevant parties. Moreover, the Bank ensures financial stability through capital adequacy assessments, liquidity contingency planning and developing proactive plans to address potential capital and liquidity constraints.

We have also established the Crisis Management Team to take charge during crises, require all units to routinely prepare and review their business continuity plans, assess risks and conduct regular drills of the plans every year to ensure readiness for potential emergency situations. The Bank conducts operational drills and tests based on its planned procedures to prepare employees to take appropriate actions in real-world situations. This includes annual IT system emergency drills and emergency response drills in liquidity crisis events.

Building Risk Culture

We have built a risk culture throughout the organization to strengthen the Bank's immunity against risks associated with conducting business in a rapidly changing environment through the following actions:

Promoting Participation in Building Risk Awareness Culture

We encourage everyone in the organization to take part in risk governance and risk management and the Board of Directors and senior executives play an important role in fostering an effective risk culture through formulating the risk management policy and strategy as well as overseeing that these are duly adopted. All employees are required to take ownership of and share in the responsibilities in managing the Bank's risks under the Three Lines of Defense principle. We also require all business units to consider their respective relevant risk issues in accordance with risk assessment principles and internal controls of the Bank. We provide various channels to receive comments and suggestions related to risk issues and risk management measures from all employees to promote participation of everyone in the organization.

Risk-aware Product and Service Development

We require those business units responsible for the development of products, services, work systems and work processes to consider potential risks and impacts to the Bank and stakeholders. Specifically, they are required to undertake risk and impact assessments according to the Bank's criteria in areas such as finance, information and data security, personal data privacy protection, anti-money laundering and combatting the financing of terrorism and proliferation of weapons of mass destruction, market conduct, and laws and regulations. Appropriate measures to mitigate such risks are put in place accordingly.

Performance Evaluation Linked to Risk Management Performance

The Bank has set risk indicators as part of the performance evaluation of executives in several units, and as one of the factors used to consider their financial remuneration such as bonuses and special compensation.

Examples of Key Performance Indicators for Various Units:

- **Business Units:** Risk-adjusted Return on Capital (RAROC), risk premium per average loan, Non-Performing Loan (NPL), loss from operations.
- **Support Units:** Implementation of major projects within the target timeframe, operational risk assessment results from the Bank of Thailand, progress in improving credit management.
- **Audit and Control Units:** Progress in reviewing and improving risk management policy, progress in improving risk management systems.

Building Awareness and Developing Capability

We offer risk management training programs through an online platform for directors, executives and employees, and make important risk management courses mandatory, such as Personal Data Protection, Prevention of Cyber Threats, Anti-money Laundering and Combatting the Financing of Terrorism and Proliferation of Weapons of Mass Destruction. Additionally, we require directors to attend training courses or seminars related to the management of the Bank's major risks on a yearly basis, such as Management of Information Technology Risk and Cyber Risk, Anti-corruption, Personal Data Protection and ESG Risks.

We continuously provide knowledge related to ESG risks and climate change to our executives and employees to prepare for potential risks and seek opportunities from the transition to a low-carbon economy as well as to support the Bank to achieve its Net Zero goal. Examples of learning activities in 2025 included:

- Corporate Forum on the topic **From Measurement to Reduction: Greenhouse Gas Management Approaches for Businesses** featuring expert speakers from the private sector, covering opportunities and challenges for businesses in a changing world.
- ESG in Action Seminar on the topic **CPF's Journey Towards Net Zero Goals** presented by executives from Charoen Pokphand Foods Public Company Limited.



- ESG in Action Seminar on the topic **Green Building Foundations** presented by expert speakers from the International Finance Corporation (IFC).



- ESG in Action Seminar on the topic **Green Building Criteria: Sector-specific Focus and Assessment Tool** presented by expert speakers from the International Finance Corporation (IFC).
- ESG in Action Seminar on **Waste Water Management: a Green Transition Solution** presented by expert speakers from the private sector.
- ESG Seminar Series on **Understanding Physical Risk: Deep Dive on Flood Modelling** presented by expert speakers from Moody's.





- ESG Seminar Series on **Environmental and Social Risk Management** presented by expert speakers from the International Finance Corporation (IFC).
- ESG Seminar Series on **Fossil Reckoning: Valuation of Coal and Gas Stranded Assets in Thailand** presented by expert speakers from Climate Finance Network Thailand (CFNT).
- ESG Seminar Series on **Getting Ready for IFRS S1 and S2** presented by professors from the Faculty of Commerce and Accountancy, Chulalongkorn University.





- **Climate 101** training course presented by expert speakers from Oliver Wyman (OW) to prepare executives and employees to support business clients in adapting to the challenges of climate change.

In addition, the Bank has founded an ESG Library as a knowledge base on ESG for executives and employees which contains educational articles, online training courses (e-learning), and press releases announcing various internal activities related to ESG and climate change.



Be Responsible

Doing business in a responsible way that helps support sustainable activities, increases financial literacy and financial inclusion, strengthens communities and protects the environment.

Sustainable Finance

It is deeply concerning that environmental problems and climate change are escalating at present. During 2025, Thailand faced several major floods in various areas and droughts in others, causing considerable damage to businesses, farmers and the general public. In the meantime, progress and clarity are becoming more and more noticeable in Thailand regarding environmental and climate legislation and measures, particularly the draft Climate Change Act and the draft Clean Air Management Act, which will impose additional costs on carbon emitters or air polluters. Regarding international movements, measures such as the European Union Carbon Border Adjustment Mechanism (EU CBAM) and the European Union Deforestation Regulation (EUDR) are set to come into effect in 2027, requiring exporters of related goods to the EU to adapt as soon as possible. Furthermore, Thailand has accelerated its target for zero greenhouse gas emissions to 2050, 15 years earlier than the original target, to encourage all sectors to adapt, enhance competitiveness and create new business opportunities. All these changes present risks for businesses that fail to adapt, but opportunities for those that can adjust properly.

The Bank encourages customers to make a smooth and timely transition to a low-carbon economy, while building resilience to climate change through knowledge support coupled with green loans and transition loans. This is achieved through engagement with customers and external organizations to extend support more broadly and effectively. In addition, we prioritize responsible lending to prevent potential social and environmental impacts from projects or activities we support financially.

The Great Green Transition Project

To empower Thai businesses to adapt to changes from policies, regulations and trade rules related to the environment and climate change, the Bank launched the Great Green Transition project aimed at creating opportunities for market expansion and increased business value through the integration of knowledge, innovation and financial tools. Through this initiative, we organized seminars to exchange knowledge and perspectives on transitioning to a green business with experts and senior executives from leading organizations. The Green Transition Academy training program was also designed to provide in-depth information and practical training to businesses seeking environmental sustainability. Participants learned about greenhouse gas reduction strategies, setting Net Zero organizational goals, opportunities and challenges under new environmental and climate regulations, and creating a network of green business leaders to exchange knowledge and foster collaborative business development. The program also included a Green Transition Strategy Awards competition titled Race to Net Zero: Executive Strategy Challenge, allowing participants to formulate greenhouse gas reduction strategies within their own organizational contexts with guidance from expert mentors and judges. Furthermore, we set up a Facebook page, the Great Green Transition by Bangkok Bank, as a resource for information on environmental and climate change trends, progress on measures and regulations impacting businesses, and examples of organizational management for low-carbon business transitions.







Sustainable Financial Products

The Bank has developed a diverse range of financial products to promote environmentally-friendly activities and behaviors. These products help business and individual customers adapt and make a smooth transition to a low-carbon economy and society. These efforts contribute to Thailand's progress toward achieving the United Nations Sustainable Development Goals and the Net Zero goal, while also contributing to achievement of our own Net Zero goal.

From the Bank's commitment to providing financial products that continuously promote sustainability for its customers, the Bank received several sustainable finance awards in 2025. These include the Best Sustainable Finance Deal 2025 award from FinanceAsia magazine, the Best Sustainable Bank in Thailand award from FinanceAsia, and the Best Bank for Sustainable Finance Thailand award from Global Finance magazine.

Loans for Sustainability

In 2025 the Bank had an outstanding balance of sustainability loans for business customers totaling Baht **149,517.6** million, covering green loans, Bualuang Green Financing for Transition to Environmental Sustainability Loan, Bualuang Transformation Loan (for environmentally-friendly business operations), sustainability-linked loans, Employment Promotion Loan, and eco-friendly housing loans for individual customers. The Bank has also designated sustainability finance-related indicators as part of the performance evaluation and compensation criteria for executives in relevant departments. Examples of indicators include the amount of support for green loans or Bualuang Green Financing for Transition to Environmental Sustainability Loan for business units and the number of ESG knowledge-sharing activities conducted for the Human Resources Division.

Environmental Financing for Corporate Customers: Total Outstanding Loan Balance of Baht 138,822 million (as of the end of 2025)

Loans for Renewable Energy

We support investment in the production and transmission of electricity from renewable energy sources both domestically and internationally, including solar power plants, wind power plants, hydropower plants and biomass power plants.

Loans for Electric Mass Transit Systems

We support projects for the construction of electric mass transit systems to facilitate public transportation, reduce traffic congestion and reduce greenhouse gas emissions generated from travel by fossil fuel-powered vehicles.

Loans for Environmentally-friendly Transportation

We provide loans for the purchase of zero-emission vehicles and loans for the production of electric buses to business customers abroad.

Loans for Environmentally-friendly Real Estate

We offer loans to domestic and international real estate projects that have received internationally recognized certification of green and environmentally-friendly building standards, such as LEED standard, Singapore's BCA Green Mark Scheme and Green Star Building from GBCA, BEAM and BREEAM.

Loans for Energy and Environmental Conservation

We encourage large-sized domestic and international businesses to operate in an environmentally-friendly manner and use energy efficiently by providing loans for various activities such as material reuse/recycling, biological waste treatment, energy efficiency improvement, the use of renewable energy and energy storage systems, etc.

Sustainability-linked Loans: Total Outstanding Loan Balance of Baht 6,800 million (as of the end of 2025)

We incentivize large corporate customers, both domestic and international, to achieve their sustainability goals through sustainability-linked loans. Customers will receive special benefits if they successfully meet their defined sustainability targets, such as reducing greenhouse gas emissions, increasing energy efficiency and reducing resource consumption.



Loans for Environment and Sustainability to SME Customers: Total Outstanding Loan Balance of Baht 3,896 million (as of the end of 2025)

Loans for Solar Panel Installation
We promote investment in solar cell system installations for entrepreneurs to help them reduce electricity costs and avoid greenhouse gas emissions.

Loans Promoting Environmentally-friendly Activities
We encourage SME to conduct business in an environmentally-friendly manner and support the country's Bio-Circular-Green (BCG) Economy policy through providing loans for investment in reducing energy consumption, managing waste for recycling or reuse and producing or using bio-materials to replace chemicals that create environmental problems.

Bualuang Green Financing for Transition to Environmental Sustainability
We support the business sector, especially SME, in transitioning to environmental sustainability through loans with special interest rates for investment in three areas: greenhouse gas emissions reduction, climate change adaptation and pollution reduction.

Bualuang Transformation Loan
We have been providing loans with special interest rates to SME that need to enhance liquidity to recover from the impact of the Covid-19 pandemic, enabling them to continue operations and invest in adapting to changes in the new era. Support is provided for investments in three areas: operating environmentally-friendly businesses, operating businesses using digital technology and operating businesses using future innovations.

Employment Promotion Loan
We provide loans with special interest rates to SME to promote the maintenance of employment levels for entrepreneurs who have been experiencing liquidity issues since the Covid-19 outbreak, under the condition that they maintain at least 80 percent of their existing employment level.

Loans for Environment and Sustainability for Individual Customers: Total Outstanding Loan Balance of Baht 112.3 million (as of the end of 2025)

We support Bualuang Poonphol Green Loan for environmentally-friendly, energy efficient and accessible housing improvements for the elderly and the disabled, such as rooftop solar panel installations and EV charger installations. We collaborate with partners to offer a variety of benefits to customers who apply for the Bualuang Poonphol Green Loan. These include free property inspection and valuation fees, digital gift vouchers and special discounts for solar panel installation. We also support Bualuang Green Home Loans for the purchase of new residential properties with rooftop solar panel systems from various real estate projects with our partners. We also provided loans for the purchase of condominium units or flats for low income earners.



ESG Bonds

We have consistently played a key role in supporting fundraising for projects and activities that benefit the environment and society, both from the public and private sectors. This is achieved through acting as an underwriter for ESG bonds in accordance with international standards, including green bonds, social bonds, sustainability bonds and sustainability-linked bonds. At the same time, we also provide advisory services on issuing green bonds and sustainability bonds to businesses seeking to raise funds through the capital market. In 2025 the Bank underwrote a total of Baht **52,500** million in ESG bonds.

ESG Bonds Underwritten by the Bank

Unit: Million Baht

ESG Bonds	Referenced Standards	Value as of the end of 2025
Sustainability-linked Bonds	ICMA-SLBP, ACMF-ASEAN SLBS, LMA, LSTA, APLMA-SLLP	**42,000**
Environmental Conservation Bonds	ICMA-GBP, ASEAN GBS, LMA, LSTA, APLMA-GLP	**10,500**

Furthermore, the Bank participated in providing valuable input in the public consultation process regarding the new regulatory framework for Sustainability-linked Bonds of the Securities and Exchange Commission of Thailand (SEC), which came into effect in 2025. We also encourage our executives to participate as speakers in knowledge-sharing events on sustainability bond products organized by external organizations, such as the presentation on Sustainable Finance – Introduction to ESG Bonds in the Energy Transition & Climate Change Management (ETC) training course, a collaboration between the Clean Energy for People Foundation (CEP), the Thai Renewable Energy Association, the Committee on Energy of the Thai Chamber of Commerce, and the Office of National Higher Education Science Research and Innovation Policy Council (NXPO).

Mutual Funds for Sustainability

We support businesses that are socially- and environmentally-responsible, and demonstrate good governance. In collaboration with our affiliated asset management company, we continue to select and offer investment products that promote sustainability. In 2025 we launched four special Thai ESG funds (Thai ESGX) that focus on investing in Thai companies that meet sustainability criteria: the Bualuang Equity Thailand ESG Extra Fund (BEQD-TESGX), the Bualuang Mixed 70/30 Thailand ESG Extra Fund (BM70-TESGX), the Bualuang Mixed Dividend Thailand ESG Extra Fund (BMDIV-TESGX) and the BCAP SET Thailand ESG Extra Fund (BCAPSETTHAIESGX). Investors will receive tax benefits when investing according to the conditions set by the Revenue Department. As of the end of 2025, the Bank offered a total of 16 ESG funds, representing net assets under management of Baht **28,245.68** million.

Offering of Mutual Funds for Sustainability

Mutual Funds	Investment Policies
• BKIND Fund (BKIND)	Invests in companies that support social responsibility in four areas: environmental, social, good governance and anti-corruption. The fund donates 40 percent of its income from fund management fees to foundations or social development organizations.
• Bualuang Thai Equity CG Fund (B-THAICG) • Bualuang Siriphol Corporate Governance Fund (BSIRICG) • Bualuang Siriphol Corporate Governance RMF (BSIRIRMF)	Invests in companies with good corporate governance by considering the CG Scoring from the Thai Institute of Directors or other relevant agencies. The Bualuang Thai Equity CG Fund (B-THAICG) also considers investing in companies certified as members of Thailand's Private Sector Collective Action Against Corruption (CAC).

Note: In 2025 the BKIND fund used income from fund management fees to support wildfire management projects in Chiang Rai and Saraburi.

Mutual Funds	Investment Policies
• Bualuang Sustainable Investing Portfolio (B-SIP) • Bualuang Sustainable Investing Portfolio RMF (B-SIPRMF) • Bualuang Sustainable Investing Portfolio Super Savings Fund (B-SIPSSF)	Invests in companies worldwide that are sustainably managed with attention paid to social and environmental impact at every step of the production of products and services.
• BCAP Clean Innovation Fund (BCAP-CLEAN)	Invests in securities or financial instruments of businesses engaged in environmentally sustainable innovations, such as clean energy, electric vehicles, the circular economy, waste management and energy storage.
• Bualuang B-TOP-THAIESG Mutual Fund (B-TOP THAIESG) • Bualuang Equity Thailand ESG Fund (B-EQ-THAIESG) • Bualuang Sovereign Instruments Thailand ESG Fund (B-SI-THAIESG) • Bualuang Mixed Thailand ESG Fund (B-MIXED-THAIESG)	Invests in securities of companies recognized for their environmental or sustainability achievements, as well as in bonds and debentures such as green bonds, sustainability bonds, or sustainability-linked bonds.
• Bualuang Equity Thailand ESG Extra Fund (BEQD-TESGX) • Bualuang Mixed 70/30 Thailand ESG Extra Fund (BM70-TESGX) • Bualuang Mixed Dividend Thailand ESG Extra Fund (BMDIV-TESGX) • BCAP SET Thailand ESG Extra Fund (BCAPSETTHAIESGX)	Invests in securities of companies selected by the Stock Exchange of Thailand for their outstanding environmental or sustainability performance, disclosure of greenhouse gas emission reductions, good governance, as well as in bonds and debentures such as green bonds, sustainability bonds, or sustainability-linked bonds.

Responsible Lending

We manage ESG risks in our loan approval process by integrating ESG issues, including climate change, as appropriate to the nature of the transaction and related risks. This prevents negative impacts while simultaneously seeking opportunities to create positive social and environmental impacts from the activities the Bank supports through lending. We have established a responsible lending policy to guide our loan considerations, taking into account ESG factors. This policy and its guidelines have been communicated to all relevant departments, while regular training on ESG risks and climate change is conducted for all employees. This equips employees with a thorough understanding so that they can provide valuable advice to customers. We also continuously improve our loan approval process to better accommodate environmental and climate risks. Furthermore, we provide opportunities for stakeholders to give feedback on potential ESG impacts from our lending activities through various contact channels. This information is then used to support future reviews of the responsible lending policy and guidelines.

Please scan QR Code for additional information on **Responsible Lending Policy**

Exclusion List:

- Businesses or transactions that are illegal in the country where the business operates.
- Businesses or individuals designated as being involved in terrorism or the proliferation of weapons of mass destruction.
- Projects or activities that may cause severe environmental and social impacts without preventive and mitigation measures, and without consultation with stakeholders.
- Projects or activities that encroach upon mangrove forests.
- Activities related to the trade of endangered wildlife and plants that violate the provisions of the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES).
- Activities involving human trafficking, forced labor and illegal child labor.

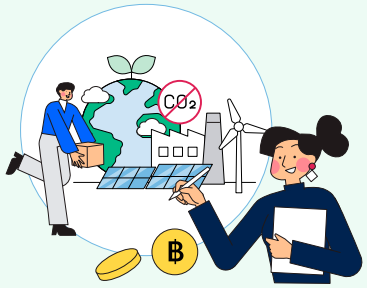
Integrating ESG Issues into the Credit Approval Framework

Business Loans and Project Loans

We integrate ESG issues into the business loan and project loan assessment processes starting from the Know Your Customer (KYC) and Customer Due Diligence (CDD) procedures. This includes checking for money laundering and financing of terrorism and the proliferation of weapons of mass destruction, as well as checking for negative ESG history and news such as severe environmental and natural resource destruction, labor or community rights violations, corruption, unfair trade practices, intellectual property infringement, and data privacy rights violations. Every loan application is carefully and rigorously reviewed under the Bank's established credit underwriting standards, along with appropriate control and monitoring mechanisms commensurate with the risk level, to prevent risks related to compliance, customer's ability to repay the loan and the Bank's reputation.

The Bank defines the ESG issues considered in the business loan and project loan assessments to ensure a clear and systematic ESG risk assessment, as follows:

Integrating ESG Aspects in Consideration of Business Loans and Project Loans:



E Environmental Aspects

Covering deforestation and loss of natural resources; biodiversity loss; soil, water, air, noise and marine pollution; climate change; negative impacts on endangered wildlife or plants listed on the IUCN Red List; and negative impacts on resource-rich areas, including UNESCO World Heritage sites, national forests, mangrove forests, wetlands, and Ramsar Convention on Wetlands.



S Social Aspects

Covering human rights violation, labor rights violation and unfair treatment of labor, and community rights violation, including those of indigenous peoples and minorities, such as loss of arable land, involuntary displacement, restricted access to natural resources and infrastructure, and negative impacts on income, culture, livelihood, health and safety.



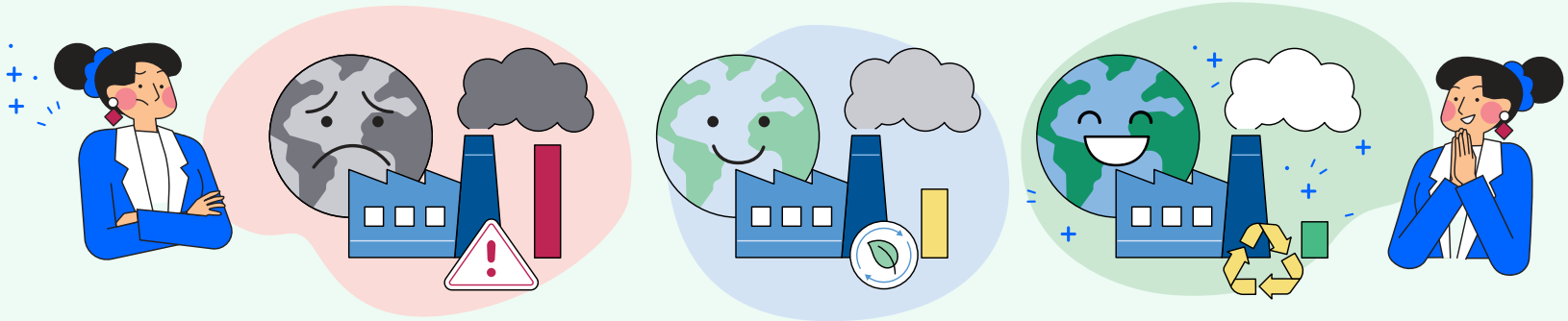
G Governance Aspects

Covering money laundering, financing of terrorism and the proliferation of weapons of mass destruction, corruption, unfair trade competition, intellectual property infringement, and violations of personal data rights.

Guidelines for Project Financing

The Bank has adopted the Equator Principles as a part of its credit underwriting process for projects that may have significant social and environmental impacts, such as power plants, mines and infrastructure systems. Moreover, the Bank requires a comprehensive assessment of the project's environmental and social risks and impacts. This includes consideration of greenhouse gas emissions for Scope 1 and Scope 2 data, the attainment of environmental and social management certifications, such as the ISO 14001 Environmental Management System and ISO 45001 Occupational Health and Safety Management System. Additionally, the management of the project's environmental and social risks and impacts is also a factor for consideration in the credit approval process. The Bank's guidelines for project financing are outlined as follows:

1. Project loan applications are classified in three categories according to the level of environmental and social risks and impacts:



Category A
refers to projects that may have high environmental and social impacts.

Category B
refers to projects that may have moderate environmental and social impacts.

Category C
refers to projects that may have low or no environmental and social impacts.

2. In cases where the project finance application is classified under Category A or Category B, a comprehensive assessment of the environmental and social risks and impacts must be conducted in accordance with the criteria set by the Bank, as follows:

The customer is required to prepare and submit an environmental and social risks and impacts assessment report that meets acceptable standards; establish guidelines or measures to mitigate environmental and social risks and impacts; set up a consultation process with stakeholders; and ensure that a mechanism for receiving complaints is in place.

The Bank's officers must review the customer's environmental and social impact assessment report and other related documents to identify material environmental and social risks and impacts, as well as measures to prevent and mitigate these risks and impacts. The results of such a review will be used as appropriate in the credit approval process and determining the terms and conditions of the loan.

The Bank stipulates that project financing applications which may pose potential environmental and social impacts must include appropriate and sufficient measures to prevent and mitigate such impacts. For loan applications categorized under Category A, an independent expert in environmental and social matters must be engaged to review the risk and impact assessment as well as the environmental and social risk management system of the project. Furthermore, the Bank requires higher approval criteria based on the level of risk. After a project loan has been approved, the Bank's officers will regularly monitor compliance with the environmental and social impact prevention and mitigation measures during the credit limit review process throughout the term of the project financing.

Examples of Integrating ESG Aspects in Project Financing

- **Solar Power Plants in Australia**
  The Bank has provided project financing for a 110.9 megawatt solar power plant in New South Wales, Australia, to support the country's transition to clean energy. Recognizing the potential environmental and community impacts on the surrounding area, the Bank therefore conducted a comprehensive assessment of these risks and impacts prior to approving the loan. Furthermore, the Bank requires the power plant to implement the management of environmental and social risks and impacts, with ongoing monitoring and reporting of its impacts. In accordance with the Bank's regulations, the Bank will also conduct an annual review of the project's operations.

- **Wind Power Plants in Vietnam**
  The Bank has provided financing for wind power plant projects in Vietnam. Although wind energy is a clean energy source, inadequate expertise and poor management of the power plants could result in adverse environmental and community impacts, such as noise pollution, negative impacts on scenery, and ecological imbalances. Consequently, the Bank has established conditions requiring the project to prepare a comprehensive environmental impact assessment report and implement appropriate measures to prevent and mitigate any potential environmental impacts. Furthermore, the Bank has appointed an independent expert to review the assessment report and monitor impacts arising from the operation of the power plant.

- **Municipal Solid Waste Power Plants**
  In accordance with Thailand's Power Development Plan (PDP) 2018-2037 (Revised Edition 1), the Bank has granted loans to a municipal solid waste power plant project with a capacity of 11 megawatts, which will supply electricity to the Provincial Electricity Authority (PEA). The project uses internationally recognized technology and has installed a standardized pollution control system to reduce pollutant emissions. The Bank requires the engagement of an independent external expert to assess the technological feasibility and legal risks, as well as to continuously monitor the adverse environmental impacts of the project.



Personal Loans

To support a sustainable solution to Thailand's household debt problems, we are committed to adhering to the Bank of Thailand's responsible and fair lending principles. These principles emphasize managing lending throughout the debt cycle, prioritizing customer benefits from before or during debt, through debt repayment difficulties and even during legal action. This is done in conjunction with providing customers with essential information and warnings to encourage responsible financial behavior and better financial discipline. We incorporate ESG aspects into personal loan applications from the Know Your Customer (KYC) to Customer Due Diligence (CDD) procedures. Furthermore, loan applications must not violate any laws or have a severe negative impact on society and the environment. We also consider the borrower's ability to repay the debt, aligning it with their income level according to the Bank's criteria. This takes into account sufficient residual net income after loan repayments to ensure a decent standard of living and prevent excessive debt that negatively affects their quality of life, particularly for vulnerable groups such as the elderly, low-income earners and first jobbers.

Integrating ESG Aspects in Personal Loan Approval Process

- **Social and Governance Aspects** cover issues such as money laundering, financial support for terrorism and the proliferation of weapons of mass destruction, excessive debt burden, negative impacts on income, culture, lifestyles, health and safety.

We monitor customers' spending and debt repayment behavior after loan approval to use the information to review loan amounts and ensure they align with their ability to repay. We also monitor economic and social situations including natural disasters and pandemics that may affect customers' ability to repay, in order to find timely ways to assist those affected.

Customer Assistance Measures

Measures to Assist Customers Affected by the Earthquake, Floods and Thai-Cambodian Border Unrest

In 2025 Thailand faced severe natural disasters in many areas across the country including earthquakes and floods, as well as the unrest along the Thai-Cambodian border. These events caused damage to businesses, property, livelihoods and people's work. We introduced measures to assist and alleviate the suffering of customers affected by these situations, including both business and individual loan customers, as follows:



Business Loan Customers

We eased debt repayment terms to suit each customer's situation, such as reducing monthly payments, extending loan terms, temporarily suspending principal repayments, and providing loan support to improve liquidity, repair business premises and restore businesses.



Individual Loan Customers

We eased debt repayment terms for affected customers and considered providing support based on the severity of the impact on each customer, such as lowering minimum monthly payments, reducing accrued interest, suspending principal payments, restructuring debt and providing additional loan support for home repairs.

Khun Soo, Rao Chuay (You Fight, We Help) Program Phase 2

We participated in the Khun Soo, Rao Chuay (You Fight, We Help) program for Phase 2 which is a collaborative initiative between the Bank of Thailand, the Ministry of Finance, the National Economic and Social Development Board, the Thai Bankers' Association, the Association of International Banks, the Government Financial Institutions Association, and non-bank businesses. This project is an extension of the Khun Soo, Rao Chuay (You Fight, We Help) Program Phase 1, featuring revised conditions for the original measures and the addition of new measures to better assist vulnerable debtors. The program comprises three measures as follows:



Measure 1 Jai Trong Kong Sup

(Pay Punctually, Retain Assets)

This measure is designed to assist housing loan customers and/or loans related to mortgages and properties and business loan customers with a total loan limit not exceeding Baht 5 million. The objective is to enable customers to retain their collateral, by restructuring the debt to reduce monthly payments and interest burdens. Payments made will be directed toward principal repayment and interest accrued during this period will be suspended for a period of three years. Upon full compliance with the program's terms and conditions, all suspended interest will be fully waived.



Measure 2 Jai, Pid, Job

(Pay, Deal, Settle)

This measure is to assist individual customers with non-performing loan (NPL) with low outstanding loan balances. Customers will be allowed to make partial repayments and settle their debt sooner. The program has also expanded the debt ceiling from Baht 5,000 per account previously to Baht 10,000 per account for unsecured debt and to Baht 30,000 per account for secured debt.



Measure 3 Jai Tud Ton

(Pay to Cut Principal)

This measure assists individual and corporate debtors with unsecured non-performing loan (NPL) and outstanding debts not exceeding Baht 50,000 per account. The debt is restructured to allow for installment payments of at least two percent of the outstanding principal balance before the measure was implemented. All installments will be used to reduce the principal, leading to faster debt repayment. Interest will be suspended for three years. Upon full compliance with the program's terms and conditions, all suspended interest will be fully waived.

Engaging with Partners and Customers on ESG Issues

The Bank prioritizes engaging with partners and customers on issues related to ESG opportunities and challenges through offering financial products that support activities that create a positive environmental and social impact, providing advice and guidance to customers and organizing activities to promote sustainability or ESG knowledge, such as seminars and workshops, as well as disseminating information through the Bank's online communication channels.

Engaging with Partner Organizations

We participated in the Transition Finance for Low Carbon Industries project, a collaboration between the Thai Bankers' Association and the Federation of Thai Industries, to support the transition of Thai businesses to become low-carbon businesses, especially SME that may face increased pressure and stricter measures from large trading partners who want to reduce greenhouse gas emissions for Scope 3. We provide funding to entrepreneurs interested in investing in reducing greenhouse gas emissions or adapting to

climate change. The project raises awareness about measuring organizational carbon footprints and incentivizes SME to measure their carbon footprints and implement reductions through loan support from the Bank.

We teamed up with the Department of Climate Change and Environment to provide business and marketing support to G Green hotels that received the Green Hotel certification from the Department of Climate Change and Environment to support the transition to a green economy. We provided Bualuang Green Financing for Transition to Environmental Sustainability Loans to these business owners and also launched Bangkok Bank credit card promotions for customers using participating G Green hotels to help build awareness of environmentally-friendly hotel business practices and stimulate consumer demand for G Green hotels.

Engaging with Business Customers

We support our customers through sustainable lending and education to encourage the transition to more environmentally-friendly businesses. This includes knowledge-sharing about measuring and reducing greenhouse gas emissions, the impact of new regulations such as EU CBAM and EUDR, and strategies for adapting to climate challenges. We also provide advice on suitable financial products for customers' investments. In addition, a Technology Assistance Services and Knowledge (TASK) unit has been established to advise customers on upgrading technology to increase productivity, reduce costs, cut carbon emissions and develop new products. We also offer an advisory service on government investment promotion measures and research and development support, utilizing experts from both within and outside the Bank. The goal is to enable our customers to transition to a low-carbon economy without interruptions. Furthermore, in the capital market, we support funding for projects or activities that benefit customers' society and environment through our role as an underwriter of debt instruments under international standards, advising businesses interested in raising funds in the capital market by issuing green and sustainability bonds.

We promote knowledge-sharing with customers through collaboration with partners in public and private sectors to organize activities for exchanging information and opinions with customers on ESG risks and opportunities, as well as to enhance knowledge in the transition of businesses towards sustainability. Key activities in 2025 include:

- As a founding member of the Thailand Supply Chain Network, we organized the Thailand Sustainability Academy (TSA): Train the Trainer seminar on the topic of TSCN Supplier Development Program to enhance the knowledge of entrepreneurs in managing risks and opportunities related to climate change, greenhouse gas accounting and developing sustainable procurement policies.





- Seminar on Developing Thai Farmers Towards International Standards: Sustainability Era: Preparing Rubber Farmers to Cope with EUDR Measures to prepare rubber farmers and businesses in upgrading production standards and adapting to new regulations in order to enhance competitiveness in the global market.

- Seminar on ESG - Guidelines and Adaptations for Thai Entrepreneurs to support SME in recognizing the importance of conducting business based on the concept of sustainability and preparing for the challenges of new regulations such as EU CBAM and EUDR.

- Seminar on Upgrading and Transforming Thai Industry Towards Sustainability to reinforce the importance of developing sustainable businesses for SME, especially in dealing with the challenges of climate change and environmental measures from the government and foreign countries. Entrepreneurs need to build competitiveness through increasing production efficiency, leveraging innovation to create a distinct competitive advantage, setting greenhouse gas reduction targets and seeking opportunities to expand businesses from the supply chain.



- The BBL Exclusive Forum was held under the sustainability theme, on the topics: a) Sustainability for Business: Adapting and Transforming Businesses Towards Sustainability and b) Reducing Energy and Carbon: Transforming Manufacturing and Building Sectors for a Sustainable Future. The objective was to equip customers with knowledge about business adaptation towards sustainability and enhancement of their business competitiveness.











Engaging with Individual Customers

We promote engagement with individual customers by raising awareness and understanding of sustainability issues that are important to them, such as finance for retirement planning, debt management, energy-efficient homes and also our sustainable financial products. We continuously share sustainability knowledge through various online communication channels, including our website, Facebook, LINE Official, and Bangkok Bank Mobile Banking. Furthermore, we participated in Money Expo 2025 and Sustainability Expo 2025 to showcase our sustainability initiatives and provide advice on sustainable financial products to customers and the interested public. Additionally, to celebrate the launch of our new sustainability investment products, the Thailand ESG Extra Fund (Thai ESGX), we joined forces with our asset management companies, BBL Asset Management and Bangkok Capital Asset Management to host seminars to educate customers and the public about the Thai ESGX funds and their tax benefits, which received positive feedback.



Inclusive Finance

Universal financial access leads to overall economic growth as it creates opportunities for business and provides financial security for individuals and households. When the overall economy is functioning properly, businesses, including the Bank, have a greater opportunity to expand accordingly. Furthermore, promoting inclusive finance provides the Bank with excellent opportunities to attract new customers, thereby enabling us to expand our customer base. We are committed to promoting and supporting inclusive finance by extending the coverage of financial services and developing products and services that meet the needs of all customer groups, including vulnerable groups. At the same time, we promote financial and business literacy among our customers to strengthen their financial situation, a key factor in achieving sustainable inclusive finance.

Implementation

We focus on the following three areas to promote inclusive finance:

1. Development of diverse, extensive and accessible service channels
2. Development of customer-centric and inclusive products and services
3. Promotion of access to credit for SME and farmers

Development of Diverse, Extensive and Accessible Service Channels

- **Banking Agents**
  We continually extend our services through banking agents to promote universal and convenient financial access to all groups of customers and people, especially for those in rural communities or remote areas, those with difficulties going to bank branches during working hours, or those with no access to digital channels. At present, our banking agents include 7-Eleven, Lotus's, Thailand Post, Boonterm kiosks, True Money, AIS, Big C, Sabuy Plus kiosks, CenPay Powered by Boonterm, Sabuy Counters, Term Dee kiosks and KEX Express which together offer service points in all provinces across Thailand. At the end of 2025 we had a total of 200,145 banking agents distributed across Thailand serving more than 10.97 million transactions.

Services from Banking Agents

Cash deposit and withdrawal services at Lotus's, 7-Eleven, Thailand Post, Sabuy Counters and Term Dee kiosks.

Cash deposit services at Big C, Boonterm kiosks, Sabuy Plus kiosks and CenPay Powered by Boonterm.

Payment services for products and services purchased through credit cards at 7-Eleven, Lotus's, True Money and AIS.

Identity verification service through Citizen ID cards (Be My ID) at 7-Eleven, Big C, Boonterm kiosks and KEX Express.



- **Bangkok Bank ATM and Self Service**
  Currently, there are 8,343 Bangkok Bank ATM, CDM/ATM and passbook update machines located across Thailand to offer safe and easy-to-use services, supporting all bank chip cards with information displayed in multiple languages including Thai, English, Chinese, Japanese, Burmese, Laos, Cambodian and Arabic as well as allowing cardless withdrawals from other banks. We also developed a special function for visually-impaired people to make cash withdrawals through a specifically designed Transaction Mode which is convenient and safe and addresses their daily cash needs. In 2025 we had a total of 6,138 Bangkok Bank ATM that were equipped with Transaction Mode for the visually-impaired, equivalent to 93 percent of the total number of machines. Furthermore, we also provide automatic phone banking services 24/7 through Bangkok Bank Call Center (1333) for customers to make inquiries, transfer money, pay for services, top-up mobile phones, order check books, inquire about account balances and pay credit card bills either by themselves or with support from our call center officers.

- **Bangkok Bank Mobile Banking**
  We strive to continually develop our Bangkok Bank Mobile Banking application to promote financial inclusion to address the needs of modern lifestyles with services ranging from payments for products and services, account balance checking, money transfers, withdrawals, top ups and bill payments, e-Savings account opening, investment management, debit card registration and activation and identity verification without the need to visit a branch. Customers can manage their finances themselves anytime, anywhere, conveniently and securely. At the end of 2025 there were over 15.17 million users of Bangkok Bank Mobile Banking.

Development of Customer-centric and Inclusive Products and Services

- **e-Savings Accounts**
  We promote universal accessibility to deposit services at low cost by offering e-Savings accounts through Bangkok Bank Mobile Banking so that interested customers can open an account by themselves anywhere, anytime and free of charge with no minimum deposit requirement and no inter-region transaction fee. Transactions can be made either through digital channels or at branches without using passbooks. New customers can verify their identity through other bank applications under the National Digital ID (NDID) platform or through Be My ID service points at branches or banking agents nationwide.

- **Bualuang Extra Digital Savings Account**
  To diversify our digital savings account services, we launched the Bualuang Extra Digital Savings Account which is a deposit account that offers services beyond typical savings as it provides accident insurance coverage of 10 times the remaining balance in the account on the day preceding the accident, up to a maximum of Baht 5 million per person. The account is available to individuals aged 15-69 years, and the insurance is underwritten by Bangkok Insurance. Interested individuals can open an account via Bangkok Bank Mobile Banking.

- **Basic Banking Accounts for State Welfare Cardholders and Those Aged 65 Years and Above**
  We offer the Basic Banking Account for people with low incomes under the State Welfare Program and those aged 65 and over. This service features free-of-charge account opening, no minimum deposit requirement, no account maintenance fee, and no entry fee or annual fee for debit cards linked to the account, helping to reduce the cost of opening deposit accounts for the target groups. At the end of 2025 there were 25,895 users of the Basic Banking Account services.

- **Sinmathaya Supthawee Account - Bualuang Kids**
  We offer Sinmathaya Supthawee - Bualuang Kids account service for children aged under 14 years to promote savings discipline and lay the foundations for their financial security. Legal guardians can open an account for a child at any bank branch. The account has a special condition that if they make a regular deposit every month for at least two years (minimum of Baht 500 per month), they will receive interest rates higher than a 12-month fixed deposit account and need not pay tax on the interest.



ATM Supporting the Transaction Mode for the Visually-impaired
6,138 machines



Banking Agent Service Points
200,145 points



Registered Users for Bangkok Bank Mobile Banking
over 15.17 million users

- **Unsecured Personal Loans**
  We promote ease of access to loan services for salary workers and first jobbers by offering multi-purpose unsecured personal loans for full-time employees with payroll accounts at Bangkok Bank, provided that their employer qualifies according to the Bank's criteria. Loan terms include a credit limit of three to five times a borrower's monthly income subject to a maximum loan amount of Baht 1 million with a special interest rate. Those who meet the criteria can choose between two types of loan. The first one is Bualuang Loan Sookjai (multi-purpose installment term loan) with fixed monthly installments over a period of up to five years. Once approved the Bank will automatically transfer the loan funds to the salary account. Another type is Bualuang Loan Aunjai (multi-purpose revolving credit) which enhances liquidity for emergencies by allowing loan withdrawals with Be1st Smart debit card.

- **Loans for Pensioners**
  We promote financial inclusion for retirees who are former civil servants and civil employees receiving a monthly pension to access credit through Loans for Pensioners. These groups usually have limited or unstable income after their retirement which might impede their access to credit while needing to have reserve funds to meet their needs. Through this loan, pensioners can receive credit up to the amount stated in their certificate of family inheritance pension without requiring a guarantee. Moreover, the loans have no management fees, low interest, and a long repayment period of up to 30 years. In 2025 there was a total of 7,676 approved customers with a total credit amount of over Baht 1,127.47 million.

Promotion of Access to Credit for SME and Farmers

- **Loans for SME**
  The Bank actively offers a diverse range of credit options to SME to support them with capital or liquidity to facilitate their businesses and promote investments to enhance their competitiveness and resilience in the face of challenges. This includes Business Loan, Bualuang Loan for Franchise Business, Gas Station Dealers Loan, Bualuang Transformation Loan and Bualuang Green Financing for Transition to Environmental Sustainability Loan. Interested SME can make inquiries or request for information related to business loans at the Bank's business centers nationwide or via the Bank's website.

Please scan the QR code for additional information on **Loans for SME**

- **TCG Credit Guarantee Project for SME**
  To offer opportunities for SME with no or insufficient collateral to access sources of capital, we have consistently participated in various credit guarantee projects organized by the Thai Credit Guarantee Corporation (TCG) such as Portfolio Guarantee Scheme Phase 9 (PGS9), consisting of five programs which are TCG SMEs Dee Naenon, TCG SMEs One Account, TCG SMEs with Letter of Guarantee, TCG SMEs Credit Boost and TCG Covid-19 Relief Scheme 2. We also joined the Portfolio Guarantee Scheme Phase 10 (PGS10) with five programs which are TCG SMEs Smart Biz, TCG SMEs Smart One, TCG SMEs Small Biz, TCG SMEs Smart Green, and SMEs Start up. Recently we continued our participation in the Portfolio Guarantee Scheme Phase 11 (PGS11) covering 11 programs i.e. TCG SMEs Ignite Biz, TCG SMEs Ignite One, TCG SMEs Smart Green, TCG SMEs Smart Gen, TCG SMEs Small Biz, TCG SMEs Smart Build, TCG SMEs Smart Biz, TCG SMEs Smart One, TCG SMEs No One Left Behind, TCG SMEs Power Trade & Biz, and TCG SMEs Micro Biz.



- **Loans for SME in Agricultural Sector**
  As access to capital is a key challenge in the agricultural sector, we have continuously offered loans to SME in this sector to enhance their access to sources of finance. Furthermore, we continuously run our modern agriculture project to improve the capabilities of farmers through seminars and field trips for farmers. In addition, we provide Bualuang Green Financing for Transition to Environmental Sustainability Loan for farmers to invest in various types of technology to adapt to the impacts of climate change, such as precision agriculture technology, water management technology, and EVAP greenhouse technology.

Financial Literacy Enhancement

The Bank prioritizes continuously promoting financial literacy and strengthening financial discipline among our customers and the general public, including vulnerable groups of all ages. We believe that providing people with financial knowledge and understanding can help alleviate debt problems, improve quality of life and wellbeing, and create financial stability for households and small businesses. Moreover, having a financially literate population will help support Thailand's development and provide opportunities for the Bank to expand its business.

Implementation

Our efforts to promote financial literacy focus on three areas:

1. **Preparing for an aging society:** providing financial knowledge and promoting financial discipline to people of all ages to ensure a happy retirement.
2. **Strengthening the grassroots economy:** enhancing financial literacy and vocational skills for SME and farmers to help them reach their potential, leading to new economic and social opportunities, and sustainable access to financial services.
3. **Building financial resilience for vulnerable groups:** providing easily understandable knowledge about online financial fraud to vulnerable groups, such as the elderly and the visually-impaired, so they can protect themselves and prevent monetary and non-monetary losses.

Key Financial Literacy Activities

Online Financial Education

We continue to provide financial education to customers and the general public, including all groups, genders and ages, through various channels such as the Bank's official website, Bangkok Bank Mobile Banking, LINE Official, Bangkok Bank's official Facebook pages, including Bnomics and our YouTube channels. We disseminate information and knowledge about the journey towards becoming more financially secure through Grow Club, a website page dedicated to giving advice on financial knowledge and growth. Topics covered are: Money 101 which provides financial basics, simple tips, and smart guidelines to help people manage their finances better; Money Security which gives advice on protecting your money and how to manage your finances with easy-to-understand security techniques, and; Better Living which presents ideas, information on new trends, and inspiration for a wide range of subjects. In addition, we promote financial literacy among external organizations and educational institutions by assigning our expert speakers to give useful knowledge tailored to the needs of each organization.

Please scan QR code for additional information on **Grow Club, a space to grow your financial mindset-together**

Fin Lit for the Blind Project

Financial literacy should be widely and inclusively promoted to all groups to help develop a better society. We always place importance on providing financial knowledge to vulnerable groups and as part of this policy direction we have been undertaking the Fin Lit for the Blind project since 2019. Through this project, we produce articles and audio books for the Read for the Blind application as well as provide financial knowledge training under the Happy Retirement initiative. In 2025 the Bank supported the production of audio books and Braille books on Cyber Threats and Modern Scams for the Visually-Impaired, and also provided training on the same topic to members of the Thailand Service Co-operative of the Blind. This aimed to raise awareness of common online financial scams and suggest preventative measures that help visually-impaired people to conduct online financial transactions safely. A total of 50 people joined the training.





Happy Retirement Project

We expanded our activities to promote financial literacy and financial discipline for vulnerable groups through the Happy Retirement project by organizing an educational event on Safe Aging: Recognizing Scam Tactics at Bang Rak Police Station for the Senior Citizens Club of Public Health Center 23, Si Phraya. The purpose was to build the resilience of senior citizens against financial scams, as they are frequently targeted by scammers. The event also included additional activities, such as physical exercise to prevent falls and dementia, led by a team of physiotherapists from Public Health Center 23 Si Phraya; a board game activity to prevent Alzheimer's, led by students from Wat Mahapruetaram Girls' School; and birthday celebrations for club members born in August. Seventy members of the Senior Citizens Club participated. Furthermore, in 2025 we provided financial education and guidance on sustainable financial planning to employees in both factories and offices of our 156 clients using Bualuang Payroll services, with over 8,000 employees participating in total.

Financial Security with the Modern Agriculture Project

We organized financial literacy activities to lay the foundation for financial security and strengthen online financial resilience for small-scale farmers. In 2025 we conducted the Financial Security with Modern Agriculture activity for the Don Tum Community Enterprise, which grows and processes tomatoes in Nakhon Pathom.

Unlocking Debt – Happy Retirement Project

Through a collaborative commitment to promote financial discipline among blue collar workers with low income who face challenges from chronic debt and loan sharks who charge very high interest, the Bank and Noburo, a social enterprise startup, jointly launched the Unlocking Debt – Happy Retirement campaign. This initiative seeks to raise awareness about personal finances for employees of participating companies, provide advice on proper financial planning along with knowledge about how to keep track of income and expenses and debt management, as well as helping to relieve debt burdens through Noburo's low interest loans. Many companies entrusted the Bank to help their employees manage their debt problems with over 400 employees participating in the initiative and 152 of these actively working to resolve the debt issues. Through this project, Baht 19.95 million of accumulated debt was paid off, of which Baht 8.2 million was debt with loan sharks. The Bank will continuously monitor the results of the debt repayment mission with the hope that this project will help the employees sustainably manage their finances and prevent excessive debt.

Debt Clinic by SAM Project

We have continuously supported the Debt Clinic by SAM project since 2017 to help retail customers with combined debts of less than Baht 2 million from credit cards, cash cards and unsecured personal loans which is more than 120 days overdue, or who have been more than 120 days overdue at any time during the previous six months. Under this project, Sukhumvit Asset Management (SAM) acts as a central unit to connect debtors with creditor banks. This gives debtors the opportunity to comprehensively resolve their debt problems through a one-stop service. In addition, the project also provides training programs on financial planning for participating debtors to foster financial discipline to achieve a sustainable debt solution.

2S (Saving and Service) Project

The Bank promotes financial knowledge and financial discipline for people of all age groups, with particular emphasis on children. This is carried out through the 2S (Saving and Service) for Kids project through which our employees organize knowledge-sharing activities and build positive relationships with students, teachers and parents at various educational institutions. In 2025 our employees helped organize activities to share knowledge about saving and basic financial management at 27 schools with a total of 3,240 participating students. An outgrowth of these activities was a significant number of students, teachers and parents becoming interested in applying for several of our products, including Bangkok Bank Mobile Banking and e-Saving accounts. Additionally, for National Children's Day 2025, we distributed 150,000



Nong Jud's Eco-friendly Notebooks to children. These notebooks are made from environmentally-friendly eco-fiber paper pulp (made from recycled paper) and incorporate tips on how to record income and expenses, simple saving techniques, environmental conservation, and waste separation.

The Investment Master @ University Project

The Bank teamed up with Bualuang Securities, BBL Asset Management and the Stock Exchange of Thailand, as well as public and private educational institutions to carry out the Investment Master @ University project to promote finance and investment education among students to help them learn how to become quality investors in the future. Participating university students learned directly about personal finance and investment from experienced speakers. During 2025, both online and onsite activities were organized with a total of 1,801 students participating in the project from 10 universities, namely Thammasat University, Chiang Mai University, Mahasarakham University, Burapha University, Rajamangala University of Technology Bangkok, Bangkok University, Narathiwat Rajanagarindra University, Kamphaeng Phet Rajabhat University, Phibulsongkram Rajabhat University, and Lanna Polytechnic College in Chiang Mai. The project also gave students the opportunity to ask questions about, and apply for, the Bank's products and services.



Bangkok Bank SME (Puan Koo Kit SME)

The Bank stands alongside and supports the growth of SME through a range of activities from providing loans and consulting on business development and conduct of family business, to delivering useful news and information through the Bangkok Bank SME learning network, which uses various channels including the website, Facebook, YouTube, Instagram, X, TikTok, Podcast, and Blockdit. In 2025 through the newly launched Be Sustainable program, Bangkok Bank SME learning network focused on educating businesses about sustainable business practices and showcasing inspiring case studies from exemplary clients who have successfully applied sustainability concepts to their businesses. Additionally, the learning network continued its ongoing online programs, SME The Master Talk, SME Clinic Exclusive, and SME Successor, which together have generated over two million views.









468,688 viewers	**2,410,555** followers	**159,768** subscribers	**23,935** followers	**3,703** followers

Please scan QR code for additional information on **Bangkok Bank SME**

Money Expo and Thailand Smart Money

We promote financial and investment education while providing information on the Bank's savings and investment products to customers and the general public across all regions of the country. For example, we join annual finance and investment events, particularly those of Money Expo, which were hosted seven times in six provinces in 2025, namely Bangkok (twice), Songkhla, Nakhon Ratchasima, Rayong, Udon Thani, and Chiang Mai, as well as Thailand Smart Money in Bangkok. At these events, experts from the Bank and our partners gave advice on saving, investing and financial planning, as well as introducing the Bank's products and services to interested attendees. In 2025 over 500,000 people attended these events.



AEC Connect

The Bank established AEC Connect as a trade and investment advisory service center for customers who are interested in doing business in the ASEAN Economic Community (AEC) under the concept Puan koo kit mit koo AEC. Under this initiative, we regularly organize training courses and seminars on trade, investment and how to do business across ASEAN countries as well as launching the AEC Business Leader course, an in-depth workshop specifically for Thai business people and entrepreneurs, especially SME, who want to do business in ASEAN member countries. This course provides people with relevant in-depth knowledge and investment practices, such as international business management in the AEC, business operations and market penetration, accessing trade channels, and building entrepreneurial networks to expand business in the AEC. It also provides opportunities to collaborate with our clients who are doing business in Thailand and across the region.



In 2025 AEC Connect organized the annual AEC Business Forum 2025 under the theme ASEAN In the Age of Disruption, with over 900 participants. AEC Connect also continued to provide economic and investment knowledge across ASEAN through the Bank's website and other online channels such as Facebook, YouTube and LINE Official. Moreover, we also organized AEC Investment Clinics and seminars on important topics, such as Opening the Door to Golden Opportunities in Malaysia: Trade-Tech-Tourism; Expanding into the Vietnam Market: The Next Asian Tiger; and Opening the Door to Hong Kong: A Gateway Connecting Thai Businesses to the Global Market. In addition, we also published three episodes of live interviews with the Bank's executives and senior executives from various leading businesses in the AEC Insider program via Facebook and YouTube, generating more than 6,000 views in total.

Please scan QR code for additional information on **AEC Connect**

Social Responsibility and Value Creation

We are determined to create value for society through a wide range of initiatives and activities, including those implemented directly by us and those undertaken in collaboration with our strategic partners. These efforts aim to generate positive impacts across multiple dimensions, including economic, social and environmental aspects, as well as the preservation of religion and the promotion of Thai arts and culture. Through the implementation of social initiatives and community-based activities, we have had an opportunity to build strong relationships with local communities, fostering trust and collaboration that lead to tangible and sustainable positive outcomes. The successes achieved through these initiatives also serve as a source of inspiration, encouraging an increasing number of Bank employees to actively participate in our social and community engagement programs.

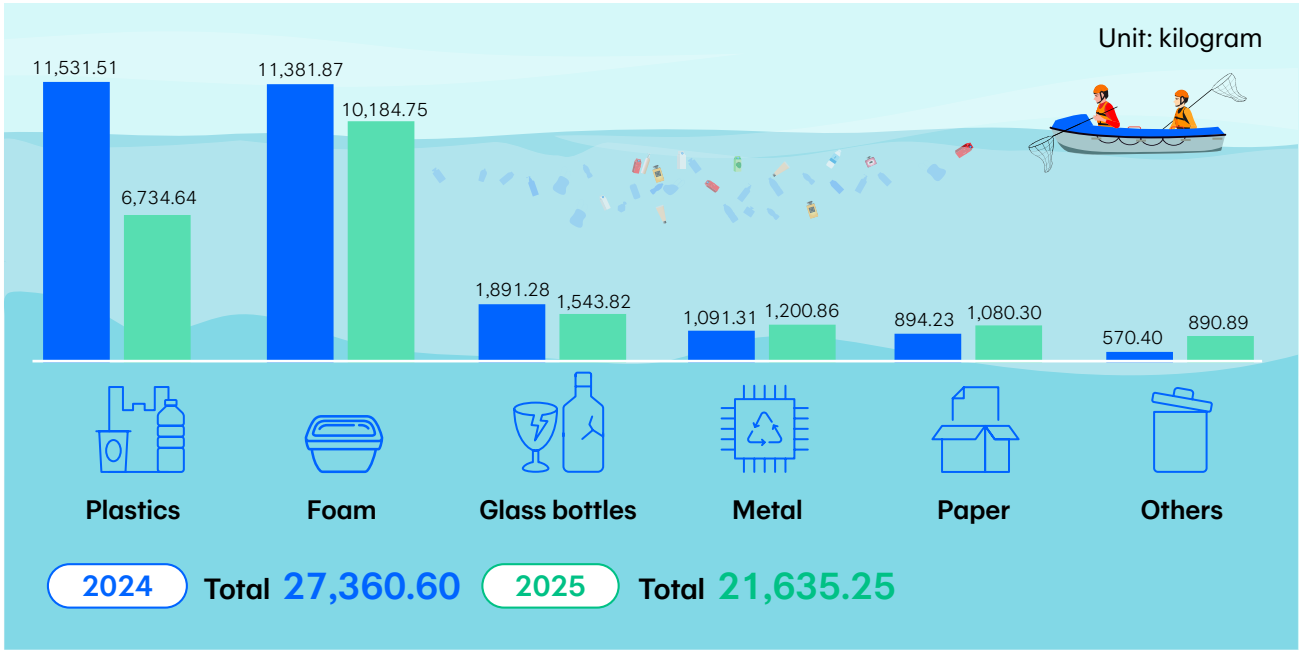
Social Responsibility and Value Creation Initiative

We have established a Corporate Social Responsibility (CSR) policy for the Bank and also encourage our subsidiaries within the financial business group to adapt and implement the policy in alignment with their respective operational contexts. In considering the implementation of social initiatives, we take into account various factors, including their significance to communities and society, alignment with the United Nations Sustainable Development Goals (SDGs), relationships with partner organizations, as well as the Bank's business strategy and areas of expertise. This approach ensures that the initiatives generate tangible positive impacts and benefit the Bank, participating employees and supporting partners. The Bank has designated the Public Relations Department as the central function responsible for overseeing our social initiatives, while also allowing other departments to independently initiate and implement their own social projects.

Key Social Projects and Initiatives

1. Enhancing Community and Social Wellbeing

- **Bualuang Save the Earth: Rak Tha Chin**
  Recognizing the severity of marine waste pollution and its widespread impacts, we initiated waste management efforts in the Tha Chin River estuary, a key waterway connected to the Gulf of Thailand, under the Bualuang Save the Earth: Rak Tha Chin project. The initiative is implemented in collaboration with local communities, government agencies, private sector partners, and other relevant stakeholders. The project selected Luang Sahakon Canal and Pittayalongkorn Canal in Khok Kham Subdistrict, Mueang District, Samut Sakhon Province, as pilot areas. Installed waste interception equipment includes buoy-strung litter traps, bamboo cage litter traps, and stake-based litter traps, as well as a permanent waste shelter in the form of the whale shark Nong Jud Yak for collecting recyclable waste within the community. Since the project's inception in 2024, the waste interception systems have captured more than 48.99 metric tonnes of aquatic waste, helping to reduce greenhouse gas emissions from landfill disposal by over 164.84 tonnes of carbon dioxide equivalent. Recyclable waste is sorted and collected for recycling, and we have also supported the establishment of a mobile community waste bank to promote integrated waste management and generate additional income for local communities.



Furthermore, we have continuously played an active role in driving and participating in key local initiatives throughout the year. These include fostering marine conservation awareness among children and youth during World Oceans Day activities; supporting the creation of artificial reefs made from repurposed cement mixer drums, creatively painted to enhance their appearance, to help restore balanced marine ecosystems as part of the Upper Gulf of Thailand Sea Succession Ceremony (Type A); and organizing the Rak Tha Chin School Tour in collaboration with Khok Kham Municipality. The School Tour aims to educate students on waste segregation, school-based waste banks, and the development of disciplined saving habits. The activities were conducted at Ban Sandab School, Ban Chai Talay Khok Kham Mittraphap School No. 95, Wat Sophanaram (Plang Ruam Rat Bamrung) School, and Phanthai Norasing Wittaya School, with participation from more than 500 teachers and students in total.

- **Bualuang Green Trip #2**
  In collaboration with Khok Kham Municipality and the Department of Marine and Coastal Resources Region 8 we organized the Second Bualuang Green Trip, bringing together members of the Bualuang Green Team and students from the 78th Class of the Student Internship Program (SIP). The activity took place at the Bamboo Wave-Attenuation and Coastal Ecosystem Restoration Project in Khok Kham Subdistrict, Samut Sakhon Province. Key activities included releasing crabs to help restore natural crab populations, planting 1,000 mangrove trees to strengthen coastal erosion protection and serve as nursery habitats for aquatic species, collecting waste along the beach and within mangrove areas, and distributing essential supply kits to bed-ridden patients in the local community.

- **Bualuang Rak-Pa: Create a Colorful Forest**
  Under our flagship Bualuang Save the Earth project we organized the Bualuang Rak-Pa: Create a Colorful Forest initiative. The activity brought together more than 150 participants, including members of the Bualuang Green Team, Bualuang volunteer employees, partner organizations and the Ban Tham Suea community. A total of 1,000 trees of various species were planted within the Ban Tham Suea Community Forest in Kaeng Krachan District, Phetchaburi Province. The initiative aims to support the future development of nature-based tourism routes while fostering environmental conservation awareness among Bank employees and strengthening positive relationships with local communities.

- **Support for the Operations of the Utokapat Foundation**
  In accordance with the royal initiatives of His Majesty King Bhumibol Adulyadej The Great, we have continuously supported sustainable water resource management through the Utokapat Foundation under Royal Patronage for 19 consecutive years. This support is provided under the Water is Life concept, which emphasizes an integrated approach to addressing water scarcity, flood management, and water quality improvement, while promoting the transfer of water management knowledge to local communities. In 2025 we provided financial support of Baht 1 million for the Foundation's operations and actively participated in six key initiatives: 1. Knowledge exchange on community water resource management based on the royal initiative at the watershed level; 2. The royal initiative project on water conservation, Season 10; 3. Natural history museum of community water management in accordance with the royal initiative; 4. Do For the King project; 5. Project for the sharing of successful case studies; and 6. Community water management toward sustainability project.

- **Bualuang Foundation Joins the Community to Solve Drought Project**
  In collaboration with the Bualuang Foundation and the Utokapat Foundation under Royal Patronage, we implemented the Bualuang Joins the Community to Solve Drought Project for the sixth consecutive year under the concept Transforming Drought into Abundance and Wellbeing. The project promotes community-based water management through providing support for installing water infrastructure including dams, ponds, reservoirs, solar-powered water pumping systems, gravity-fed water supply systems, and drinking water filtration systems. These efforts aim to increase the availability of water for household consumption and agricultural use, thereby enhancing water security and improving the quality of life of local communities. In 2025 we provided funding of more than Baht 5.7 million to support four communities in four provinces—Phayao, Phitsanulok, Ubon Ratchathani and Chaiyaphum—covering over 3,465 rai of agricultural land. The project benefited more than 450 households and increased the availability of water for consumption and agricultural use by 45,715 cubic meters.

- **Bualuang Builds Communities**
  We support the Bualuang Builds Communities project to provide vocational training and marketing ideas to people in the communities that have a certain level of readiness, building on what the communities already have. The project focuses on capacity building through training and development activities that enhance communities' ability to manage operations and improve products to create added value. In 2025 the project was implemented in five locations with a total budget of over Baht 2.4 million, covering the following communities: 1. Ban Tong Kao Community, Krueng Subdistrict, Chiang Khong District, Chiang Rai Province; 2. Khun Khuan Community, Khun Khuan Subdistrict, Pong District, Phayao Province; 3. Ban Pha Chan Community, Pha Chan Subdistrict, Pho Sai District, Ubon Ratchathani Province; 4. Nakhon Pa Mak Community, Nakhon Pa Mak Subdistrict, Bang Krathum District, Phitsanulok Province; and 5. Tha Mafai Wan Community, Tha Mafai Wan Subdistrict, Kaeng Khro District, Chaiyaphum Province.

- **Vocational Training for Persons with Disabilities**
  We place strong emphasis on reducing inequality and creating opportunities for persons with disabilities. In 2025 we provided support for vocational training to more than 188 persons with disabilities nationwide, amounting to Baht 22,644,600, through foundations and associations dedicated to promoting and improving the quality of life of persons with disabilities.

2. Supporting Healthcare Services

- **Credit and Debit Cards Supporting Healthcare Services**
  To support healthcare services and assist underprivileged patients we have initiated a donation program for Siriraj Hospital and Ramathibodi Hospital through participating cards. We have been contributing a portion of annual cardholder fees of Bangkok Bank Titanium Credit Cards (Ramathibodi Hospital), Bangkok Bank Visa Platinum Siriraj Credit Cards, and Be1st Smart Rabbit Cards, to Siriraj Hospital and Ramathibodi Hospital. In addition, cardholders may redeem reward points in lieu of cash donations to the hospitals, with the Bank matching the redeemed donation amount. We also provide additional contributions equivalent to 0.2 percent of card spending. In addition to charitable giving, cardholders receive a range of exclusive benefits from the card scheme. As of the end of 2025, there were more than one million cardholders of the card program, and the cumulative donations since the program's inception was over Baht 600 million.

- **Mobile Medical and Dental Unit**
  The Mobile Medical and Dental Unit Foundation (MMDU) provides medical and dental services through field hospital operations, enabling low-income and underprivileged populations in rural and remote areas to access quality healthcare services free of charge. In 2025 the mobile medical and dental units conducted a total of four outreach missions in Nakhon Ratchasima, Trat, Nakhon Si Thammarat and Kamphaeng Phet provinces. We provided financial support of Baht 400,000, along with 63 wheelchairs, 2,905 pairs of reading glasses and 2,500 bottles of drinking water. A total of 5,473 individuals received medical and dental services, with 133 executives and employees of the Bank participating as volunteers.

- **7 Million cc Blood Donation to Save Lives throughout Thailand Project**
  We continued on our mission to inspire giving through the Bangkok Bank Aims to Deliver 7 Million cc Blood Donation to Save Lives throughout Thailand project to support the National Blood Centre, Thai Red Cross Society's 70th Birthday, 70 million cc Blood Donation campaign in honor of Her Royal Highness Princess Maha Chakri Sirindhorn, on the auspicious occasion of her Royal Highness's 70th birthday anniversary. We hosted 12 mobile blood donation points at selected Bank branches nationwide and invited the general public, as well as Bank employees, to participate in blood donation activities on a quarterly basis.

7 Million cc Blood Donation to Save Lives throughout Thailand Project

Executives and employees	4,501 people	4,501 units	1,800,400 cc
Customers and general public	13,000 people	13,000 units	5,200,000 cc

The donated blood can help **52,503 people**

3. Youth Development and Promotion of Educational Opportunities

- **The CONNEXT ED: Bangkok Bank**

241 schools under the Bank's support across **54 provinces**

104 School Partners (SPs) from **102 bank branches**

4,145 teachers and educational personnel participating

67,023 children and youth participating

Bangkok Bank is one of the private sector co-founders of the CONNEXT ED Project, a collaborative initiative involving the public sector, civil society and the private sector, with the objective of enhancing the quality of education in Thailand. Altogether 104 branch managers and staff from our 102 branches across 50 provinces have served as School Partners, working closely with 4,145 teachers and educational personnel to support learning activities that develop new academic and life skills across multiple dimensions. The initiative has benefited a total of 67,023 children and youth from 241 schools in 54 provinces. In addition to improving educational quality, the program also includes sub-projects aimed at fostering awareness of clean energy and financial literacy, as outlined below.

- **Solar for School**

- Reduced electricity consumption by **1,000 kWh per month**
- Achieved average electricity cost savings of **5,000 Baht per month**

To promote environmental awareness and responsible engagement at Ban Kroen Kathin School in Ban Mi District, Lopburi Province, we collaborated with the Bank's customers to install a solar rooftop power generation system at the school. This initiative aims to encourage the use of clean energy, reduce electricity costs, and raise students' awareness of global warming and greenhouse gas emission reduction. We also supported Design Thinking training to strengthen the capabilities of school administrators and teachers in developing and implementing the school's future development plans.

- **Daily Savings Program to Expand Educational Opportunities**

- **100%** of participating students developed a saving discipline
- Students' savings continued to increase

At Ban Bo Luang School, Hod District, Chiang Mai Province, we introduced the Daily Savings Program with field-work engagement of School Partners to build a foundation for long-term financial security and an improved quality of life for the future. We worked closely with the school and parents to provide basic financial education for children, raise awareness of the benefits of saving, and share practical saving tips that contribute to long-term financial security and improve quality of life.

- **Coding Skills Development Program**

The 4-step Student Development Process

1. Online introductory training on Coding Simulator.
2. Workshop on writing command sequences through board-game activities.
3. Programming competition to enhance command sequence and sensor-selection skills.
4. Project presentation to strengthen communication skills.





In collaboration with the National Electronics and Computer Technology Center (NECTEC), we organized training programs to strengthen coding skills for teachers from four schools under the Education Fund Project in Buriram Province. The training aimed to enhance teachers' teaching techniques in coding, enabling them to independently design effective learning activities, while also fostering the development of a strong and sustainable local network of coding educators.

- **Notebook Computers for Education Project (80×2)**

We recognize the importance of leveraging digital technology to enhance inquiry-based learning which forms a foundation for developing analytical thinking, questioning skills and independent research. However, such learning requires appropriate equipment. Accordingly, we provided 160 notebook computers to 32 schools across 20 provinces, along with basic guidance on computer usage and access to essential learning resources for students, including fundamental financial literacy and saving knowledge.

8,637 Students

632 Teachers and Educational Personnel

32 Schools

20 Provinces Nationwide

- **Annual Book Donation Program for Under-resourced School Libraries (2025)**
  We continued our commitment to supporting book donations for under-resourced school libraries by providing books to 400 early childhood and primary schools facing shortages of learning materials in 2025. The initiative aims to cultivate reading habits and encourage self-directed learning, which is fundamental to long-term educational achievement and future career success, while also helping to reduce disparities in access to learning resources between urban and rural students.

4. Strengthening the Agricultural Sector and SME

- **Modern Agriculture**
  The Bank has long been committed to supporting Thailand's agricultural sector. We began providing agricultural loans in 1962 and launched the Modern Agriculture Program in 1999, which continues today. The project aims to enable Thai farmers to achieve sustainable development through the application of knowledge and technology with a focus on enhancing productivity and product quality, improving market access, and building farmer networks to facilitate knowledge sharing and joint market opportunities.

  In 2025 we organized a series of seminars on a range of relevant topics, including Financial Stability through Modern Agriculture; Thinking Partner Modern Agriculture: Creating Opportunities for Agricultural Products in Online Markets; Advancing Thai Agriculture toward the Global Supply Cha (Session 1): Sustainability Era – Preparing Rubber Farmers for EUDR Compliance; and Professional Management of Durian Orchards in Southern Thailand. The seminars attracted more than 500 participants in total.





In addition, the Bank organized Modern Agriculture Day 2025 under the Thai Farmers: From Technology to Sustainability theme. The event was held at the forecourt of the Bank's head office on Silom Road, providing a platform for farmers to sell safe, export-quality agricultural products directly to consumers at special prices. A total of 58 shops participated, attracting over 1,000 visitors and generating more than Baht 3 million in total sales. During the event, the Modern Agriculture Awards 2025 were presented to honor outstanding Thai farmers. The Outstanding Digital Technology Adoption Award was presented to Mr. Nantiwat Pattanasakphinyo, owner of Pattanasak Plantation from Bueng Samakkhi district, Kamphaeng Phet Province. The Outstanding Agricultural Supply Chain Management Award was given to Miss Jaruwan Natinwirun, Managing Director of Thaitea Suwirun from Mae Lao district, Chiang Rai. The Outstanding Young Farmer Award was given to Mr. Chatchai Deesawat, Managing Director of Lemon Me Farm from Putthamonthon district, Nakhon Pathom. The event also featured three special seminars: Thailand–US Tariff Trade Agreement: How Thai Agricultural Products Can Adapt to Stay Competitive; Carbon Farming: Opportunities and Pathways for Thai Farmers; and Agri-Tech: Transforming Thai Agriculture and Reducing Risks with Innovation and Technology.

- **Bualuang SME Club**
  We have supported the activities of the Bualuang SME Club for more than 20 years, including training seminars, study visits and business matching initiatives. We also provided space at the forecourt of the Bank's head office on Silom Road for club members to showcase and sell their products to employees and the general public at the Bualuang SME Fair 2025, held under the Adapt, Grow, Sustain theme. The event aimed to expand market access, enhance income opportunities, and strengthen business networks. It attracted over 1,000 visitors and generated more than Baht 7 million in sales in a single day. During the event, the Bank presented the Bangkok Bank SME Award 2025 to recognize exemplary entrepreneurs who have successfully adapted to change by effectively integrating technology, innovation and sustainability into their business operations. The awards were presented as follows: 1. AI and Automation Award–Pure Foods; 2. Innovation Award–SR. PE Group and Simatec; 3. Sustainability Award–Sathaporn Marketing.

  In the past year, we continued our commitment to supporting the Club's activities to strengthen members as well as other SME. A key focus was the organization of knowledge and skill enhancing seminars on topics highly relevant to SME, such as Business Adaptation to Global Trends; AI Game Changer: Confident and Secure Business Transformation with AI; Strategic Renewal of Family Businesses; Trade War, Technology War, and Geopolitical War: Challenges and Adaptation for Thailand, Particularly SME; and Empowering Online Sales through TikTok. These seminars generated strong interest among members and the general public, attracting more than 1,000 participants.

- **Puan Koo Kit TV Program**
  Bangkok Bank's production of the Puan Koo Kit television program is a long-running initiative spanning nearly four decades that contributes to the growth and development of SME. The program showcases outstanding products and services from SME, community enterprises, social enterprises and Thai startups, highlighting businesses that create positive impacts on communities, society and the environment while achieving sustainable income generation. Through sharing success stories featured on Puan Koo Kit, we aim to inspire other entrepreneurs to adapt and apply these good practices, thereby expanding the number of purpose-driven and socially responsible businesses. The program airs on Channel 3HD every Thursday and Friday at 8:22 a.m. and is simultaneously broadcast via Facebook, YouTube and TikTok.

- **SME Must Scale Up**
  The Bank produces a special feature segment highlighting the business success stories of SME customers and Thai startups, covering their journeys from inception and growth to international market expansion. Developed under the concept Start–Step–Scale, the program aims to share knowledge with and inspire other SME and startups to strengthen and expand their businesses. The program airs every Saturday and Sunday at 8:30 a.m. on Thairath TV.

5. Promoting and Preserving Thai Culture and Heritage

- **Bangkok Bank Musical Art Center**
  We established the Bangkok Bank Musical Art Center under the Public Relations Department in 1979 to support and promote Thai music and classical dance. Since the establishment of the Center, more than 1,300 performances of Thai music and dance have been organized, earning wide recognition and respect within Thailand's music and performing arts community as a dedicated and long-standing supporter of Thai performing arts. The Center continues to preserve and disseminate valuable cultural arts through the Bangkok Bank Musical Art Center Facebook page and YouTube channel, enhancing accessibility and engagement among younger people in a convenient and contemporary manner.

- **Thai Traditional Music Competition: Pralong Pleng Plaleng Mahori**
  The Bangkok Bank Musical Art Center, under the Public Relations Department, in collaboration with the Department of Children and Youth, Ministry of Social Development and Human Security, has organized the secondary-level Thai traditional music competition Pralong Pleng Plaleng Mahori for nearly four decades. The competition is held in honor of Her Royal Highness Princess Maha Chakri Sirindhorn and the winners receive the Royal Trophy graciously bestowed by Her Royal Highness. The competition aims to fulfill the royal aspiration of promoting accurate knowledge and understanding of the Mahori ensemble among Thai young people and music educators, while strengthening teaching capabilities and enabling the transmission of Thai traditional music to future generations, thereby preserving Thailand's cultural heritage. In 2025 the Bank organized the competition for the 37th time, with more than 800 students participating across multiple categories, including Mahori ensemble performances, Thai classical instrumental solos, and Thai vocal performances.

- **Bangkok Bank Musical Art Center on Tour**
  The Bangkok Bank Musical Art Center, under the Public Relations Department, organized the Musical Art Center on Tour activity at the 6th Sustainability Expo 2025. The event featured a special talk by Thachaya Prathumwan, a well-known artist and former participant in the Pralong Pleng Plaleng Mahori Thai traditional music competition, who shared personal experiences from a life in music and held a mini concert that drew strong interest and created a memorable experience for attendees. In addition, young performers from Phattayakul Thai Music and Drama School presented Thai traditional music and dance performances at the event. The Musical Art Center on Tour also joined the King Narai the Great Fair 2025 at Narai Ratchaniwet Palace, Lopburi Province. The activity aimed to broaden public awareness and appreciation of Thai arts and culture, while expanding collaborative networks for the preservation and promotion of Thailand's cultural heritage.

6. Religious Preservation and Support

- **Royal Kathin**



Sao Sema Dharmachakra Award

Bangkok Bank was honored to receive the Royal Sao Sema Dharmachakra Award for 2024, graciously bestowed by Her Royal Highness Princess Maha Chakri Sirindhorn. The award represents the highest honor granted to individuals and organizations that have made outstanding contributions to the preservation and promotion of Buddhism. We are the first and only financial institution and commercial bank to receive this prestigious royal recognition.

We have had the honor of presenting the Royal Kathin each year for 59 consecutive years as part of our long-standing commitment to preserving and upholding Buddhism. We also organized a consecration ceremony for the sacred amulet Phra Mongkol Ming Mueang, which was presented as a commemorative token to donors who contributed funds toward the Royal Kathin offering. Bangkok Bank is the first financial institution to receive royal permission to convey the Royal Kathin to royal monasteries on a rotating basis across various regions of Thailand, including Thai temples overseas. In 2025 we were graciously granted royal permission to present the Royal Kathin at Wat Samran Niwet Royal Monastery, Amnat Charoen Province. Members of the Board of Directors, executives, employees, customers and donors nationwide jointly contributed a total of Baht 14,453,092.94 to the Royal Kathin Ceremony for the year.

- **Paying Respects to Members of the Sangha Supreme Council and Senior Buddhist Monks during the Buddhist Lent**

  We place a strong emphasis on supporting Buddhism and preserving Buddhist traditions, particularly the annual practice of paying respects to senior Buddhist monks during Buddhist Lent, which has long been observed as a regular tradition of the Bank. In 2025 we presented ceremonial offerings to His Holiness Somdet Phra Ariyavongsagatanana, the Supreme Patriarch and Chairman of the Sangha Supreme Council, together with 20 directors of the Sangha Supreme Council, advisors to the Council, and senior Buddhist monks, totaling 37 monks residing at 23 royal and major monasteries.

- **The 9th Grade Buddhist Pali Studies Examination (Prayok 9)**

  In 2025 we organized a ceremonial celebration honoring monks and novices who successfully passed the ninth-grade examination, the highest level of Buddhist Pali studies, marking the 52nd consecutive year of this annual event. The ceremony was held to express appreciation and extend congratulations to those who attained the Prayok 9 (9th Grade Buddhist Theology) qualification. Phra Phrommoli, Abbot of Wat Paknam, Member of the Sangha Supreme Council of Thailand, and Chief Examiner of the National Pali Studies, presided over the monastic proceedings, while Mr. Arun Chirachavala, a Director of the Bank, served as the lay president. A total of 72 monks and novices passed the examination, comprising 53 monks and 19 novices. All 19 novices received royal patronage to be ordained in accordance with ancient royal tradition at the Ubosot of Wat Phra Si Rattana Satsadaram (the Temple of the Emerald Buddha).

- **Alms-Giving Ceremony in Honor of Her Majesty Queen Sirikit The Queen Mother and Commemorating the Bank's 81st Anniversary**

  On 1 December 2025, we organized an alms-giving ceremony for 100 monks at the forecourt of the Bank's head office on Silom Road. Members of the Board of Directors, executives and employees participated in the ceremony, which was held to dedicate merit in honor of Her Majesty Queen Sirikit, The Queen Mother, as an expression of loyalty and deep gratitude for Her Majesty's enduring benevolence toward the Thai people. The ceremony also marked the auspicious occasion of the Bank's 81st anniversary and the transition into the ninth decade of operations. Monks were invited from five royal temples—Wat Phra Chetuphon Wimon Mangkhalaram Ratchaworamahawihan, Wat Thepsirintrawat Ratchaworawihan, Wat Pathum Khongkha Ratchaworawihan, Wat Traimit Witthayaram Worawihan, and Wat Ratchasingkhon Worawihan—to perform religious rites and receive alms.

Type of Philanthropic Activities

- Investment for Commercial Initiatives **9.26%**
- Investment for Community and Society **41.46%**
- Charitable Donations **49.29%**

Type of Philanthropic Contributions

- Cash **537.60 milllion Baht**
- Management Costs **249.97 milllion Baht**
- In-kind Giving (Products, Equipment, Services) **303.19 milllion Baht**
- Volunteer Hours **98,483 hours** (5.26 hours/FTE) equivalent value of 32.07 million Baht

Note : Value of the volunteer hours = the number of volunteer hours x the average hourly compensation of the participating employee

Environmental Impact and Carbon Footprint Reduction

Environmental issues and climate change are becoming increasingly severe, impacting lives, health and property on a wider scale. These issues cannot be solved or mitigated by any single individual or organization alone, but necessitate the genuine cooperation of all parties, including households, businesses and the government. The Bank prioritizes energy and resource conservation, reduction of our carbon footprint and comprehensive waste management. We have implemented various projects and activities to educate employees and encourage their participation in such areas. We hope that our actions taken will contribute to the nation's overall development efforts, leading to sustainable solutions and the achievement of national environmental and climate goals.

The Bank has announced its Net Zero goal for greenhouse gas emissions from its operations (Scope 1 and Scope 2) to be achieved by 2035, and from its lending and investment (Scope 3, Category 15) to be achieved by Thailand's target year, 2050. This Sustainability Report focuses only on disclosures of Scope 1 and Scope 2. Details relating to Scope 3 will be disclosed in the Task Force on Climate-related Financial Disclosure report on the Bank's website.

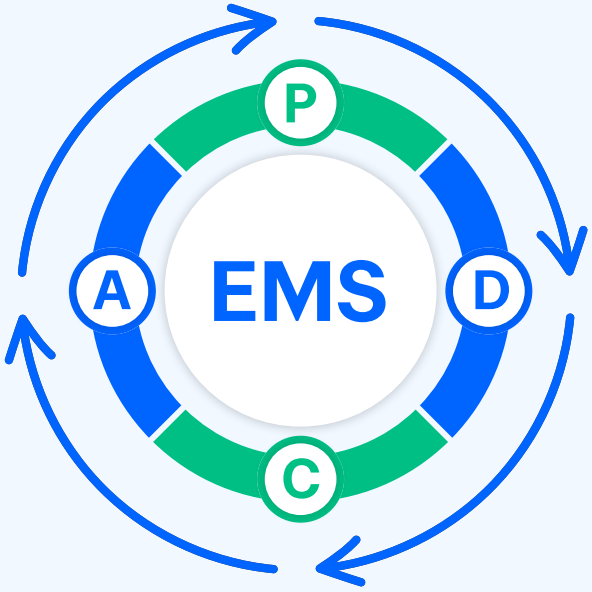
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for additional information on
Environmental and Energy Conservation Policy

Environmental Management and Energy Conservation

The Bank ensures systematic environmental management and energy conservation to prevent and mitigate environmental impacts from its operations by adopting international standard ISO 14001: 2015 for its environmental management and energy conservation practices. The standard covers planning, setting targets and operating plans, assessing environmental risks and impacts, monitoring performance and determining corrective measures. At the same time, we also raise awareness among employees on the matter to prevent or mitigate potential environmental impacts from the Bank's operations.

Environmental Management System Framework

The Bank's Environmental Management System (EMS) was designed to work in a four-step P-D-C-A cycle as follows:



P PLAN

- Environmental and Energy Conservation Policy setting
- Target setting
- Roles and responsibilities
- Environmental risks identification and assessment
- Compliance with laws and environmental regulations

D DO

- Action and control
- Internal and external communication
- Training and building awereness and capabilities of employees
- Readiness and emergency management

C CHECK

- Monitoring evaluation and reporting of performance
- Examining and assessing the compliance of regulations

A ACT

- Performance review by executives
- Performance improvement

Note : Aligned with EMS based on ISO 14001

Managing environmental issues and energy conservation efforts requires related units collaborating with each other in the form of working teams as follows:

Environment and Energy Conservation Team is responsible for ensuring effective environmental management and energy consumption of buildings, reviewing the environment and energy conservation policy, setting environment and energy conservation targets and measures, launching and driving initiatives or related activities to achieve the established targets. The team also monitors, audits and evaluates performance as well as organizes different knowledge-sharing activities.

Energy Management Team ensures that energy conservation initiatives are carried out in accordance with related laws and policies of the Bank and the implementation of energy management initiatives achieves tangible outcomes. The Bank has appointed Energy Management Teams for six designated buildings, namely the Silom head office building, Trinity Complex building, Rama 3 building, Rama 9 branch building, Si Racha branch building and Hua Lamphong branch building.

Greenhouse Gas Emissions and Absorption Analysis Reporting Team is responsible for collecting and reporting information on greenhouse gas emissions and removals from the Bank's operations.

The Bualuang Save the Earth: 3R+ Project Working Group is responsible for overseeing the implementation of the integrated waste management project to achieve the goals, setting operational plans, coordinating within the Bank to drive the implementation, as well as monitoring the project results.

Performance Highlights

We carry out environment and energy conservation activities under our flagship Bualuang Save the Earth program that consists of various campaigns and programs, both internal and CSR activities, with shared objectives to help reduce energy and resource utilization, minimize and sort waste systematically, reduce our carbon footprint across the organization and raise awareness of and provide education on environmental and energy conservation. At the same time, we promote participation of all employees in different projects and activities to build their environmentally-responsible mindset, apply the knowledge and practices at home and share their knowledge with their family and friends.

1. Adjustment of Equipment to Enhance Energy Efficiency, Reduce Resource Utilization and Reduce Carbon Footprint

- **Replacing Air Conditioners**
  We regularly replace air conditioners of both large and small sizes that have been used for a long time with new, more energy-efficient air conditioners using refrigerants which are not harmful to the ozone layer. In 2025 we replaced 56 air conditioners in the Silom head office building and another 120 air conditioners in 40 business centers and branches across Thailand.

- **Improving Lighting Systems**
  The Bank continuously replaces fluorescent bulbs with LED bulbs in various buildings for both offices and branches across the country. During 2025, a total of 5,216 bulbs were replaced and this is expected to reduce electricity consumption by about 456,518.70 kilowatts-hour per year and reduce GHG emissions by about 228.21 tonnes of carbon dioxide equivalent per year.

- **Improving Toilets at the Five Head Office Buildings and Branches Nationwide**
  The Bank has refurbished toilets in the head office buildings (Silom head office building, Rama 3 building, Trinity Complex building, Saengthong Thani Tower and Headquarters 3) and branches across the country by gradually installing energy saving and water saving sanitaryware such as low flow water fixtures and equipment with intelligent sensors that turn on water and electricity only when in use. It is expected that the new equipment will help save more than 30 percent of water consumption compared with the original equipment.

- **Improving Air Conditioning System in the Head Office Buildings**
  The Bank replaced the fin fans in the cooling tower of the Silom head office building to improve heat exchange efficiency and reduce the workload of the air conditioning system. The newly installed fin fans are expected to reduce electricity consumption by five percent compared to the original equipment.

- **Installing Air Conditioning Control Equipment**
  The Bank has piloted the installation of an automatic air conditioning control system in Headquarters 3. This system utilizes Internet of Things technology to manage air conditioning usage, allowing for scheduled on/off times, preventing accidental changes, and ensuring precise and consistent temperature control. This helps reduce electricity consumption by approximately 15 percent.

We promote a transition to a **low-carbon society** by choosing branch vehicles powered by electric motors with the e-Power system and executive cars that are hybrid, which save fuel and reduce carbon dioxide emissions.

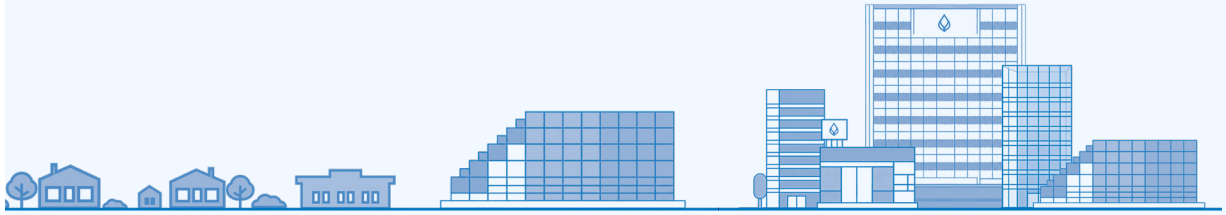
2. Reduction of Energy, Resource Consumption and Carbon Footprint

- **Bualuang Save the Earth: 3R+**

  We remain committed to raising awareness among employees at all levels on environmental and social issues resulting from waste and encourage their participation in waste reduction and management under the Bualuang Save the Earth: 3R+ (Reduce Reuse Recycle Plus) project. The project engages employees in the entire waste management process, from reducing waste generation and sorting waste at the workplace to reusing or recycling. The pilot phase includes the five head office buildings which are the Silom head office building, Rama 3 building, Trinity Complex building, Saengthong Thani Tower and Headquarters 3. We have implemented a waste management system that tackles waste according to its type. After sorting and collecting, each type of waste is sent for appropriate further processing. For example, recyclable waste is recycled, orphaned waste is used to create energy pellets, and food waste is used as soil conditioner.

  The Bank has set a target of achieving Zero Waste to Landfill at the Rama 3 building by 2025 as the first location. The operating results show that in 2025 the amount of general waste for landfilling was reduced to only 25 percent of total waste. Although the Zero Waste to Landfill target has not yet been achieved, this is considered as a significant positive change that will inspire other buildings to follow suit in the future. The majority of the waste sent for landfilling is toilet paper. The remaining portion, which accounts for a minority of total waste, could be diverted from landfill if waste sorting is improved. In the next phase, the Bank will gradually set zero landfill waste targets for other buildings as appropriate.

In 2025 the Bank was able to convert **16,478 kilograms of food waste into 4,122 kilograms** of soil conditioner. We used the produced soil conditioner in our gardens and also distributed it to employees and interested individuals for their use.



	Rama 3 Building		Five Head Office Buildings	
(Unit : metric tonnes)				
	2024	2025	2024	2025
Total Waste	91.20	52.98	743.72	761.96
Non-hazardous waste for landfill	70.17	13.35	475.94	431.10
Non-hazardous waste for other waste management approaches	19.63	34.02	257.76	287.91
Recycled waste	5.12	12.69	51.34	47.89
Recycled paper	12.30	11.15	202.22	221.46
Waste to be turned into energy[1]	0.20	1.82	0.21	2.08
Food waste used as soil conditioner[2]	2.01	8.36	3.99	16.48
Hazardous waste for recycling	1.21	5.16	9.04	42.50
Hazardous waste for landfill	0.19	0.45	0.98	0.45

Note: [1] Only the Silom head office building and the Rama 3 building collect orphan waste for Better World Green to convert for use in waste-to-energy power plants.
[2] Only buildings that have installed food waste disposal machines to convert to soil conditioner, namely the Silom head office building, Rama 3 building and Headquarters 3.

- **Solar Cell Installation**
  The Bank, in collaboration with King Mongkut's University of Technology North Bangkok, designed and renovated the campus branch under the concept of sustainable building, aiming to make it a model branch for energy and resource conservation. We supported the installation of a solar rooftop With the size of 5 kW at the Techno Park building, supplying clean electricity to the branch via a P2P system. This not only helps avoid greenhouse gas emissions but also saves approximately 17 percent on electricity costs. Furthermore, we are currently installing a solar rooftop system at our Worachak branch, with a generating capacity of 111.54 kW, expected to reduce greenhouse gas emissions by approximately 69 tonnes of carbon dioxide equivalent per year.



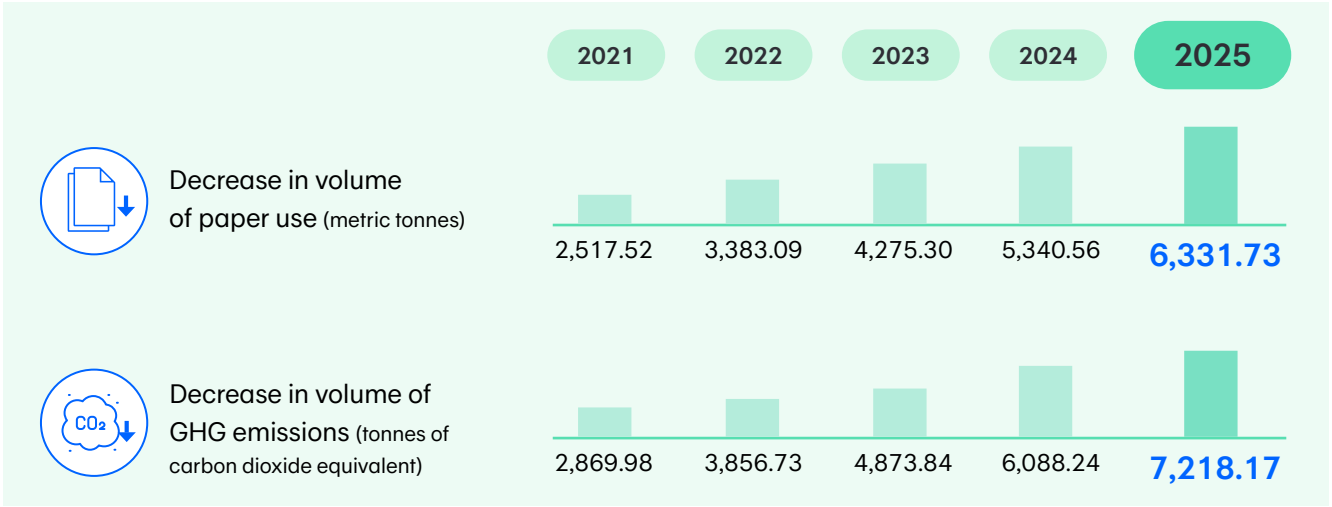
Old Clothes Donation

The Bank invited employees to donate their old, employee uniforms and polo shirt uniforms to be recycled into fuel pallets for industrial use, avoiding landfilling or incineration. We were able to collect **over 7,000 pieces** of used clothing under this initiative. Total weight of **2.17 metric tonnes**.

- **Paperless Campaign**
  We have elevated and digitalized our work processes for employees under the concept, Digital Way of Work, by adopting digital technology to replace the use of A4 paper; adjusting the default setting on all printers to double-sided printing; selecting environmentally-friendly type of paper; encouraging employees to realize the value of paper; and campaigning to reduce paper use and separate and collect used paper to be sent for recycling.

- **Shuttle Van Service for Employees**
  We have arranged a shuttle van service for employees to travel between the Silom head office building, Rama 3 building, Trinity Complex building, Saengthong Thani Tower, Rama 9 building and Bang Na Sports Club to accommodate employees and reduce their transportation expenses, thereby helping reduce GHG emissions from individual transportation.

- **Digital Banking and Reduction of GHG Emissions**
  Bangkok Bank Mobile Banking and Bangkok Bank Internet Banking help facilitate customers to be able to conduct financial transactions with convenience anywhere anytime, cutting the time spent travelling to branches. This helps not only to save energy and resources but also reduce our paper usage and GHG emissions from paper production.



Note: Digital banking services included in the calculation of the reduction of paper use include all types of transfers, payments, payments of services, and buying and selling of funds and bonds. Quantity of GHG emissions is calculated based on the emission factor according to the carbon footprint of paper products set by the Thailand Greenhouse Gas Management Organization (Public Organization) of 1.140 kg CO_2e/kg.



A4 paper used at the Bank in 2025

813.45 metric tonnes

0.04 metric tonnes/FTE

Note: Volume of paper used is calculated from the Bank's requisition records.



3. Building Awareness on Environmental and Energy Conservation

- **Bualuang Saves Energy Project**
  We organized our annual event, Bualuang Saves Energy 2025, at the Silom head office building. The event featured activities to raise awareness of conserving energy, including environmental quizzes for participants to win prizes, presentations on innovations and technologies to reduce energy consumption, along with a special lecture on Energy Conservation Strategies for Success by an external expert. Over 500 employees attended the event.

- **Energy Management in Buildings Course and Energy Conservation in Buildings and Offices Course**
  To build awareness and promote understanding of energy conservation among employees, we developed Energy Management in Buildings and Energy Conservation in Buildings and Offices online courses through BBLearn. These covered important topics such as laws and regulations for energy conservation promotion, clean energy, ways to save energy, the Bank's energy conservation efforts and preliminary assessment of energy management. Over 19,968 participants participated in the two courses.

- **Bualuang Waste Management**
  The Bank has developed and offered a basic waste sorting course through our online learning platform, BBLearn, to build awareness of the importance of waste management and how to properly handle waste from source to disposal. This aims to help alleviate the problem of overflowing waste in cities, which has a severe impact on the environment and public health. We hope that this course will promote proper waste sorting both at work and at home. By the end of 2025, a total of 3,304 employees had attended the course.

- **Environmental Knowledge Sharing Seminars**
  The Bank continuously organizes environmental knowledge sharing seminars with a focus in 2025 on waste management, such as Ready for a Zero-Waste Lifestyle?, How to Live a Waste-Free Life and Sustainable Waste Separation with the 3 Wheels Uncle and the Missing Waste. Over 12,000 employees participated in the seminars.

4. Carbon Offsetting of the Silom Head Office Building

The Bank has continuously participated in carbon offsetting activities held by the Thailand Greenhouse Gas Management Organization (Public Organization) for many years. In 2025 the Silom head office building was certified for carbon neutrality from the purchase of carbon credits from the 133.6 MW Biothermal Generation at Mitr Phol Bio-Power, Phu Khiao (Block 2) project, totaling 11,674 tonnes of carbon dioxide equivalent.





The Bank encourages employee participation in environmental conservation through various activities both inside and outside the Bank, such as training seminars, collecting donations for recycling, beach cleanup activities, reforestation and mangrove planting, eco-friendly themed costume contests at various festivals, as well as environmental conservation tip contests with prizes.

Environmental and Resource Utilization Information

The Bank has a system in place to collect and report environmental and resource utilization data as well as the carbon footprint data of the organization. We also conduct data verifications for key environmental and resource performance and consumption data as well as Scope 1, Scope 2 and Scope 3 GHG emissions as disclosed in this Sustainability Report. The data is verified by an external party registered with the Thailand Greenhouse Gas Management Organization (Public Organization) on an annual basis to ensure that the information disclosed by the Bank to the public is accurate and reliable in accordance with accepted standards. For additional details of the verified environmental data, please see Page 150.

Carbon Footprint

The Bank has calculated the volume of GHG emissions for Scope 1, Scope 2 and Scope 3 (Scope 3 only for air travel for business purposes, water consumption and A4 paper consumption) according to the Standard TGO Guidance of the Carbon Footprint Organization established by the Thailand Greenhouse Gas Management Organization (Public Organization), which is compatible with ISO 14064–1. The emissions measurements are based on the emissions factors stated in the standards established by the Intergovernmental Panel on Climate Change (IPCC, 2006) and the TGO. For 2025, the amount of Scope 1 and Scope 2 GHG and overall energy consumption of the Bank did not achieve the targets but decreased from the previous year.

Volume of GHG Emissions

Scope 1[1]

2025 Target
12,282.46 (tonnes of carbon dioxide equivalent)

2025 Performance
10,190.20 (tonnes of carbon dioxide equivalent)

Volume per FTE[3]
0.54 (tonnes of carbon dioxide equivalent)

Scope 2[2]

2025 Target
56,085.11 (tonnes of carbon dioxide equivalent)

2025 Performance
53,050.70 (tonnes of carbon dioxide equivalent)

Volume per FTE[3]
2.83 (tonnes of carbon dioxide equivalent)

Energy Consumption

Total energy consumption[4] (gigajoules)

2025 Target
544,824.03 (gigajoules)

2025 Performance
488,298.39 (gigajoules)

Total of electricity consumption (gigajoules)

2025 Performance
382,044.00 (gigajoules)

Total of fuel consumption (gigajoules)

2025 Performance
106,254.39 (gigajoules)

Electricity (megawatt-hours)[5]
106,123.33

Diesel fuel volume for emergency power generators and fire pumps (liters)[6]
23,109.27

Diesel fuel volume for vehicles (liters)[6]
244,297.37

Gasoline fuel volume for vehicles (liters)[6]
3,182,965.95

Remark:

[1] GHG under Scope 1 consists of direct emissions that the Bank controls and monitors, calculated from a.) fuel consumption of back-up power generators, fire pumps and vehicles used for day-to-day operations, b.) the volume of refrigerants leaking from the air-conditioning system and fire extinguisher chemicals estimated from purchasing orders and leakage rates, and c.) the volume of methane gas from septic tanks estimated from the number of employees of each building. The calculation of the quantity of Scope 1 GHG emissions is based on the emission factor according to the quantification of the carbon footprint of an organization set by the Thailand Greenhouse Gas Management Organization (Public Organization). The Bank has revised its reporting format, separating biogenic emissions and R-22 refrigerant from GHG Scope 1. Furthermore, the Bank has improved data quality and recalculated the data from 2022-2025.

[2] GHG under Scope 2 consists of indirect emissions that the Bank controls and monitors, calculated from the electricity consumption of the Bank referring to the meters of the Metropolitan Electricity Authority and the Provincial Electricity Authority including electricity consumption from ATM without meters estimated from the average rate of electricity consumption of each type of ATM the Bank is using. The emission factor is 0.4999 $kgCO_2e/kWh$, based on the emission factor according to the assessment of carbon footprint of an organization set by the Thailand Greenhouse Gas Management Organization (Public Organization) in 2020. The Bank has also improved data quality and recalculated this data for the period 2022-2025.

[3] FTE (Full Time Employee Equivalent) represents the number of employees converted into fulltime employee units.

[4] Energy use within the Bank is calculated based on the Energy Content of Fuel Table (Net Calorific Value) issued by the Department of Alternative Energy Development and Efficiency, Ministry of Energy. Energy consumption covers electricity, diesel fuel for emergency power generators and fire pumps, and fuel used in vehicles for the Bank's operations, but excludes chilled water consumption at rented branches.

[5] Data on the Bank's electricity consumption is sourced from the meters of the Metropolitan Electricity Authority and the Provincial Electricity Authority, covering the entire organization, including the five headoffice buildings, all operation support centers, all branches, and all ATM nationwide. Electricity consumption from ATM without meters is estimated using the average electricity consumption rate by ATM type used by the Bank. In 2025, the Bank also consumed electricity from renewable energy (solar PV) at selected branches.

[6] Based on data from the Bank's fuel consumption database.

Water Consumption Management

The Bank recognizes the value of water resources and has therefore adopted systematic water management within the organization. We gather and monitor the use of quality tap water from the Metropolitan Waterworks Authority and the Provincial Waterworks Authority, which have installed water consumption management as well as waste management systems which meet the standards stipulated by law. This is to ensure that wastewater from our operations does not affect the environment and nearby communities. Moreover, at our Rama 3 building, wastewater is treated through an activated sludge system before being reused to water green areas surrounding the building, amounting to a total of 11,731 cubic meters, or 2.47 percent of total water consumption of the Bank. In addition, we conducted a survey in 2025 on the Bank's water consumption in water stressed areas and found that around 86.63 percent of our total water consumption was in provinces with high water stress. We have closely monitored the water situation in those areas to ensure our readiness and ability to prevent or mitigate any adverse impacts on the Bank's operations in a timely manner.

Total water withdrawal[1]

2025 Target
476,477.25 cubic meters

2025 Performance
475,261 cubic meters

Total water consumed
95,052 cubic meters

Total water discharged
368,478 cubic meters

Total treated and reused wastewater
11,731 cubic meters



Note: [1] Based on data from the meters of the Metropolitan Waterworks Authority and the Provincial Waterworks Authority.

Business Travel by Air

Total air travel for business purpose
9,961,661 kilometers

Total GHG emissions from air travel for business purposes
1,096.71 tonnes of carbon dioxide equivalent

Note. The volume of air travel increased as business activities rose due to the international expansion of the Bank's business. The calculation of GHG emissions was based on emission factors according to the standards from the Ministry of Energy and the 2019 UK Industrial Policy.

Waste Management

	2025 Performance (Unit : metric tonnes)
Total waste generated[1]	3,036.49
Non-hazardous waste for landfill[2]	2,196.43
Non-hazardous waste for other waste management including recycling, converting to energy[3] and making of soil conditioner[4]	754.62
Hazardous waste for landfill	0.45
Hazardous waste for recycling[5]	84.99

Remark:
[1] The weight of non-hazardous waste and hazardous waste from the five headoffice buildings is obtained from measurements recorded by the Bank.
[2] The weight of non-hazardous waste from buildings other than the five headoffice buildings is estimated using the average waste generation rate per person per day published by the Department of Public Works and Town and Country Planning, together with the number of employees and the number of working days.
[3] Only the five headoffice buildings have non-hazardous waste separated prior to reuse or recycling.
[4] Buildings equipped with food waste conversion machines for producing soil conditioners include the Silom Head Office Building, the Rama III Head Office Building, and Headquarters 3.
[5] Hazardous waste sent for recycling includes electronic waste (e-Waste). The Bank regularly inspects the electronic devices and electrical equipment used across its buildings nationwide. When items are found to be damaged, deteriorated, or at the end of their useful life, the Bank separates them and coordinates with certified specialist companies in electronic waste management to ensure proper disposal in accordance with international standards, with all possible components directed to appropriate recycling processes.



Be Customer Centric

Placing customers at the center of our decisions, providing them with innovative products that meet their demand as well as delivering seamless experience and secure services, and building and maintaining strong customer relationships.

Innovation and Digital Technology

Financial services in the digital age must be convenient, fast and secure and align with the ever-changing financial behavior and needs of customers. The Bank has been adapting to these changes by appropriately and promptly adopting technology and innovation. This includes developing products and services, improving work processes for faster performance and reduced errors, and utilizing resources more efficiently. Furthermore, we prioritize developing the technology skills of our employees and enhancing our technological capabilities to increase competitiveness, reduce operating costs, and build resilience amid technological changes.

Management of Innovation and Digital Technology

The management of innovation and digital technology is a cross-collaboration between the Technology Division, the Innovation Division, the Shared Operation Division, the business units responsible for products and services, and other concerned units. **The Technology Division** is responsible for developing and enhancing digital infrastructure to support operations and the development of products and services of other units. **The Innovation Division** is tasked with researching, developing and managing technologies for application in the Bank's business. It also seeks business partners to jointly develop and connect technologies, build a digital ecosystem and establish data infrastructure to serve as a central hub for collecting, managing and retrieving data from both internal and external sources within the Bank. **The Shared Operation Division** leads the application of technology to improve the Bank's operational efficiency, with the needs of users and customers as priority. In addition, we have established Bualuang Ventures to provide funding support to high-potential SME and startups in Southeast Asia. Bualuang Ventures invests in a wide range of digital technology businesses, including fintech companies, technology providers for digital transformation of organizations, healthcare services and innovation, and agricultural technology. Its overarching objective is to strengthen these businesses and promote their sustainable growth, while also exploring opportunities to enhance the Bank's technological capabilities in the future.

Driving Organizational Growth with Technology

We prioritize the continuous development and improvement of our digital technology infrastructure and data ecosystem to heighten our operational efficiency, improve product and service development, and enhance our competitiveness. Key initiatives undertaken by the Bank included:

- Modernized the Bank's core systems to support the growth of digital banking, including standardizing our processes and data sets thereby achieving higher interconnectivity across the organization, leading to an integrated workflow that is more efficient and cost-effective.
- Transformed the working model to be more agile and efficient, such as adopting an agile approach that focuses on work results, reducing workplace hierarchy and promoting a Test and Learn culture among employees. This included encouraging cross-functional collaboration among employees from different units to work together as one team, aiming for unified goals.



- Adopted systematic Design Thinking processes to analyze needs and gain a deeper understanding of diverse customer groups and seek optimal solutions to respond to the unique needs of each targeted customer group.
- Integrated digital technologies into various divisions of the Bank, including the use of Robotic Process Automation (RPA), Optical Character Recognition (OCR), Artificial Intelligence (AI), Large Language Models (LLM) and Microsoft Copilot to enhance operational efficiency, reduce human errors and shorten processing times.
- Created an Artificial Intelligence (AI) platform capable of supporting AI applications in multiple fields, allowing users access to various data as well as ML/AI (Machine Learning/Artificial Intelligence) and Business Intelligence (BI) models for analyzing data and discovering insights useful for business decision-making.
- Integrated the Microsoft 365 suite of applications, including tools like Microsoft Power Platform and Microsoft Copilot, into internal workflows to help simplify and speed up tasks such as summarizing meeting reports, searching and analyzing data, creating dashboards, and summarizing key information.

- Established a systematic data governance framework to manage and maintain the Bank's data securely, mitigate data breaches, and enhance data utilization efficiency.
- Improved the robustness and adaptability of digital payment systems in response to rapid technological change, strengthened infrastructure readiness to support new payment methods, and expanded cross-border digital payment services to key countries in East and Southeast Asia.
- Developed essential future skills for employees in various divisions to support the transition to a digital bank.
- Built a digital ecosystem with the Bank's business partners, including developing a digital platform to connect the Bank with customers, leading to the development of new products and services that meet evolving customer needs.

Furthermore, we have established the Operations of the Future to improve internal work systems, eliminate redundant work, reduce time required for tasks and enhance operational efficiency. We aim for excellence in five key operational areas as follows:

1

Excellent Service

Adhering to a customer-centric approach, ensuring our customers receive quality services that are easy to access, convenient, fast and available through various channels.

2

Excellent System and Process

Establishing standardized systems and workflows, and promoting the use of digital platforms and automation. This enables the reduction of redundant tasks, while facilitating adaptability to respond to rapid technological changes.

3

Excellent Management

Driving for excellence with clear performance indicators and effective monitoring of operations. This enables agile ways of working and systematic utilization of data for optimal results.

4

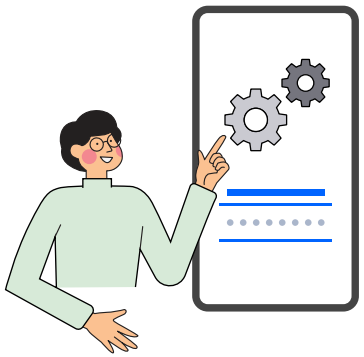
Excellent People

Building high-performance employees, managing high-potential employees and fostering a growth mindset and self-development through learning and continuous practice which creates a learning culture within the Bank.

5

Excellent Control

Ensuring compliance with regulations, best practices and international standards in risk management, enhancing end-to-end visibility of risks within business processes along with preventive measures, and promoting awareness of operational risks across the organization.



Product and Service Development

We continually develop new financial products and services to seek business opportunities, expand our customer base, and promote financial inclusion. Our new product and service development process begins with clearly defining target customers, studying their pain points and needs, establishing the scope, objectives and goals of the new product and service, designing and specifying the product and service details, assessing and managing associated risks such as personal data protection risks, cybersecurity risks, and compliance risks, developing product and service prototypes, testing the products and services with the target customer group, and gathering feedback after testing and correcting errors. Then, we further refine the products and services until they are perfect before officially launching them in the market as the final stage.

Key Products and Services

Bangkok Bank Mobile Banking

We continually develop Bangkok Bank Mobile Banking to deliver the best user experience with convenience and modernity to suit customers' lifestyles in the digital age, while strengthening the security of financial transactions and personal data protection. New features of Bangkok Bank Mobile Banking in 2025 included:

- Offering the "Financial Buddy" menu to provide customers with easier access to the Bank's products and services with personalized product recommendations.
- Adding facial recognition scanning step for fraud prevention when making payments or topping up accounts with a value of a value of Baht 50,000 per transaction (or as specified by the customer) or for total transactions of every a value of Baht 200,000 per day.
- Providing a real-time push notification service for withdrawals from deposit accounts, with no minimum amount and no fees.
- Implementing a QR Code scanning service in Laos for merchants displaying the LAO QR symbol for payment of goods and services.
- Expanding access to scripless bond investments in the secondary market.
- Offering a cardless cash withdrawal service at ATM of Government Savings Bank, Krungthai Bank, and Siam Commercial Bank.
- Providing a debit card usage control feature with the ability to lock and unlock usage by category.
- Offering an application and management service for the Bangkok Bank Travel Card, which supports spending in Thai Baht and 11 other currencies (AUD, CAD, CNY, CHF, EUR, GBP, HKD, JPY, NZD, SGD, USD).



Number of Bangkok Bank Mobile Banking Users
15.17 million users

Number of Transactions on Bangkok Bank Mobile Banking
3,048 million transactions

Total Transaction Value on Bangkok Bank Mobile Banking
6.75 trillion Baht

Data as of the end of 2025

Bangkok Bank Merchant Pro

We have launched Bangkok Bank Merchant Pro, a QR Code payment application, with various features to meet the needs of merchants:

- **Easy and secure to use** with access via mobile number, password, or facial or fingerprint scanning.
- **Real-time data summary** via a dashboard showing real-time sales figures and instant daily summaries broken down by payment channel.
- **In-app product management**, allowing users to add product images and prices, create shopping carts, and generate QR Codes for individual cart payments.
- **Convenient for multi-branch stores**, allowing multiple employees to handle payments on behalf of each other.
- **Payment notifications** with instant audible alerts when funds are received in the account.
- **Support of cross-border payments** such as PromptPay, Visa, Mastercard, UnionPay, Alipay+, and WeChat Pay, facilitating cross-border QR payments for international tourists.



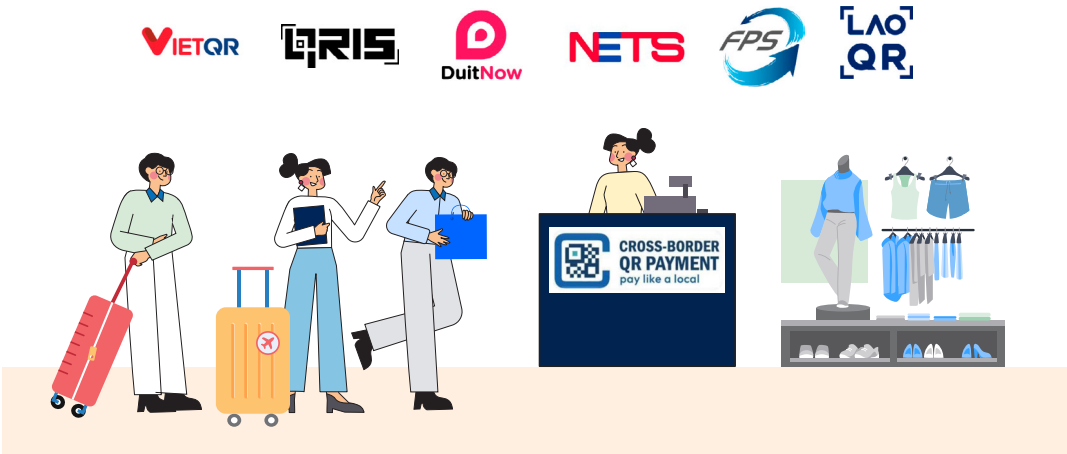
Cross-Border QR Payment

We launched Cross-Border QR Payment services through QR code scanning at merchants abroad via Bangkok Bank Mobile Banking (TH-Outbound) to pay for products and services, which are available 24/7. Payments are deducted from the Thai Baht deposit account linked to **Bangkok Bank Mobile Banking** using the exchange rate at the time of the transaction. Users receive an e-Slip confirming the transaction immediately upon successful payment.

Conversely, merchants in Thailand can also receive payments in Thai Baht from foreign tourists who use mobile banking services of participating banks overseas (TH-Inbound). Currently, this service is available for visitors from nine countries namely Vietnam, Indonesia, Malaysia, Singapore, Laos, Hong Kong, Cambodia, South Korea and China, under the highest security standards to ensure convenient, secure and seamless cross-border payments. Details of our services are as follows:

- Merchant payment acceptance in Thailand (TH-Inbound): This service supports a collaborative network of nine countries: Vietnam, Indonesia, Malaysia, Singapore, Laos, Cambodia, Hong Kong, South Korea and China. Foreign tourists can look for the Cross-Border QR Payment symbol for scanning and paying at merchants across Thailand.
- Payment service via the Bank's mobile banking (TH-Outbound): This service supports a collaborative network of six countries: Vietnam, Indonesia, Malaysia, Singapore, Laos and Hong Kong.

Symbols for QR Code Payment in Foreign Countries



dStatement

We offer digital account statement data transmission (dStatement) via Bangkok Bank Mobile Banking to assist customers who require account transaction information (Bank Statement) as supporting documentation for various purposes, such as loan applications. The Bank can directly transmit this information to another financial institution based on the user's consent to disclose the data. This service streamlines processes, mitigates the risk of document loss, and reduces processing time and associated costs. Additionally, it ensures robust security in compliance with international standards, utilizing identity verification through the National Digital ID (NDID) platform.

e-Bank Confirmation on Blockchain

We provide electronic financial status certificate issuance services with transmission to auditors via a blockchain platform. This service helps reduce the burden of generating paper-based financial status certificates, alleviates the process of submitting certificates to auditors, and enables auditors to conveniently manage electronic financial status certificates through the platform.



Bualuang e-Guarantee

We issue e-guarantee letters for business owners which help reduce paperwork and provide convenience, speed and security as follows:

- **e-Guarantees for Customs**
  This service allows importers to conveniently and quickly provide customs duty guarantees online. This service ensures smooth business operations and timely advice about receipt of imported raw materials, minimizes errors and prevents lost opportunities in the production process so that products can be manufactured and exported on schedule.

- **e-Guarantees for Government**
  This solution offers guarantee letter issuances for government agencies using blockchain technology to connect businesses with government agencies through the Electronic Government Procurement (e-GP) system of the Comptroller General's Department.

- **e-Guarantees for Business**
  This service offers guarantee letter issuances for businesses through electronic channels which facilitates businesses, helps increase efficiency and reduces paperwork in issuing guarantee letters. Transactions can be completed online, allowing the Bank to promptly issue guarantee letters to beneficiaries.

iCash

iCash is our cash management platform that enables businesses of all sizes, from small enterprises to large corporations, to conduct comprehensive financial transactions online. This includes payment services, liquidity management services, and account services. Users can execute financial transactions and access various reports conveniently and quickly, through the Bank's website and mobile application. The system is user-friendly and equipped with internationally recognized security standards. It supports login and payment approvals through a token application and provides notifications of pending approval transactions via SMS, push notifications and email.



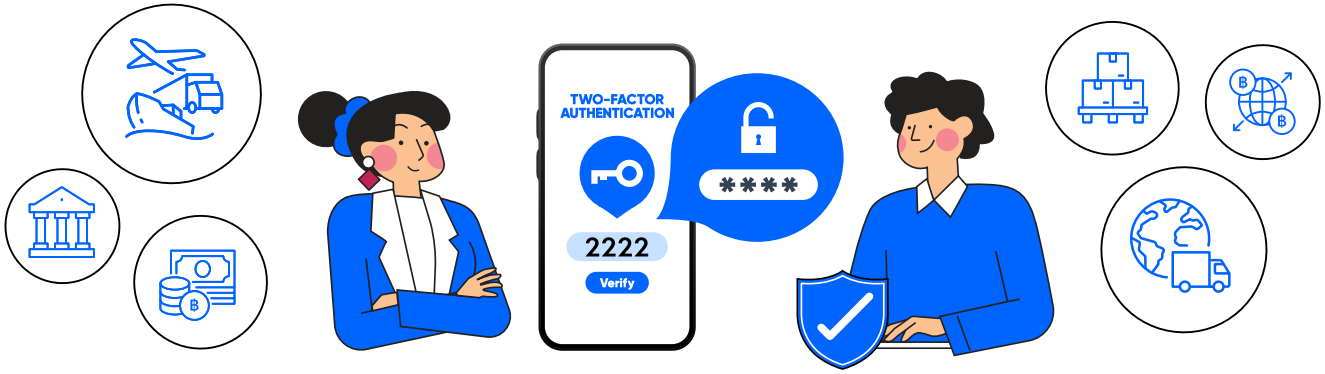
Bualuang iSupply

Bualuang iSupply is a comprehensive online financial service for trade networks that integrates making and receiving payments for goods with revolving credit to facilitate trade between large business sponsors and their dealers or suppliers. Concerned counterparties can easily, conveniently and quickly conduct transactions and view various reports through the Bualuang iSupply platform under a high security standard, incorporating 2-factor authentication.

iTrade

iTrade is a digital banking service that supports international trade transactions for import and export businesses. It is user-friendly, convenient and fast, with internationally recognized security standards, including 2-factor authentication for identity verification. At present, the Bank is providing letter of credit services whereby customers can apply for letters of credit; make letters of credit payments with their own funds via direct debit or with funds from loan disbursement; and execute international money transfers. In the near future, the Bank will launch a new iTrade system, which will enable customers to engage in all types of international trade transactions.





Customer Relationship Management

Customer satisfaction fosters brand loyalty, helps retain and expand the customer base in the long term, and enhances business competitiveness. The Bank prioritizes customer relationship management to gain a deep understanding of our customers, leading to the delivery of tailored products and services and providing memorable customer experiences for maximum satisfaction. To truly understand our customers, we adhere to the principle of listening to the voice of every customer group to develop financial products and services that meet the specific needs of each individual group. Furthermore, customer-centric service is emphasized to consistently deliver positive experiences and build customer loyalty across all service channels.

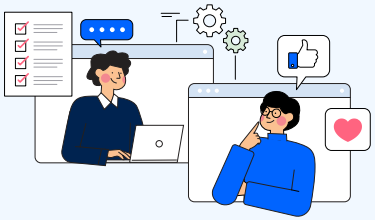
Customer Relationship Management

As we value our customers, we are committed to managing customer relationships with a customer-centric approach which includes listening to our customers' feedback and truly understanding our customers as well as continuously maintaining and improving service quality. The Bank conducts in-depth analysis of the needs and behaviors of all customer groups and age groups, regularly surveys customer opinions and satisfaction, monitors social media feedback, and collects suggestions, criticisms and complaints. The information is then used to develop products that address customer needs and improve service quality, fostering long-lasting and positive relationships with customers from generation to generation.

Guidelines for Customer Relationship Management



1 **Focus on Customer Needs** by gathering and analyzing information from research, customer satisfaction surveys and monitoring of issues and opinions through online media to better understand what customers want using accepted and effective research tools, including social listening tools and research platforms.



2 **Development of Target Products and Services** based on proper risk management, service quality standards and market conduct principles.



3 **Enhancement of Customer Experience in All Service Channels** to respond to customers' financial behaviors in a comprehensive manner while effectively managing complaints.

Furthermore, we refreshed our image to be more modern and appealing to younger generations, while remaining committed to providing support to customers and promoting our strengths as a leading bank in Asia. In 2025 we updated our website, branch signage, Bangkok Bank Mobile Banking, ATM and ATM+, as well as developing a Branch Brand Guideline to ensure consistent service standards across all branches. Additionally, we launched Bangkok Bank Wealth and Bangkok Bank Private Bank to help us fully meet the needs of target customer segments.

Capability Development for Service Staff

The Bank is committed to fostering a client service culture of market conduct and non-discrimination to build strong customer relationships and mitigate reputational and compliance risks from regulations as determined by government agencies. Therefore, we have set policies and practices for market conduct that align with the policies and guidelines of the Bank of Thailand. Furthermore, we regularly develop operational manuals, conduct training, and communicate information to relevant customer service staff to ensure they possess sufficient knowledge to perform their duties appropriately. We also conduct regular customer service assessments to verify that employee performance complies with the Bank's practices and regulatory requirements.

As our service staff represent the Bank in delivering a positive customer experience, we prioritize employee capability development to ensure that they thoroughly understand the Bank's products and services and respect customer rights while minimizing service errors and enhancing service quality. We require our service staff to undergo training related to customer care and service, such as personal data protection, market conduct, and specific operational procedures, as well as training on various products and services the Bank offers. Furthermore, to ensure that services provided by staff across all branches meet customer expectations, the Bank assigns the Service Quality Team to regularly evaluate and monitor branch staff performance on an annual basis as per the following:

- **Mystery Shopping** is a quality assessment method to evaluate individual branches throughout the country for their service provision, readiness of the branch premises, and whether their product sales process meets market conduct requirements. In 2025 there were three rounds of service quality assessment conducted through mystery shopping and all branches passed the assessment criteria.



- **Service and Sales Quality Roleplay (SQR)** aims to educate and evaluate employees in all branches nationwide for the process of presenting investment products, mutual funds, bancassurance, savings account products, debit cards, credit cards, accident insurance, personal loans and home loans using a role play to test employees' knowledge and understanding. During 2025, five SQR activities were conducted covering all branches.
- **Wayground** is designed for branch employees to review their knowledge of products and services, including the sales process according to market conduct practices, through a game-based format. Six Wayground activities were held in 2025.

The Service Quality Team gathers information from service quality assessments, customer satisfaction surveys and customers' complaints to communicate with branch employees on Knowledge Days which are held on a weekly basis and at monthly meetings with branch managers. These activities help encourage our branch employees to work together to improve service quality and prevent recurrence of similar mistakes. Moreover, to boost morale and recognize outstanding performance, the Service Quality Team hosts the Best Employer of the Year recognition event at both district and regional levels as well as an annual Quality Service Champion recognition event for the top performing branches to set a good example for other branches to learn from and follow.

Customer Satisfaction Survey

The voice of every customer counts. Their feedback is valuable to the Bank's sustainable growth as it helps the Bank understand customer needs, expectations and issues regarding the use of our products and services. We conduct customer satisfaction surveys yearly to collect opinions and suggestions related to the Bank's services via the following service channels:

Customer Satisfaction Survey for Branch Services

The customer satisfaction survey for branch services is conducted after customers receive services at bank branches (covering all branches). Survey results and feedback are communicated to all branch managers so that they can use the insights to make plans with their staff to improve the branch's service quality standards. If there are customer complaints during the survey, the complaints will be reported to branch managers promptly so that appropriate action can be taken according to the Bank's complaint handling procedures.

Customer Satisfaction Survey Results for Branch Services (Full Score is 100)

2022	2023	2024	2025	2025 Target
94.71	94.79	94.74	95.11	95.00

Customer Satisfaction Survey for Bangkok Bank Mobile Banking

We conduct an online customer satisfaction survey for Bangkok Bank Mobile Banking covering key topics such as speed, user friendliness, and functionalities that address customer needs. Feedback is used to develop new features for Bangkok Bank Mobile Banking to better meet the needs of customers in the future. In 2025 we upgraded our mobile banking application, adding features to make transactions easier and more convenient for customers. These included access to QR Code payments via MyPrompt QR, adding Repeat Transaction to the menu on the transaction history page, push notifications for account withdrawals, and introducing the Financial Buddy menu that recommends the Bank's products and services tailored to specific needs of individual customers.

Customer Satisfaction Survey Results for Bangkok Bank Mobile Banking (Full Score is 100)

2022	2023	2024	2025	2025 Target
82.50	80.72	86.39	87.08	85.00

Customer Satisfaction Survey for the Bangkok Bank Call Center

Customers can rate their experience and leave a voice message to provide feedback and suggestions right after a call. We utilize results from the survey, as well as other information such as dropout rate, volume of calls over a period of time and voice records to improve service quality. In 2025 we improved our automated services by adding more identity verification methods, allowing customers to choose the method that best suits them and use the services more conveniently and securely. In addition, we conducted reviews of our customer service representatives' knowledge to ensure that all personnel can provide accurate and complete information about the Bank's products and services to customers.

Customer Satisfaction Survey Results for the Bangkok Bank Call Center (Full percent is 100)

	2025	2025 Target
Overall	97.10%	95.00%
Interactive Voice Response (IVR)	97.11%	95.00%
Customer Support Representative (CSR)	98.24%	95.00%

Customer Recommendation Survey

Our Consumer Research and Analytics Team held an online customer survey covering 2,000 customers nationwide to monitor customer and public feedback regarding the Bank and our competitors, covering positive aspects leading to referrals or recommendations and areas for improvement which might mean phasing out of some services that are no longer needed. Furthermore, social listening tools are used to gather insights from online feedback, including key issues that have emerged in today's society, to fully understand customer perspectives so as to improve service quality in the future.

Customer Satisfaction Survey Results for Customer Referral Survey

(Full Score is 100)

	2022	2023	2024	2025
Overall Customer Referral Score	75.80	77.21	82.37	83.21
Bangkok Bank Mobile Banking Customer Referral Score	81.21	81.19	84.78	86.24
Branch Customer Referral Score	80.94	80.87	85.00	84.19

Customer Complaint Handling

We provide a variety of easy-to-access channels for customers and other stakeholders to file complaints, including email, official website, Bangkok Bank Call Center, the head office and bank branches. When officers in charge receive complaints from customers, they input the details into the system to be passed to relevant units for investigation, solution and remediation for any damage caused. We have clearly defined complaint handling guidelines to ensure systematic complaint handling and appropriate measures undertaken to resolve the issue in a timely manner. We disclose service level agreements (SLA) timeframes for the receiving and handling of complaints on various services and publish quarterly service quality reports on our website. Furthermore, the Bank has established a team to monitor user feedback on Bangkok Bank Mobile Banking on the App Store and Google Play to promptly answer questions, provide advice, and resolve issues in a timely manner.

Please scan QR Code for additional information on **Service Level Agreement (SLA)**



With regard to complaints about services provided by branch staff, we have established a process and guidelines such that branch managers are promptly notified of complaints and are required to contact customers to assist them or resolve the issues within two working days. The Service Quality Team will follow up on the progress as to how branches are handling each case to ensure that complaints are handled appropriately within the specified timeframe. During 2025, 88 percent of all complaints related to services of branch staff were resolved successfully within the specified timeline while unsettled cases were escalated to senior executives for consideration and further action. Note that all complaints and comments the Bank receives from every channel will be conveyed to related parties with the view to constantly further improve the quality of products and services as well as work processes.

Complaints in 2025

Proportion of the Bank's Complaints by Channel

Bangkok Bank Call Center	89.09%
Headquarters and branches	7.40%
E-mail	1.67%
Website	1.07%
Postal mail	0.76%

Proportion of the Bank's Complaints by Product and Service

e-Service	62.98%
Credit/debit card service	29.05%
Deposit product	7.09%
Loan product	0.38%
Others	0.50%



Cybersecurity and Personal Data Protection

The Bank's business operations entail collection, consolidation and processing of large volumes of customer data. Rapid technological advancements have led to increasingly sophisticated and severe cyber threats, resulting in risks related to information technology and personal data breaches. These risks may result in adverse impacts on customer assets, as well as on the Bank's business continuity and reputation. The Bank is therefore firmly committed to strengthening cybersecurity management and overseeing personal data protection. Effective measures have been implemented to safeguard personal data, alongside continuous efforts to enhance employee awareness and capabilities in responding to cyber threats and complying with the Bank's information security and personal data protection policies and practices. These efforts aim to prevent or mitigate potential adverse impacts on customers and the Bank arising from data breaches, data loss, or the unauthorized or improper use of personal data without the data subject's consent.

Cybersecurity Management

Information technology risks, including cyber threats, are among the Bank's key risk concerns which require rigorous and comprehensive management. We have established an information security and cybersecurity management framework aligned with regulatory requirements and international standards. In addition, we have developed response plans for various cyber threat scenarios and adopted modern technologies to monitor, detect and respond to unusual situations or events that may damage the Bank's data and information systems. We have developed security standards for all data collected through the Bank's services and our systems are regularly assessed according to these security standards both before and after customers use a service. Furthermore, we are committed to continuously strengthening the cybersecurity capabilities of employees to ensure timely and effective responses to emerging cyber threats.

In 2025 we received the Best Performance Awards 2025 in the category of organizations demonstrating excellence in cybersecurity advancement, achieving the highest score nationwide at the Prime Minister Awards: Thailand Cybersecurity Excellence Awards 2025 event, organized by the National Cyber Security Agency (NCSA). The Bank received this award for the third consecutive year, reflecting its strong commitment to maintaining and continuously enhancing cybersecurity resilience.





Cybersecurity Governance

We have established a clear governance structure for information technology and cybersecurity, with well-defined roles and responsibilities from the Board of Directors to management. This structure ensures that information security and cybersecurity risks are managed in compliance with applicable laws, regulatory requirements, and the Bank's policies.

The Board of Directors	is responsible for overseeing and monitoring the management of information security and cybersecurity to ensure that it is appropriate and aligned with the Bank's business operations.
The Risk Oversight Committee	is responsible for overseeing and monitoring information technology risks including cyber threats.
The Information Technology Steering Committee	is responsible for overseeing the operations of the Information Technology Division to ensure alignment with the Bank's business operations.
The Information Technology Security Management Unit	is responsible for supporting the Chief Information Security Officer (CISO) in the following areas:

- Define, develop and regularly review structure, policies, standards and operational processes for information security and cybersecurity.
- Assess and monitor status of security controls through vulnerability and threat management including detection and investigation of any unusual incidents in the Bank's security.
- Promote and strengthen a risk culture related to information security and cybersecurity in the organization.

Cybersecurity Policy and Measures

We have established an Information Security and Cybersecurity Policy that complies with international standards and regulatory requirements as a guideline for managing information security and cyberattacks. This policy applies to all Bank employees and external parties performing work on behalf of the Bank. We promote adherence to the policy by continuously communicating and organizing knowledge-sharing activities through internal communication channels. In addition, we have developed information security and cybersecurity manuals, along with related standards, to provide clear operational guidelines. The policy is reviewed annually, or when there are significant changes to regulatory requirements. In 2025 the Bank enhanced its policy to align with the ISO 27001: 2022 standard. Specifically added is the content on security and threat intelligence management, security controls for the adoption of artificial intelligence (AI) technologies, assessment and making preparations for risks associated with quantum technologies, and the strengthening of security practices across the Bank's subsidiaries.

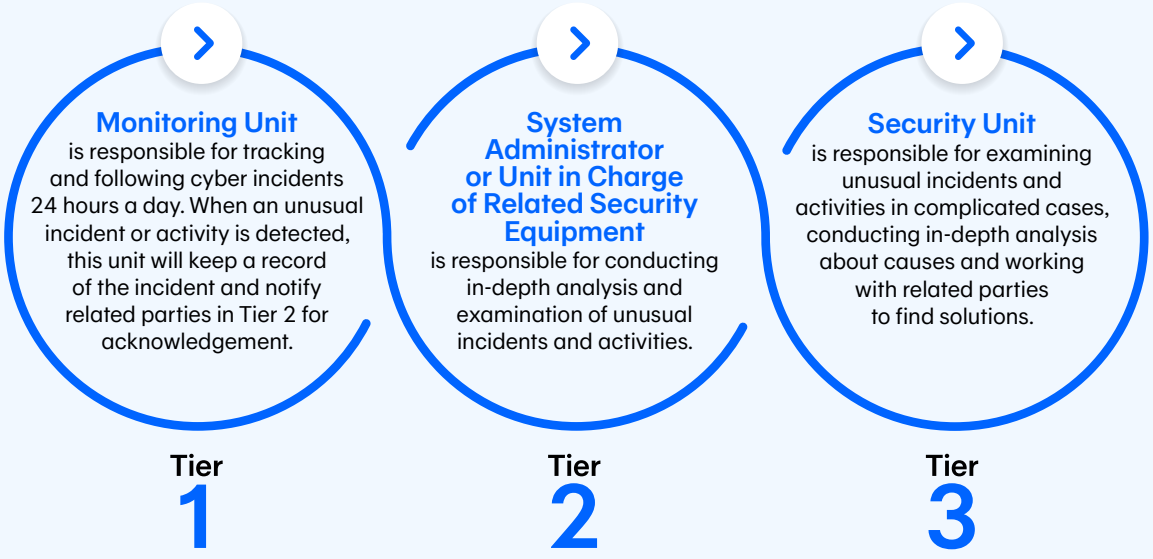
The Bank has obtained ISO/IEC 27001: 2022 certification for information security covering the Bank of Thailand Automated High-Value Transfer Network (BAHTNET) and the Imaged Cheque Clearing and Archive System (ICAS). In addition, the Bank is in the process of obtaining certification under the Payment Card Industry Data Security Standard (PCI DSS).

To support work from anywhere arrangements, we have established internal regulations on the use of mobile devices, access to external data, electronic mail management, and data storage, in accordance with the Bank's Information Security and Cybersecurity policy and other related policies. Furthermore, we have installed security systems in all hardware devices, regularly scan for malware on devices, and continuously monitor for any potential data leakage from different sources as proactive security measures.

Cybersecurity Incident Monitoring

We maintain continuous 24-hour monitoring of cybersecurity incidents that may affect information security. We also set response times for the escalation of incidents and notification of related parties so that incidents can be monitored and managed in a timely manner so that potential damage may be prevented or duly contained. Furthermore, the Bank places strong emphasis on the ongoing development of employee capabilities within relevant divisions to ensure a high level of preparedness in preventing and responding to cyber threats. This is achieved through employee participation in training programs conducted by both internal and external organizations, as well as participating in Cyber Combat competitions hosted by the Thailand Banking Sector Computer Emergency Response Team (TB-CERT).

Cybersecurity Incident Monitoring Process



Employees who encounter a dubious incident related to information technology and cybersecurity can report the incident to the Service Desk through the channels provided by the Bank. Moreover, the Bank provides a 24-hour reporting channel for employees to report cyber threats involving impersonation of the Bank. Such incidents can be reported via the Power Apps platform, enabling relevant units to promptly investigate, analyze and respond to potential threats in a timely manner. In 2025 the Bank did not encounter any incidents involving information security breaches or other cybersecurity incidents.

Cybersecurity Incident Preparedness and Response

To ensure that the Bank's information technology systems are adequately protected and capable of responding to cyber threats in a timely manner, the Bank conducts security assessments of information technology systems on an annual basis by our Internal Audit unit, as well as assessments of our information technology security management by independent external auditors. These assessments cover both IT general control and application control. Furthermore, the Bank has established a vulnerability management process and regularly conducts vulnerability analysis of critical systems, along with an annual penetration test under simulated threat scenarios, to enhance preparedness and resilience against potential cybersecurity incidents.

The Information Technology Security Management Unit conducts a test and a cybersecurity drill of the Bank's cyber threat response plan at least twice a year and adjusts the scenarios for the cybersecurity drill on a regular basis. The results of the drills are used to improve the Bank's cybersecurity incident response process to be more effective. In 2025 the Bank conducted three drills for the cybersecurity incident response plan, comprising: internal drills for domestic operations in Thailand, internal drills involving overseas branches, and a national level drill organized by the National Cyber Security Agency (NCSA). In addition, the Bank promotes cybersecurity awareness by sending simulated phishing emails with varied content throughout the year to the Board of Directors, executives and all employees. The test results are communicated so as to strengthen understanding of how to identify and respond to phishing emails. In 2025 the Bank further enhanced its tests by introducing more realistic phishing scenarios and increasing the frequency of testing.

Collaboration with External Organizations to Strengthen Cybersecurity

The Bank collaborates with external organizations at both national and international levels, including the Thailand Banking Sector Computer Emergency Response Team (TB-CERT), the Thailand Computer Emergency Response Team (ThaiCERT), and the Financial Services Information Sharing and Analysis Center (FS-ISAC), with the objective of exchanging information related to cybersecurity and organizing activities to enhance capabilities to respond to cyber threats. In 2025 the Bank participated in the annual TB-CERT seminar held under the theme The Quantum-AI Shift: Cybersecurity & Fraud in the Next Era, which shared knowledge with regard to the enhancement of national cybersecurity resilience in an era where quantum technology and artificial intelligence are playing an increasingly significant role in transforming financial and investment systems. The Bank's executives also took part in panel discussions to share perspectives on future cybersecurity strategies. Furthermore, the Bank joined a task force jointly established by TB-CERT and the Bank of Thailand to study and prepare for emerging risks associated with quantum technology and artificial intelligence.

Artificial Intelligence Risk Management

Artificial intelligence (AI) technology is currently being widely adopted across both business operations and in daily life. The Bank has leveraged AI to support its business activities, including threat detection, product recommendation (cross-selling), and chatbot implementation for customer services. Recognizing the potential risks associated with the use of AI, the Bank has established a comprehensive risk management framework based on the principles of responsible AI adoption that takes into consideration the impacts related to ethics, social and personal data security. The Bank has also established an Information Security and Cybersecurity Policy which specifies a comprehensive governance framework for the adoption and control of AI to ensure its appropriate and responsible use. The policy also embeds security-by-design principles into AI-enabled systems, including data encryption, access controls, and regular vulnerability assessments. The Bank also engages in proactive communication with employees and customers to promote awareness and understanding of responsible AI use.





Personal Data Protection

We place the highest priority on the protection of personal data to prevent data subjects from being harmed by the misuse or unlawful exploitation of personal information. We have established principles and operational guidelines for personal data security that are fully aligned with the Personal Data Protection Act (PDPA) and other relevant regulations. The Bank has assigned responsible personnel for reviewing and monitoring data. Requirements have also been set up on the granting of access rights, and the sorting and classification of data in order to establish different corresponding personal data security measures that are consistent with the degree of risk and potential impacts from a breach of personal data privacy. We have identified personal data risk as one of the Bank's key risks and have assigned the Data Protection Office and Data Protection Officer (DPO) to participate in the risk management process, from risk identification to risk management and risk controls.

Personal Data Protection Governance

To ensure transparent and effective governance of personal data protection in compliance with the Bank's internal practices and relevant laws and regulations, the Bank has clearly defined the roles and responsibilities of the Board of Directors, senior executives, and relevant departments in personal data protection. The Bank undertakes risk control according to the Three Lines of Defense principle and ensures that the audit of personal data protection is conducted by the Audit and Control Division working independently of the units that collect, use and disclose personal data. In addition, the Bank has established a Data Protection Office under the Compliance Unit and appointed a DPO to be in charge of personal data.

The Data Protection Office

has duties to oversee personal data protection and propose improvements in related policies and practices, and ensure that the Bank has appropriate risk management for personal data that is consistent with the overall risk management.

A Data Protection Officer

is responsible for overseeing and controlling the processing of personal data in accordance with the law.



Personal Data Protection Policy and Standards

We have established the Personal Data Protection Policy and Standards in compliance with the Personal Data Protection Act B.E. 2562 (PDPA) and other applicable regulatory requirements. The policy applies across the Bank's business groups, business partners and external service providers. The policy is reviewed on an annual basis to ensure it remains current and effective. In addition, the Bank has developed operating manuals for personal data protection for all relevant units to ensure that employees have a good understanding of the processes and puts them into practice accordingly. All employees must acknowledge and conform to the Personal Data Protection Policy. Any violation or non-compliance may result in disciplinary action and could also give rise to criminal liability or other legal penalties under applicable laws.

We disseminate our Privacy Notice through multiple channels, including the website, branches, and digital banking channels, to inform data subjects of details regarding personal data protection and their rights. Data subjects may seek further information and exercise their rights at any branch or through other service channels of the Bank, or by contacting the Bank's Data Protection Officer or the Data Protection Office for assistance.

Please scan QR Code
for additional information on
Privacy Notice

Personal Data Protection Policy

- Key Principles of Personal Data Protection.
- Personal Data Protection Strategy and Processes.
- Roles and Responsibilities of the Board of Directors, Senior Executives and the Relevant Units.

Personal Data Protection Standards

- Personal Data Office
- Personal Data Lifecycle Management
- Consent Management
- Third Party Management
- Inventory Management
- Information Security
- Personal Data Breach Response
- Data Protection Impact Assessment
- Exercising Data Subject Rights
- Reporting to Senior Management

Privacy Notice

- Type of personal data collected, used and disclosed.
- Objectives in collecting, using and disclosing personal data.
- Persons or entities to whom the Bank may disclose personal data.
- Personal data retention and period of personal data retention.
- Rights of data subject.

We have established a consent form that specifies details and objectives regarding the collection, use and disclosure of the personal data of a data subject so that the data subject can consider this before giving consent, prior to or during data processing (such consent is the data subject's choice and will not in any way be a requirement for using the Bank's services). Additionally, we also monitor the data used for secondary purposes as allowed by relevant laws and with consent, such as marketing activities and data analytics to develop products and services. As of the reporting period, 88 percent of the Bank's customers have provided consent for the use of their personal data for secondary purposes.



Contact details for the Data Protection Officer or the Data Protection Office.

dpo@bangkokbank.com

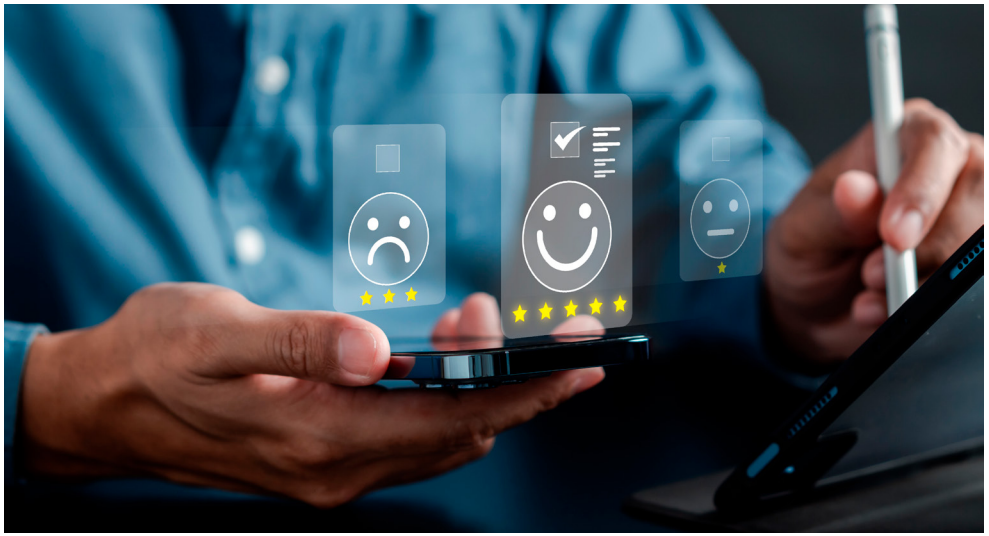
Bangkok Bank Public Company Limited
333 Silom Road, Silom, Bangrak,
Bangkok 10500

Personal Data Breach Response

We have established clear guidelines and procedures, and designated responsible persons for responding to personal data breach incidents. A personal data breach reporting form has been established for completion by the unit detecting the incident and for reporting to the responsible supervisor in charge for further submission to the DPO.

Personal Data Breach Response Procedures

1. The unit detecting the incident immediately notifies the DPO that a personal data breach has taken place.
2. The unit detecting the incident, together with the DPO, considers the impact on the data subject and evaluates for the potential damage.
3. If there is a significant impact on the data subject, the DPO reports the personal data breach incident to the concerned regulatory authority within 72 hours from when the DPO received confirmation of the incident and notified the data subject.
4. The unit detecting the incident reviews and takes lessons learned from the personal data breach incident to prevent similar incidents happening in the future.



Data subjects may submit complaints regarding personal data breach incidents through the Bank's established complaint handling channels or by contacting the Data Protection Officer (DPO) or the Data Protection Office. Upon receipt of a complaint, we conduct a transparent and impartial investigation to ascertain the facts. If the investigation confirms the breach, we will take action against the wrongdoer according to the established disciplinary processes and guidelines, make proper remedies to the affected parties, and implement corrective measures to prevent recurrence. In 2025 we received a total of 22 complaints related to personal data protection breaches, comprising 12 complaints submitted through the Bank's complaint handling channels and 10 complaints submitted through regulatory authorities. Of these, 15 cases have been fully investigated and resolved with none of the cases causing significant impacts on data subjects.

Fostering a Culture of Information Technology Security, Cybersecurity and Personal Data Protection

We believe that fostering a culture of information technology security, cybersecurity and personal data protection in the organization requires every employee to have the right knowledge and understanding of the subject. Therefore, we have taken the following measures or requirements to enhance knowledge and understanding:

- Requiring members of the Board of Directors to participate in training programs related to information technology security and cybersecurity management, organized by the Bank or relevant regulatory authorities, such as the Securities and Exchange Commission (SEC) and the Bank of Thailand.

- Communicating the Bank's Information Security and Cybersecurity Policy, as well as related information security and cybersecurity manuals through internal communication channels, and developing engaging learning materials in the form of animations to enhance accessibility and understanding. These initiatives are complemented by interactive activities, such as the Handbook Bingo, which encourages employees to identify and learn key cybersecurity terminology featured in the videos.
- Implementing mandatory training programs for executives and employees to enhance awareness of cyber threat prevention and personal data protection. These include Personal Data Protection training, Phishing Email Awareness training, and Information Security and Cybersecurity training.
- Requiring employees in relevant units to attend Personal Data Protection training specific to their roles.
- Organizing a PDPA Awareness Campaign to promote understanding of proper compliance with the Personal Data Protection Act B.E. 2562 (PDPA), delivered through a range of knowledge-sharing materials such as articles, newsletters, infographics and videos, with dedicated channels provided for employees to submit inquiries to the Data Protection Officer (DPO).
- Organizing expert sessions on the topic of the Personal Data Protection Act (PDPA) to enhance employees' understanding of the Bank's roles and responsibilities as a data controller; best practices for managing personal data throughout its lifecycle; and guidelines for engaging with companies or their directors in a manner that ensures compliance with the PDPA and prevents any potential violations.
- Sharing knowledge about the ESG Journey 2025 and strengthening operational excellence in PDPA to enhance awareness of the latest personal data protection regulations and guidelines issued by the Office of the Personal Data Protection Commission (PDPC).
- Developing and disseminating security tips and security news throughout the year via the Bank's internal communication channels, such as Caution: Screen Sharing During Meetings May Compromise Data Security; Staying Alert to Fake News and Cyber Threats During Crises That May Affect Information Security; and Prohibited Use of Unauthorized Generative AI: Risks of Bank Data Leakage.
- Organizing cybersecurity talk sessions by inviting internal and external experts to share knowledge on cybersecurity topics, such as Cyber Threat Awareness to Build Organizational Resilience; Security First! Fundamental Security Principles for Vendors and Application Developers; The Quantum (Computing) Mania; and Surviving in Digital Future.
- Organizing the Cybersecurity Hero Season 2 program, building on the success of Season 1, with the objective of encouraging behavioral change among employees to recognize the importance of cybersecurity awareness and how to deal with cyber threats. Activities included reporting phishing emails and cyber threats impersonating the Bank in order to collect points to redeem prizes.



- Organizing Bangkok Bank Cybersecurity Day 2025 under the theme Unlocking the Future of Cybersecurity with AI which aimed at enhancing knowledge of AI technology trends, the safe and responsible adoption of AI in alignment with the Bank's cybersecurity framework, and emerging AI-related cyber threats. The event featured knowledge-sharing by experts in AI and cybersecurity from both inside and outside the Bank, as well as interactive booths provided by leading technology companies.





Be Caring

Creating a safe, fair and supportive working environment where our people can continuously develop their skills and fulfill their personal and professional aspirations.

Employee Attraction and Development

The current global challenges, including rapid changes and advancements in digital technologies, climate change, economic uncertainty and evolving needs of customers, have had a significant impact on the Bank's business performance. To effectively address these challenges, we must strengthen our human capital readiness by attracting and recruiting a sufficient number of employees with the appropriate skills to support our operations. This includes the continuous development of employees' knowledge and capabilities, effective management of high-potential employees, determination of compensation based on employees' skills, competencies and performance, and the development of clear career pathways. These initiatives are essential to ensure we have the ability to adapt, remain competitive, and achieve sustainable long-term growth, while also enabling employees to perform at their full potential.



Enhancing Capabilities of Employees for the Future

Success in the digital era depends not solely on the adoption of technology, but fundamentally on people who are equipped with the knowledge and capabilities to use technology effectively to create new value for customers and the organization. We place strong emphasis on the continuous development of our workforce to ensure that employees possess future-ready skills, remain responsive to change and are able to drive the Bank to achieve our strategic objectives. In 2025 we established a Future Skills development plan focusing on a practical, hands-on learning approach that can be directly applied to daily work. The plan emphasizes four key areas to strengthen employees' capabilities and readiness for the future.

1. Empowering Digital and Innovation

We continue to enhance employees' digital capabilities while fostering a digital-first mindset that enables them to identify and seize opportunities arising from technological advancements. This is delivered through key initiatives, including:

- Generative AI for Workplace 101 training course, designed to prepare employees to effectively apply Artificial Intelligence (AI) in their day-to-day work.
- Change Leadership Development training course, aimed at building internal change agents such as AI Champions, Data Champions, and Lean Champions to drive transformation across the organization.
- Tech Adoption Challenge Season 5 competition, under the theme of AI Empowerment, which emphasizes a project-based learning approach and focuses on developing innovations that address real business challenges.

In addition, we organize knowledge-sharing forums to facilitate discussions on emerging technologies and to further upskill existing competencies in key areas, including AI, data analytics and the use of digital tools. These initiatives are designed for technology-related employees, frontline employees responsible for building customer relationships and employees involved in our key projects. The objective is to strengthen workforce readiness and develop a strong talent pool as drivers for our continued transformation and sustainable growth.

2. Elevating Business and Leadership Excellence

We place a strong emphasis on developing core business capabilities alongside leadership enhancement through a wide range of training programs, including:

- Credit Analysis Skills, covering corporate cash flow analysis and advanced corporate credit analysis.
- Sales and Relationship Management Skills, such as sales techniques, business negotiation and best practices in selling for new employees.
- Leadership and Soft Skills, including the BBL Mentoring Program, the Next Gen Supervisor Program and the Coaching to Win Together Program, all of which are designed to strengthen leadership capabilities and people management

skills among employees and supervisors. Additionally, the annual Leadership Symposium was organized to develop supervisors and managers into people-centric leaders or people managers who are capable of effectively managing, engaging and supporting their teams.

- Capability Enhancement Skills, including analytical thinking, creative thinking, resilience and a proactive mindset, to enable employees to deliver value-added services and manage customer relationships with professionalism and excellence.

3. Developing Future-ready Management Trainee

We prepare executives and high-potential employees to become leaders capable of driving the organization forward and assuming critical roles in the future. This is achieved through the Management Trainee Program at the Relationship Manager (RM) and Assistant Relationship Manager (ARM) levels. The program focuses on development across three core areas: leadership and business acumen, digital competencies and sustainability.

4. Leading with ESG Impact

We are committed to integrating ESG into our corporate culture to create sustainable value for customers while also effectively managing environmental, social and governance (ESG) aspects. This commitment is implemented through two areas:

1) Credit and Risk Functions

This is focused on strengthening capabilities in managing environmental and climate-related risks, as well as providing advisory services and support to help customers adapt to ESG-related challenges. It is implemented through three key initiatives:

- **ESG Seminar Series:** Providing knowledge on emerging ESG trends, policies and regulations that may impact customers' businesses and the Bank, as well as insights for environmental and climate change risk management.
- **ESG in Action Seminars:** Providing knowledge on industry-specific approaches to addressing ESG challenges in order to build understanding for employees and provide comprehensive information for customer advisory services. Key topics include Green Building; Net Zero strategies in the agriculture and food processing industries; and wastewater management in factories and commercial buildings.
- **ESG Company Visits:** Organizing study visits to companies with outstanding ESG practices to provide practical and real-world examples of sustainable business operations. For example, visits to Thai Smile Bus, an operator of electric buses and electric ferries, demonstrate implementing sustainable business concepts into concrete operational practices.

2) Bank-wide

This is focused on enhancing employees' knowledge and fostering behavioral change in alignment with the Bank's environmental policies through online learning platforms. Courses we have implemented include the Bualuang Waste Management course, the Energy Management in Building course and the Sustainable Living: Sustainable Waste Management workshop.

In addition, we organize activities to encourage employees to adopt more environmentally-friendly lifestyles through initiatives such as the Green Marketplace. This eco-conscious market promotes efficient resource use under the Reduce & Reuse concept by providing a platform for employees to sell pre-owned clothing and household items in good condition at affordable prices.

Employee Learning and Development Approaches

We provide a wide range of training programs for employees. These include cultural education to prepare employees assigned to overseas branches with an understanding of local cultures, enabling them to work effectively with colleagues from diverse ethnic, religious and cultural backgrounds based on mutual respect and understanding. To ensure the effectiveness of each learning activity and development program, we adopt a variety of learning approaches tailored to specific objectives. These include classroom learning, project-based learning, coaching, mentoring, team-based and network-based learning, on-the-job training and interactive learning formats that emphasize knowledge-sharing among employees in a collaborative and informal environment through sharing sessions.

Performance Evaluation

We have established strategic corporate goals across the short, medium and long-term, taking into account the business environment, customer needs and the expectations of all stakeholder groups. These goals are used to design the Bank's key performance indicators and to define the framework and criteria for employee performance evaluation. Annual work objectives and performance targets are set at both the individual level through management by objectives and the team level through team-based performance appraisals. Performance evaluations are conducted twice a year for employees and once a year for executives. The evaluation results are used not only as a basis for determining remuneration, but also to monitor performance and define ongoing development pathway for employees, covering individual performance within teams, cross-team coordination and cross-department collaboration.

We have periodically updated our employee performance evaluation processes to ensure they remain up-to-date and accurately reflect actual performance outcomes. New performance evaluation approaches have been introduced in some units, such as 360-degree feedback, which incorporates comprehensive perspectives from relevant stakeholders, and coaching and feedback that provides opportunities for employees and supervisors to discuss problems, monitor progress on assigned tasks, and jointly identify areas for improvement. In addition, we have adopted an agile performance management approach, emphasizing collaboration, regular consultation and continuous feedback. This approach enables employees to address performance gaps more effectively and supports ongoing performance improvement, ultimately leading to enhancing their performance.

Talent Attraction and Retention

Attracting and retaining talent is a critical factor in driving our long-term success. We have implemented various initiatives to attract high-potential young professionals to join the organization and to retain talented employees, supporting their growth alongside the Bank, as outlined below:

Talent Attraction

- Broadening recruitment channels to better reach younger generations and target talent pools through social media, special recruitment activities, job fairs, campus recruitment, and collaboration with partners to organize Career Explorer/Career Roadshow initiatives for target student groups both domestically and internationally, with the aim of increasing interest in joining the Bank.
- Improving the Bank's careers website, including the publication of interview schedules across various job functions, to effectively communicate available job opportunities to external candidates.
- Offering internship opportunities to students from both domestic and international institutions under the Bangkok Bank Student Internship Program. In addition to providing valuable learning experiences, the program helps foster strong relationships between the Bank and interns, who may become potential future employees.
- Implementing a Referral Program that enables employees to recommend qualified candidates to join the Bank, with a focus on critical and high-demand roles, such as positions related to digital technology. The program helps reduce recruitment time and costs while attracting talent.
- Providing master's degree scholarships at leading domestic and international universities to talented employees and qualified external candidates as an incentive to attract these talents to work with the Bank.
- Enhancing the Bank's image to appear more modern and leveraging social media platforms to communicate workplace culture, career opportunities and the vision of senior executives, thereby ensuring that target candidates receive relevant information and are encouraged to apply.

Talent Management

We place a strong emphasis on the effective management of high-potential employees, covering the entire talent lifecycle from identification and selection, skills and competency development, and preparation for future critical roles, to the retention of promising talent to grow alongside the Bank. In selecting these employees, we consider individuals who demonstrate strong performance outcomes and talent as well as attributes aligned with the Bank's core values. Selected high-potential employees are invited to participate in onboarding activities where senior executives extend congratulations as a sign of recognition. This demonstrates that the Bank values them, has high expectations of them, and will support the development of essential skills to prepare them for future roles, as outlined below.

Leadership Development Roadmap		Digital Talent Development Roadmap
Employee Level: Employees receive leadership development in both self-leadership (Lead Self) and leading others (Lead Others), along with the cultivation of an innovative mindset and future skills. These capabilities prepare employees for career progression and potential succession into management roles in the future.	**Executive Level:** Executives receive leadership development focused on leading the organization (Lead Organization) and cultivating leaders who develop others (Multipliers). In addition, they are provided with training for strategic capabilities and strategic foresight to prepare them for progression into middle and senior management roles in an increasingly complex and uncertain global environment.	High-potential employees receive digital skills development in both technology adoption and data analytics, enabling them to apply these capabilities effectively in their day-to-day work.

In addition, we have implemented the following initiatives to retain high-potential employees:

- **Guidance and Support by Supervisor or Talent Manager**
  Supervisors or talent managers play a critical role in closely developing and supporting employees, which directly influences employees' future career progression. We designate supervisors or talent managers and the Human Resources division as co-owners in the management and development of high-potential employees. In addition, we organize activities that provide supervisors or talent managers with opportunities to exchange knowledge and share best practices and experiences in talent management. These activities are complemented by the development of people management capabilities, including generation management, lifelong learning, coaching and feedback, and fostering a positive and supportive work environment.

- **Career Planning**
  Career progression is a key priority for high-potential employees. The Bank therefore helps them to gain clear visibility into career opportunities and growth pathways within the organization by enabling them to jointly develop career progression and individual development plans with their supervisors through the Career Plan Application. This tool is designed to facilitate a structured and systematic approach to aligning development directions with defined career pathways.

- **Employee Value Proposition**
  We engage with high-potential employees to identify and gain insights into the values and factors that matter most to them, particularly among younger generations. The insights gathered are used to develop targeted and effective strategies for attracting and retaining high-potential employees, ensuring alignment between the needs of both employees and the Bank.

- **Inspiration and Pride**
  We organize Success Story Sharing activities to provide high-potential employees with opportunities to learn from and be inspired by the real-life experiences of senior executives who were high-potential employees themselves or received scholarships from the Bank. Through the sharing of personal career journeys, including the support received from the Bank throughout their development and progression into executive roles, the initiative aims to inspire high-potential employees while fostering a sense of pride among executives who were formerly high-potential employees and who have since advanced and achieved success within the organization.

Key Learning and Training Initiatives

Leadership Symposium 2025

The Leadership Symposium 2025 was organized to enhance leadership capabilities as well as emotional intelligence and interpersonal skills (soft skills) among supervisory-level employees in support of the Bank's Growing Together policy. The symposium focused on strengthening knowledge and tools for team management, complemented by case studies from various organizations. It provided supervisors with guidance on fostering collaboration within their teams and managing teams effectively through different types of changes.

- Lead with Understanding (Leadership for Beginners): 190 participants
- Lead with Understanding: 257 participants
- Lead with Collaboration: 257 participants
- Lead with Constructive Communication: 168 participants
- Lead with Influence: 168 participants

Assistant Relationship Manager Management Trainee

The Assistant Relationship Manager Management Trainee program is set up to develop and prepare potential employees from the Commercial Banking and Business Banking business units, across both metropolitan and provincial areas, to be ready for promotion to an Assistant Relationship Manager role. The program combines workshops with on-the-job training to build practical experience and readiness for future responsibilities.

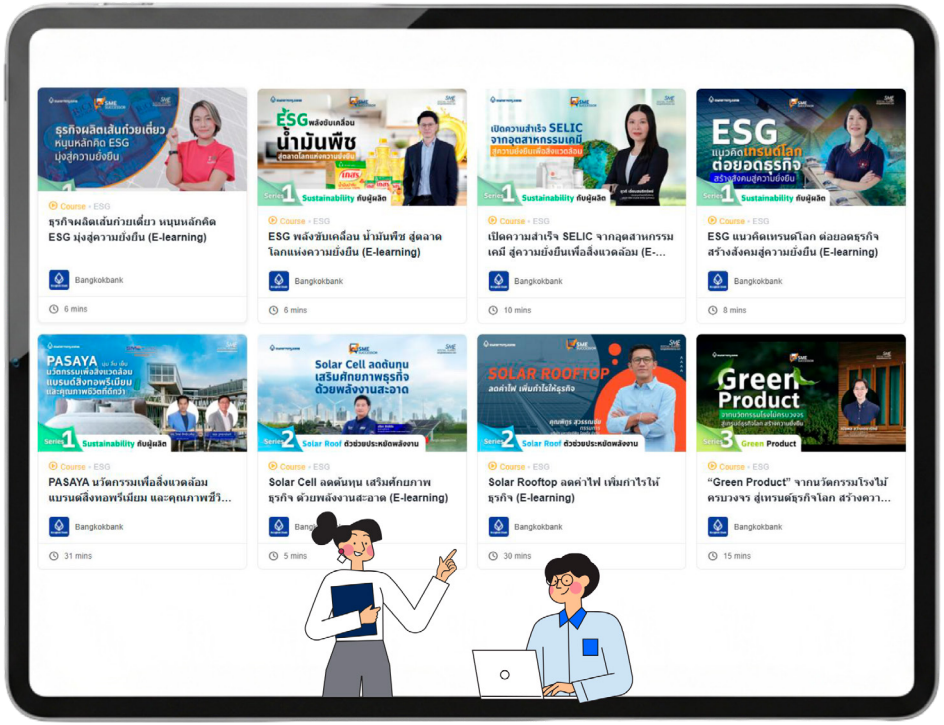


Relationship Manager Management Trainee

The Relationship Manager Management Trainee program aims to develop and prepare potential employees from the Commercial Banking business unit, across both metropolitan and provincial areas, to be ready for promotion to a Relationship Manager role. The program includes workshops, on-the-job training, and field-based learning that allows participants to gain hands-on experience in the Relationship Manager role, supported by experienced Relationship Managers designated as mentors.

ESG Series (e-Learning)

The ESG Series (e-Learning) program is designed to enhance employees' knowledge of ESG principles. The course focuses on practical applications of sustainability concepts in business operations, illustrated through real-world case studies from clients across a wide range of industries. The content is delivered in an engaging and easy-to-understand online format. In 2025 a total of 1,696 employees participated in the program.



Empower Your Workforce with Copilot Chat

In 2025 we organized the Empower Your Workforce with Copilot Chat program, aimed at enabling employees at all levels to effectively leverage artificial intelligence (AI) to enhance work efficiency, reduce redundancy and improve data-driven decision-making. The program was delivered by expert instructors with over 20 years of experience in Microsoft Tools, who provided in-depth technical knowledge alongside practical guidance on the ethical and responsible use of AI (Responsible AI) in accordance with international standards. The training covered fundamental usage of Copilot Chat, its application across various tools and workflows, effective prompt creation and best practices for workplace implementation. In addition, the program included a Day in a Life with Copilot Chat activity, designed to help participants visualize and understand the practical application of AI within real working contexts. This program not only strengthened employees' digital capabilities but also reflected the Bank's commitment to driving a responsible digital transformation toward becoming a digital bank. A total of 1,234 employees participated in the program.

Tech Adoption Challenge Season 5: AI: The Next Frontier

The Tech Adoption Challenge was held for the fifth consecutive year under the theme, AI: The Next Frontier, with the objective of encouraging participating employees to continuously learn and enhance their capabilities as developers. The program provided a sandbox environment for hands-on experimentation, enabling participants to develop solutions that directly address real workplace needs using tools such as AI Builder, Copilot Studio, Power Apps, Power Automate and Power BI. In 2025 the program attracted over 198 participants, forming 44 teams. This year also marked the first participation of a member of the Bank's financial business group, Bualuang Securities. The program generated positive impacts across multiple dimensions, including improved operational efficiency, the cultivation of data-driven decision-making and the development of learning networks through coaching and mentoring. In addition, it empowered young talent by encouraging them to dare to initiate, dare to act and dare to innovate.

Employee Welfare and Wellbeing

The Bank believes that treating employees with equality and fairness, respecting their dignity, providing remuneration sufficient for a decent standard of living, offering appropriate and adequate employee welfare and benefits, ensuring occupational health and safety, and promoting employee wellbeing with both physical and mental health, strong morale and the ability to perform at their full potential. These factors are essential to the Bank's sustainable growth. On the contrary, discriminatory practices, neglect of employees' quality of life, physical and mental health, and workplace safety may undermine employees' morale and motivation, leading to lower productivity, higher turnover, increased illness and work-related injuries. Such outcomes would result in higher operating costs and reduced competitiveness. In recognition of these impacts, the Bank has identified employee welfare and wellbeing as a key sustainability priority and is firmly committed to supporting related initiatives in a consistent and sustainable manner.



Employment, Remuneration, Welfare and Other Benefits

We recruit and hire employees without discrimination based on gender, age, religion or ethnicity. We provide fair and equitable remuneration, welfare and other benefits to employees[1] in compliance with labor laws, and a living wage that keeps up with the cost of living and is competitive with those offered by other leading banks in Thailand. In addition, we regularly review our remuneration, welfare and other employee benefits to ensure that employees have a good quality life and are motivated to perform at their full potential, thereby supporting the Bank in achieving its strategic objectives.

Employment

The Bank sets normal working and overtime hours which are aligned with national labor laws and do not exceed limits prescribed by labor laws[2]. Procedures have been set up to control and monitor overtime hours to ensure the number of overtime hours worked and overtime pay are in accordance with labor laws. The Bank also promotes work-life balance by limiting unnecessary overtime. In addition, the Bank places importance on recruiting and hiring local employees to work in both provincial and overseas branches. For its overseas branches, the Bank has designated several positions to be filled exclusively by local employees, ensuring a deeper understanding of local markets and more effective responses to the needs of customers in each country.

The Bank adheres to the principles of fair termination of employment and does not engage in mass termination. In the event of any employment termination, the Bank will pay severance pay and give a notice period to employees in accordance with labor law.

Remuneration

The Bank determines employee remuneration based on the principle of a living wage that supports a good quality of life, while upholding fairness and non-discrimination regardless of gender, age, religion or ethnicity. Remuneration is determined by individual performance, skills, experience, duties and responsibilities, with the objective of motivating employees to continuously develop their capabilities and performance. The Bank monitors and analyzes the gender pay gap on an annual basis to ensure that any differences are not attributable to gender discrimination. In addition, the Bank places importance on employee morale and motivation for those assigned to work in high-risk areas, such as the southern border provinces, by providing special allowances to all employees working in such areas.

Remark: [1] "Employee" refers to an individual working under an indefinite-term employment contract.
Note: Besides employees, the Bank also hires individuals under fixed-term contracts, who are entitled to the same benefits as regular employees, with the exception of the provident fund, retirement benefits, loan benefits and child welfare assistance.
[2] The Bank sets daily working hours to not exceed eight hours and that total working hours per week to not exceed 48 hours in accordance with the labor law.

Employee Loans

The Bank provides employee loans with special interest rates and flexible repayment terms to promote financial security and enhance employees' quality of life, while helping to ease financial concerns and burdens for employees and their families. These employee loans cover housing purchases; home repair, extension and renovation; purchases of automobiles or motorcycles; children's education; medical expenses for family members; essential living expenses; postgraduate studies at the master's degree level; repayment of debts borrowed from external sources; and emergency relief due to natural disasters. In 2025 the Bank introduced an interest-free employee loan program for employees affected by severe flooding in the southern region, in order to support them and alleviate hardship.



Other Benefits

The Bank provides a comprehensive range of employee benefits, covering statutory benefits, as well as those which are more than that required by law, with the aim of enhancing the quality of life of employees and their families.

Financial Aid and Support

- Maternity allowance in accordance with the rates and criteria prescribed by the Bank.
- Child allowance[3] for employees in accordance with the rates and criteria prescribed by the Bank, with the objective of alleviating the financial burden of child-rearing for employees and supporting access to qualified childcare services to take care of their children during working hours.
- Financial assistance to the families of employees in the event of death or in cases where employees suffer illnesses that render them unable to perform their duties.
- Housing rental assistance for employees required to relocate to provincial offices or branches.
- Temporary rental assistance for employees affected by earthquakes.
- Temporary rental assistance for employees affected by fire incidents.

Funds

- Provident fund[4] to promote savings and provide security after retirement for employees.
- Compensation Fund.
- Social Security Fund.
- Fund established by Bangkok Bank Cremation Aid Association.

Personal Leave

- Leave entitlement for personal necessities, such as contacting government agencies, attending important religious ceremonies, and caring for ill family members. Employees are entitled to take such leave with full pay for up to 15 days (compared with three days as prescribed by labor law).

Sick Leave

- Sick leave entitlement with full pay for up to 60 working days. In cases where continued medical treatment is required and certified by a healthcare professional, employees are entitled to additional paid sick leave of up to 30 working days, resulting in a maximum of 90 working days of paid sick leave (compared with a maximum of 30 days as prescribed by labor law).

Annual Leave

- Entitlement to annual leave with full pay of 10 or 15 days, depending on the employee's length of service (compared with six days as prescribed by labor law).

Remark: [3] The Bank provides child allowance for up to three children, from birth until they reach the legal age or complete their undergraduate studies.
[4] An employee contributes to the provident fund at a rate of 3 percent to 15 percent of his/her salary, while the Bank matches the contributions at a rate of 6.75 percent to 8.75 percent of the salary depending on the employee's years of service. Members of the provident fund can choose investment policies that align with their acceptable risk levels and expected returns. As of the end of 2025, 90.82 percent of employees participated in the provident fund.

Maternity Leave/ Paternity Leave

- Maternity leave of up to 120 days, with full pay for up to 98 days (labor law provides for maternity leave of up to 120 days, with employers required to pay wages for up to 60 working days). Upon completion of maternity leave, female employees are entitled to return to their original position or to a position with remuneration no less favorable than previously received.
- In cases where a child has a medical condition that poses a risk of complications, abnormalities or disabilities, female employees are entitled to extended childcare leave of up to 15 days, with half pay during the leave period (compared to up to 15 days of such leave without pay as prescribed by labor law).
- Paternity leave to care for a wife who has given birth and the newborn, with full pay for up to 15 days (compared to up to 15 days as prescribed by labor law) provided that such leave must be taken within 90 days from the date of childbirth.

Mom's Room

- Dedicated lactation rooms are provided for female employees with infants[5]. Each room is equipped with a sink, essential amenities, and a breast milk refrigerator. The rooms are regularly cleaned by housekeeping staff, and access is restricted through individual access codes to ensure user safety and privacy.

Health Benefits

- Sports venue
- Group insurance
- Medical service, flu vaccination services, and annual health check-up

For all types of leave, employees are free to exercise their leave entitlements and entitled to paid leave in accordance with the Bank's regulations. Unused annual/vacation leave days may be carried forward and accumulated for use in the following year, enabling employees to utilize their annual leave entitlements, up to the approved carryover period.

Flexible and Efficient Work Practices

The Bank adapts to technological advancements and evolving work behaviors by applying digital technologies, big data storage and analytics, and Robotic Process Automation (RPA) to enhance operational efficiency. The Bank embraces flexible working practices by allowing employees in certain functions to adopt flexible working hours subject to agreement with their supervisors, and permitting part-time work in selected positions, such as advisors and healthcare professionals in healthcare units. In addition, the Bank allows employees to wear casual attire on Fridays to foster a more relaxed working environment.

The Bank has also launched a new online feature, "SAIBUA" which serves as a digital assistant to facilitate employees' access to human resources information, including benefits, leave entitlements and training programs. The platform also provides 24/7 services, such as requests for certificates, checking for internal positions and submitting transfer requests, and conducting transactions related to the provident fund, among others.



Remark: [5] The Bank grants such female employees the right to take break for mission-related purposes without it being considered as an absence from working hours.

Healthcare Unit

The Bank has established a Healthcare Unit to serve as a central hub for comprehensive employee healthcare, providing the following services:

Medical Examination and Medical Reimbursement Services[6]

- **On-site Healthcare Services**
  The Bank provides access to general practitioners, medical specialists and nurses, for medical examinations, treatment, medication dispensing and health advice to employees at no cost at the Healthcare Unit on the 4th Floor of the Silom head office building.

- **Annual Health Check-up Service**
  The Bank provides annual health check-ups for employees, covering complete blood count, fasting blood sugar and lipid profile, liver and kidney function, electrocardiograms (ECG), chest X-rays, and hepatitis B immunity testing every three years. Male employees aged 50 and above are eligible for prostate cancer risk screening, while female employees may undergo cervical cancer and breast cancer screening, with expenses reimbursed in accordance with the rates prescribed by the Bank.

- **Quadrivalent Influenza Vaccine**
  The Bank provides annual influenza vaccination services for employees at designated service points.

- **Medical and Dental Reimbursement and Referral Service for Treatment**
  Employees who receive medical treatment at external healthcare facilities or dental services can claim reimbursement for medical and medication expenses through the Healthcare Unit in accordance with the rates prescribed by the Bank. In cases where hospitalization is required, employees may request a referral letter from the Healthcare Unit. The Bank will cover the related expenses in accordance with the Bank's criteria and conditions.

Counselling Services for Mental Health Issues and Stress Management

Stress and mental health issues are increasingly prevalent in Thai society. The Bank places strong emphasis on supporting employees who may be at risk of such challenges. Through the Healthcare Unit, a psychiatrist is available once a week at no cost to employees. In cases where employees seek mental health services from external healthcare providers, medical expenses can be reimbursed in accordance with the rates prescribed by the Bank. In addition, the Healthcare Unit provides access to iSTRONG Mental Health, an online platform that enables employees nationwide to communicate with and consult with experienced psychologists and psychotherapists, as well as to jointly find the best solutions. This service is considered as a safe zone for employees as all information shared during consultations is kept confidential and is not disclosed or reported to the Bank.

Healthcare Knowledge-sharing

The Healthcare Unit continuously produces and disseminates educational materials on illnesses, seasonal epidemics, and guidance on maintaining physical and mental wellbeing through the Bank's internal communication channels. In addition, external experts from the other medical institutions are invited to deliver health-related lectures, providing employees with knowledge about health care and practical guidance on preventing various illnesses.

Employee Skill Development for Retirement Preparation and Post-retirement Care

Pre-retirement Preparation

The Bank regularly organizes financial education sessions to help employees prepare for a secure and fulfilling retirement. These sessions cover topics such as provident fund planning and management, selection of investment policies, maintaining provident fund membership, options for receiving provident fund benefits, tax benefits of provident funds for retirees, and post-retirement financial management. Furthermore, the Bank holds annual pre-retirement seminars that provide practical knowledge and guidance for life after retirement. These programs address a wide range of topics, including living a happy and balanced life, the Bank's medical benefits, universal healthcare coverage, old-age pensions, senior citizen allowances, other government welfare programs, and the benefits and welfare arrangements provided by the Bank for retired employees.

Post-retirement Care

The Bank recognizes and values the dedication and contributions of employees who have devoted themselves to serving the Bank throughout their careers, and is committed to supporting their wellbeing after retirement. Accordingly, the Bank provided a one-time financial allowance of Baht 200,000 per person to employees retiring in 2025 who commenced employment prior to January 1, 1989. In addition, retired employees with more than 30 years of service are entitled to receive medical treatment and medication at the Healthcare Unit free of charge, helping reduce expenses and promote a good quality of life after retirement. The Bank also supports the Bua Yai Club, which was established to enable retired employees to gather and

Remark: [6] The Bank provides services to employees independently and separately from the benefits to which employees are entitled under the social security system.

socialize on important occasions such as New Year celebrations, Songkran Festival, and Royal Kathin ceremonies, as well as to provide mutual assistance to fellow members and their families as appropriate. Members of the Bua Yai Club receive various benefits from the Bank, including free medical treatment and medication at the Healthcare Unit and funeral assistance. In addition, the Bank has established the Chatri Sophonpanich Fund to support retired employees facing financial hardship by providing financial assistance in cases of serious illness or death, as well as educational scholarships for their children.

Occupational Health, Safety and Environment in the Workplace

The Bank places strong emphasis on workplace safety and occupational health, as well as on the wellbeing of all related parties, including customers, visitors and external personnel performing work on the Bank's premises. The Bank has established an Occupational Health and Safety Policy as an operational framework, and ensures that working conditions are appropriate and in compliance with applicable laws and regulations.

Occupational Health, Safety and Environment in the Workplace Operations

The operational structure for occupational health, safety and environment in the workplace comprises the Occupational Health and Safety Panel as well as an Occupational Health and Safety Committee for each bank building.

- **Occupational Health and Safety Panel (OHS Panel)**
  The Occupational Health and Safety Panel (OHS Panel) comprises representatives from various units, including Compliance, Human Resources, the Healthcare Unit, Property Management Department, Employee Relations, and the Sustainability team. The OHS panel is responsible for ensuring compliance with the Occupational Health and Safety Policy; identifying and assessing workplace risks and hazards; establishing appropriate risk prevention and mitigation measures; setting action plans and quantitative targets; and regularly communicating and engaging with employees or representatives of employee groups on working conditions. In addition, the OHS panel drives and monitors the implementation of action plans and oversees the operations of the Occupational Health and Safety Committee (OHS Committee) in each bank building to ensure compliance with legal requirements. The OHS panel meets on a quarterly basis and duly reports the outcomes of its meetings to the responsible senior executives for acknowledgement and/or decision as appropriate.

- **Occupational Health and Safety Committee (OHS Committee)**
  The Occupational Health and Safety Committee (OHS Committee) established for each bank building is responsible for driving, overseeing and promoting workplace safety within the Bank's premises in order to prevent accidents, injuries and work-related illnesses, as well as performing other duties as required by law. The Committee reports its performance results to the Occupational Health and Safety Panel (OHS Panel) for acknowledgment or recommendation on the next actions, and also reports to the responsible senior executives in cases where employees experience work-related injuries or work-related illnesses, or whenever any indication of risks and hazards in the workplace have been identified.

Risk Management of Occupational Health, Safety and Environment in the Workplace

The Bank conducts regular risk assessments of occupational health, safety and environment in the workplace to identify and evaluate significant risks and hazards, establish appropriate control and mitigation measures, set action plans and quantitative targets, and monitor progress and performance. Over the years, the Bank has continuously worked to enhance workplace safety and create an environment conducive to effective work. This includes regularly cleaning workplaces, upgrading equipment to ensure safety and suitability for various tasks, separating photocopying and shredding rooms from workstations, regularly maintaining buildings' air-conditioning systems, and establishing fire prevention and suppression plans. In the event of work-related injuries or illnesses arising from working conditions or the work environment, the Bank conducts investigations and root-cause analysis, implements corrective actions, and defines appropriate control measures. In addition, the Bank engages qualified contractors and independent external inspectors to conduct annual assessments of the working environment. These assessments cover building safety,



Please scan QR Code for additional information on **Occupational Health and Safety Policy**

Please scan QR Code for additional information on **Occupational Health and Safety Policy in Workplace**

electrical systems, noise levels, and indoor air quality in work areas, in compliance with applicable laws and national standards, as well as international standards such as Singapore Standard SS 544: 2009 Code of Practice for Indoor Air Quality for Air-Conditioned Buildings.

Preparation and Response to Emergency Situations

The Bank has established emergency response plans and ensures that essential equipment is readily available at all times, to enable timely and effective responses to emergency situations, thereby minimizing potential loss of life and property. Also, the Bank conducts annual fire drills and evacuation exercises at its office buildings and branches nationwide.

Training on Occupational Health and Safety

The Bank provides basic fire safety training to all new employees, covering the use of different types of firefighting equipment, evacuation procedures, and channels for reporting fire incidents. Moreover, the Bank offers safety officer training programs to ensure that employees understand the roles, duties and responsibilities of the Bank's safety officers, as well as applicable safety-related laws and regulations.

Employee Engagement Survey

The Bank conducts employee engagement surveys across its various business units, covering questions related to purpose and inspiration at work, job satisfaction, learning opportunities, happiness, work-related stress and remuneration. In 2025 the Bank conducted an employee engagement survey among employees in the Credit Management, Accounting and Finance, and Credit Card divisions, with a target engagement score of 70 percent. The survey results indicated an engagement level of 65 percent. The Bank will analyze these findings to identify opportunities and ways to further improve its human resource management strategies.



The Bank's continued commitment to employee care and capability development through various initiatives has resulted in its recognition with The Most Attractive Employer (Workers Over 35 Years Old) award at the Future Trends Award 2025.

Training on Occupational Health and Safety in 2025	Number of Employees	Total Training Hours
Occupational Safety Officer Course for Executives	59	354
Occupational Safety Officer Course for Supervisors	60	360
Occupational Health, Safety and Environment in the Workplace Training Programs for Employees and New Hires	116	696
Basic Firefighting Training Course	480	2,880
ISO 45001: 2018 Training Course	84	1,008



Be Ethical

Adhering to business ethics, cultivating good governance, complying with laws and regulations, while respecting human rights, opposing any form of corruption and promoting supplier code of conduct.

Corporate Governance

The practice of good corporate governance is a key factor in effectively managing an organization to achieve desired goals. The Bank is therefore committed to conducting its business with prudence, transparency, accountability and verifiability, while taking responsibility for all stakeholders. It firmly adheres to applicable laws, regulations, and recognized principles and practices of good corporate governance. We have established an effective governance structure and efficient procedures and actively promote a strong culture of good corporate governance throughout the organization. This is achieved through the continuous enhancement of knowledge and understanding among the Board of Directors, management, and staff, enabling the Bank to respond promptly to economic, social and environmental changes. These efforts support sustainable business growth and foster trust and confidence among all stakeholder groups.





Corporate Governance Policy

The Bank has established a Corporate Governance Policy, together with related guidelines, to promote good corporate governance in alignment with internationally and nationally recognized corporate governance principles and regulatory requirements. The Bank's corporate governance policy covers key principles, including the treatment of shareholders and stakeholders, disclosure and transparency, board responsibilities, internal control and risk management, as well as codes of conduct and business ethics. We have assigned the Corporate Governance Committee to oversee the regular review of our policies and related practices to ensure their continued appropriateness and compliance with applicable regulatory requirements. The committee also ensures that good corporate governance principles are effectively implemented in the Bank's business operations and reports on its performance results to the Board of Directors.

Please scan QR Code
for additional information on
Corporate Governance Policy

Corporate Governance Structure

Board of Directors

The Board of Directors is the Bank's highest governing body and is responsible for establishing and reviewing the Bank's vision, mission, policies, objectives, business direction, and both short-term and long-term business strategies. The Board is also responsible for overseeing the Bank's operations to ensure compliance with applicable laws, the Bank's regulations and resolutions of shareholders' meetings.

Committees

Various committees are appointed by the Board of Directors to review, provide recommendations, monitor, and oversee operations in accordance with the mandates assigned by the Board of Directors. The committees regularly report on the performance of their duties to the Board of Directors. The Bank has five committees, as follows:

- **The Board of Executive Directors:** Responsible for the day-to-day management of the Bank, including the consideration and approval of loans, debt restructuring, investments and other business activities within the scope of authority delegated by the Board of Directors. This also includes the consideration of other matters that are required by laws or the Bank's regulations to receive approval or endorsement from the Board of Directors or the shareholders' meeting.

- **The Audit Committee:** Responsible for reviewing and ensuring the accuracy and adequacy of financial reporting; reviewing and evaluating the effectiveness and appropriateness of internal control and internal audit systems; considering and approving audit plans; reviewing compliance with applicable laws and the Bank's regulations; reviewing and assessing related-party transactions or transactions that may give rise to conflicts of interest to ensure compliance with legal and regulatory requirements; and considering the selection of, and coordinating with, the Bank's external auditors.



- **The Nomination and Remuneration Committee:** Responsible for selecting and nominating individuals for appointment as members of the Board of Directors, members of Board-level committees, and senior executives at the levels of Executive Vice President and above. The Committee is also responsible for considering the principles, structure, and amounts of remuneration and other benefits provided to directors, board-level committee members, and senior executives at the levels of Executive Vice President and above.

- **The Risk Oversight Committee:** Responsible for overseeing the management of the Bank's key risks, including environmental and climate-related risks, to ensure that risk management is conducted in a systematic and continuous manner, and is efficient, effective and aligned with the Bank's overall risk management strategy and policies.

- **The Corporate Governance Committee:** Responsible for supporting the Board of Directors in areas relating to good corporate governance and sustainability by ensuring the effective implementation of good governance and sustainability principles, reviewing sustainability strategies appropriate to the Bank's business context, and providing recommendations to the Board on issues related to environmental, social and governance (ESG) risks and opportunities.

Roles, Duties and Responsibilities

The Bank clearly distinguishes the roles, duties and responsibilities of the Board of Directors and management, and distinctly separates the positions and authorities of the Chairman of the Board of Directors, the Chairman of the Board of Executive Directors, and the President. These three positions are not held by the same individual, in order to ensure effectiveness and transparency in the Bank's governance and internal operations. Management is responsible for managing and driving the Bank's business in accordance with the policies and strategies approved by the Board of Directors and for achieving the objectives set by the Board. This includes determining operational guidelines, action plans, systems and work processes, as well as ensuring that human resources and other resources are adequately and appropriately managed to support operations. In addition, management is responsible for carrying out other duties within the scope of the authority delegated by the Board of Directors.

Board Structure

The Bank determines the structure, size and composition of its Board of Directors to be appropriate to its business context and in compliance with regulatory requirements. At least one-third of the total number of directors must be independent directors to ensure an appropriate balance of power. Independent directors are required to possess qualifications prescribed by the Bank, which are equivalent to those stipulated by the Securities and Exchange Commission (SEC). The Bank has assigned the Nomination and Remuneration Committee to be responsible for the nomination and selection of suitable individuals to serve as directors, in accordance with established processes and criteria. In this regard, the Committee considers candidates' knowledge, competencies and professional skills that are beneficial to the Bank, utilizing a Board Skill Matrix and the Director Pool database of the Thai Institute of Directors. Consideration is also given to candidates' business experience and compliance with regulatory qualification requirements. The list of qualified candidates is submitted to the Bank of Thailand for approval prior to being proposed for appointment as directors.

Board of Directors' Information

(as of December 31, 2025)

Gender

90% **(18 persons)**

10% **(2 persons)**

Age

65 years old or younger
35% **(7 persons)**

Over 65 years old
65% **(13 persons)**

Types of Directors

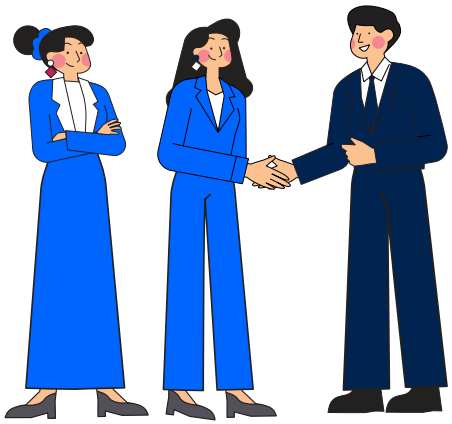
Executive Directors
55% **(11 persons)**

Independent Directors
35% **(7 persons)**

Non-executive Directors
10% **(2 persons)**

Average Tenure of Directors

11.77 years



Promotion of Board Diversity



The Bank places strong emphasis on board diversity, recognizing that a diverse Board of Directors brings varied, broad and well-rounded perspectives across all key dimensions relevant to the Bank's business operations. This, in turn, supports effective corporate governance and contributes to sustainable long-term performance. The Bank has established a Board Diversity Policy to serve as a guiding principle for the nomination and selection of directors. Under this policy, the Nomination and Remuneration Committee is required to consider directors' qualifications with due regard to diversity in areas such as skills, knowledge, expertise, experience and educational background, without restrictions based on gender, race, religion or culture. In addition, the Bank periodically reviews the appropriateness of the Board's structure, size and diversity, and reports the results to the Board of Directors for consideration and the determination of appropriate courses of action.

Please scan QR Code for additional information on **Board Diversity Policy**

Enhancing the Efficiency of the Bank's Board of Directors

Meetings

The Bank holds meetings of the Board of Directors on a monthly basis. All directors have the duty and responsibility to attend every Board meeting, or at least 75 percent of the total number of meetings held during the year, in accordance with the regulations of the Bank of Thailand. To enable directors to effectively allocate their time and attend meetings as scheduled, the Board of Directors establishes the annual meeting schedule in advance. The Company Secretary notifies directors of the meeting dates for the year, and for each meeting, circulates the meeting invitation, notice, agenda and supporting documents to directors at least seven days prior to the meeting, unless the agenda requires urgent consideration.

Performance Evaluation

The Bank conducts an annual performance evaluation of the Board of Directors to provide directors with an opportunity to review their performance over the past year and to use the evaluation results to further enhance their performance, thereby improving the overall effectiveness of the Board. The Board performance evaluation comprises: (1) self-assessment, an evaluation of the Board of Directors' collective performance and each director's individual performance; and (2) cross-assessment, which is an evaluation of other directors' performance. The Company Secretary is responsible for distributing and collecting the evaluation forms and submitting them to the Nomination and Remuneration Committee for compilation and analysis. The summarized evaluation results are then reported to the Board of Directors for acknowledgment.



Development of Directors

The Bank places strong emphasis on the continuous development of directors' knowledge and competencies. The Bank encourages all directors to attend training programs that are beneficial to the performance of their duties as bank directors, such as the Director Certification Program and the Director Accreditation Program organized by the Thai Institute of Directors Association. In addition, the Bank encourages directors to enhance their knowledge and acquire new skills that contribute to the Bank's business development through participation in training courses and seminars organized by both internal and external institutions.

The Performance of the Bank's Board of Directors in 2025

The Bank held a total of **12** Board of Directors' meetings, with all directors attending more than **75%** of the total meetings held during the year, which is in compliance with the regulations of the Bank of Thailand.

The average Board meeting attendance rate was **98.33%** of the total number of meetings held during the year.

The results of the Board performance evaluations, covering the Board of Directors, individual directors and cross-assessments, were rated at a **"Satisfactory" level**.

Directors participated in training programs and seminars on topics including economic developments, good corporate governance, the management of information technology and cybersecurity, and the management of climate-related risks and opportunities.

Evaluation of the Performance and the Determination of Remuneration for High-level Executives

The Bank requires performance evaluations of the Executive Chairman and the President to be conducted by members of the Board of Directors excluding executive directors. The evaluation is carried out using an assessment form developed in accordance with the CEO evaluation guidelines issued by the Stock Exchange of Thailand and approved by the Board of Directors. The key areas of performance evaluation include leadership, strategy formulation, strategy execution, financial planning and performance, and relationships with the Board of Directors. The Chairman of the Nomination and Remuneration Committee is responsible for communicating the evaluation results to the Executive Chairman and the President for acknowledgment.

The Nomination and Remuneration Committee is responsible for determining appropriate remuneration for senior executives at the levels of Executive Vice President, Senior Executive Vice President and above, and for proposing such remuneration to the Board of Directors for approval. The remuneration determination is linked to the Bank's performance indicators over both the short-term and long-term, as well as to the individual performance of each executive. The performance indicators cover financial, customer, operational efficiency and process development, and human capital development dimensions. Examples include return on assets (ROA), revenue growth, loan growth, asset quality, customer satisfaction, and cost management. In addition, consideration is given to those performance indicators reflecting the Bank's competitiveness relative to other financial institutions and leading companies in Thailand, such as overall return on equity.

Good Corporate Governance Culture

The Bank promotes and supports awareness, understanding and adherence to the principles of good corporate governance among all directors, executives and employees, and requires compliance with the Bank's policies and guidelines on good corporate governance as a matter of routine, so that such practices are embedded as part of the Bank's organizational culture. The Bank regularly communicates its governance policies and guidelines to all directors, executives and employees, and encourages participation in training programs and seminars on topics related to good corporate governance, such as anti-corruption, anti-money laundering and countering the financing of terrorism and the proliferation of weapons of mass destruction, business ethics, market conduct, personal data protection, and the management of environmental and climate-related risks. The Bank's ongoing commitment to strengthening good corporate governance is reflected in its achievement in the 2025 Annual Corporate Governance Survey of Listed Companies conducted by the Thai Institute of Directors (IOD), in which the Bank received a rating of "Excellent."

Business Ethics and Obligation

Ethical business conduct and compliance with laws are fundamental to sustainable business as they mitigate reputational and compliance risks, leading to greater trust from customers and all stakeholders. Conversely, conducting business without ethical principles and neglecting legal obligations will negatively impact the Bank's reputation, erode customer and societal trust, and hinder business growth opportunities. We firmly adhere to ethical and transparent business practices, strictly comply with relevant laws, reject all forms of corruption, respect human rights, and build awareness and understanding about business ethics among employees. In addition, we promote strict adherence to the Bank's business ethics, employees' code of conduct and relevant laws to strive towards becoming the most trusted bank by all stakeholders. This **Business Ethics and Obligation** section covers key topics including the code of conduct and business ethics, anti-corruption, anti-money laundering and counter-terrorism financing, financial crime prevention, market conduct, respect for human rights in accordance with international principles, supply chain management with due consideration of environmental, social and governance (ESG) factors, as well as whistleblowing and complaint management.

Please scan the QR code for additional information on **Code of Conduct and Business Ethics**

Please scan the QR code for additional information on **Anti-corruption Policy**

Business Ethics

We have issued our Code of Conduct and Business Ethics together with the Employee Code of Conduct to promote and uphold good corporate governance and provide clear guidelines as to how directors, executives and employees shall perform their work. All executives and employees have signed an acknowledgement of the Code of Conduct and Business Ethics and are obliged to comply with it as well as other relevant regulations. The importance of adhering to various ethical guidelines is communicated from the first day of orientation at the Bank. Compliance with the Bank's Code of Conduct and Business Ethics is one of the factors used in evaluating the performance and remuneration of employees at all levels. Employees who have been disciplined to the extent of dismissal or who are the perpetrators of corruption are not eligible for a bonus payment. In situations where the employee is under investigation for an offense, the bonus will be temporarily suspended until the investigation is completed. Once the investigation has concluded that the employee did not commit any wrongdoing, his/her entitlement to receive a bonus shall be resumed as usual. In addition, the Bank organizes mandatory training courses on the Code of Conduct and Business Ethics for employees at all levels to raise awareness and promote understanding about how they can perform their duties with honesty, responsibility and compliance with the Bank's rules and regulations.

Anti-corruption

The Bank has established an Anti-corruption Policy to demonstrate our commitment to zero tolerance for all forms of corruption and bribery, and be an operational framework for compliance by directors, executives and employees, covering corruption risk assessment and management as well as whistleblowing and complaint channels. We also conduct an annual performance assessment of compliance with the policy and conduct regular training to raise awareness and understanding of all forms of corruption, impacts and practical implementation for all employees. In the case of violation or non-compliance of the policy by any employee, we will conduct an investigation according to the disciplinary procedures and impose appropriate penalties, ranging from a verbal warning to employment termination and pursuing legal action.

The Bank has continuously been recognized as a financial institution that plays an important role in fostering anti-corruption and we have been a certified member of the Thai Private Sector Collective Action Against Corruption (CAC) since 2015. Most recently, in 2025 the Bank was upgraded to CAC Change Agent status, with an additional role in expanding anti-corruption engagement by inviting and supporting our suppliers and business partners to join the Thai Private Sector Collective Action Against Corruption. Besides, the Bank does not support and is not directly or indirectly involved in any activities related to lobbyists, political contributions, political parties, political candidates or political influencers.



Corruption Risk Management

We have established an effective corruption risk management process and steps that are aligned with our business context as follows:

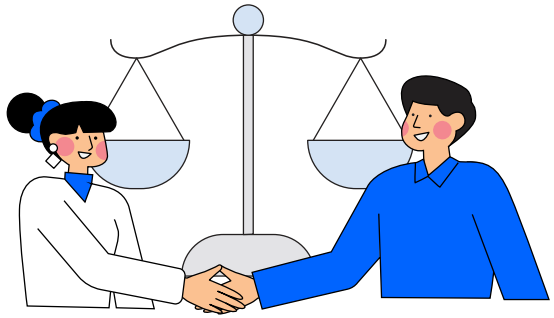
1. Identification of corruption risk and risk assessment.
2. Adoption of preventative and control measures. Executives or supervisors involved with each risk issue will oversee the first two steps on an annual basis.
3. Controlling, monitoring and auditing under the Three Lines of Defense principle. Responsible persons in business units, as the first line of defense, manage risks pertaining to their units. The Risk Management Division and Compliance Unit, the second line of defense, oversees and monitors corruption risk management. The third line of defense, the Audit and Control Division, independently audits matters related to corruption and reports to responsible management according to the line of command.

In 2025 the Bank was not subject to any allegations or complaints related to corruption and bribery or conflicts of interest from the Bank of Thailand, the Office of Securities and Exchange Commission, the Office of the National Anti-corruption Commission and the Anti-money Laundering Office.

Please scan the QR code for additional information on **Anti-money Laundering and Counter Terrorism Financing Policy**

Anti-money Laundering and Counter Terrorism Financing: AML/CFT

We have formulated the Anti-money Laundering and Counter Terrorism Financing (AML/CFT) Policy, which also tackles financing the proliferation of weapons of mass destruction. This provides a framework for our conduct so we can prevent or mitigate the risk of the Bank being used as a channel or a tool for related offences that can result in reputational damage and negative impact on the trust of stakeholders. We have also put in place Know Your Customer (KYC) and Customer Due Diligence (CDD) processes including non-face-to-face CDD, which call for varying intensity of scrutiny in accordance with the risk level of customers. For high-risk customers, including Politically Exposed Persons (PEP), the Bank requires Enhanced Due Diligence (EDD) which requires a more in-depth examination to find factual information about the customer and monitors financial account movements in greater detail than usual. We have also developed an internal work system to check customer names against the databases for designated persons, sanctioned persons and high-risk persons as specified by the relevant authorities. Such a system accommodates and provides convenience for Bank staff to examine, assess and prioritize the risks of each customer. Monitoring systems for accounts and financial movements or suspicious transactions are also in place to review and monitor dubious and irregular financial movements and transactions while all related documents and information are filed securely and kept for a period of 10 years according to the law. Furthermore, we have set up risk management systems to supervise, audit and monitor the performance of related parties in accordance with the three lines of defense principle. All employees receive regular communication and training while the Bank undergoes annual audits and reviews from independent agencies to ensure its operations comply with all applicable laws and regulations. In 2025 the Bank had no allegations or complaints related to money laundering or insider trading.

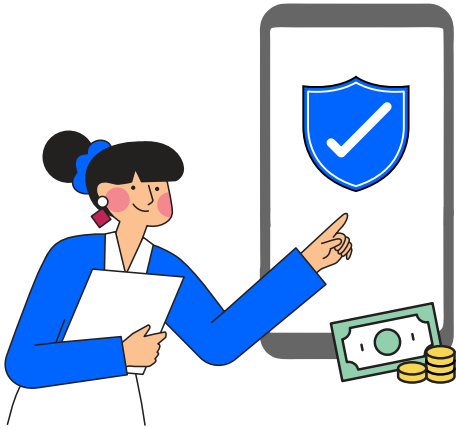






Financial Crime Prevention

Digital-age financial scams, such as online fraud and opening bank accounts to be used by others with the account owners' consent (Mule Account) to support various illegal activities, including money laundering and modern slavery within scammer networks, have inflicted increasingly widespread damage on the lives, physical and mental wellbeing, and property of citizens. This has become a significant problem in Thai society that requires serious and urgent attention. The Bank prioritizes building trust in the security of our online financial services. This is coupled with collaboration with government agencies and other financial institutions in exchanging information on fraudulent accounts through the Central Fraud Registry (CFR). We also have improved detection and expanded the scope of investigations into suspicious accounts to more effectively prevent online financial fraud. The following key measures have been implemented:



1. Prevention of Financial Transaction Fraud via Bangkok Bank Mobile Banking Service

1.1 We do not attach links via SMS, emails or social media.
1.2 We limit the use of Bangkok Bank Mobile Banking service to one user account per mobile banking service and to one device only.
1.3 We provide identity verification for transactions via Bangkok Bank Mobile Banking service using Face ID and biometric forgery detection for transfer, payment, or top up of Baht 50,000 or more, or transfer, payment, or money top up totaling Baht 200,000 within one day, or an increase in the maximum daily transfer limit.
1.4 We check for changes to the Bangkok Bank Mobile Banking application every time a user logs in (Anti-tampering) and will not allow unauthorized use of the application if any changes or modifications to the application are detected.
1.5 We prohibit the Bangkok Bank Mobile Banking application from running on a mobile device that other applications with system behavior that might pose a risk of identity theft and fraudulent transactions are running on behalf of users, such as applications that can remotely control mobile devices.

2. Customer Due Diligence

We assess and determine the risk level of customers and conduct Enhanced Due Diligence (EDD) in the case of high-risk customers to examine their factual information in greater depth. If we are unable to ascertain the facts about a customer, we will take action in accordance with the Anti-money Laundering Act, such as by refusing to establish a business relationship, refusing to conduct transactions, or terminating the business relationship, etc.

3. Limiting Damages and Managing Mule Accounts

3.1 We will immediately notify customers whenever money is withdrawn from their deposit accounts for transactions executed through digital channels via various communication channels free of charge, such as notifications via Bangkok Bank Mobile Banking, LINE, SMS and email.
3.2 We will suspend transactions from the announced or suspected mules' accounts and notify the next bank or the next operator receiving the transfer, as well as enter the information into the information disclosure system or process, or into the information exchange process, in accordance with the law and regulatory requirements.
3.3 When we receive a list of high-risk account holders from the Anti-money Laundering Office (AMLO) or from the Central Fraud Registry (CFR) system, we will take action in accordance with the risk level, such as suspending all incoming and outgoing funds in all accounts of the account holders and refusing to open new accounts for the account holders.
3.4 We set a maximum limit per day for transactions via mobile banking for each customer to align with the customer profile.

4. Procedures for Reporting Technological Crimes

Victims of financial fraud can contact the Bank's official channel 24 hours a day at 1333 or +66 2645 5555, press *3 (after selecting the language).







We are committed to continuously raising awareness about online financial threats among customers, vulnerable groups, and the general public by disseminating knowledge about fraudulent schemes, how to spot suspicious activities, prevention methods, and what to do if you become a victim, through various online and offline communication channels. We have also organized lectures on the topic of Safe Seniors: Knowing the Tricks of Fraudsters under the Happy Retirement financial literacy project for the Bang Rak Senior Citizens Club to build financial resilience, as well as on the topic of Cyber Threats and Modern Fraud for the Visually Impaired under the Fin Lit for the Blind project for the Cooperative of the Blind in Thailand to educate them about modern fraudulent tactics.

Market Conduct

We recognize that receiving fair service is our customers' right. Providing fair service not only maximizes customer benefits but also fosters trust and a positive relationship between the Bank and our customers. We offer products and services fairly, aligning them with customers' needs, acceptable risk levels, financial literacy, ability to repay debt, and sufficient remaining funds for a decent standard of living. Furthermore, we do not discriminate against customers based on age, gender, race, nationality, religion, beliefs, culture or socioeconomic status. We have established the following policies and practices related to market conduct per the following:

1. Corporate Culture and Roles and Responsibilities of Board of Directors and Senior Management

The Board of Directors and senior management are responsible for fostering ethical market conduct as part of the Bank's corporate culture.

2. Product/Service Channels Development and Client Segmentation

We develop products and service channels that are suitable for the needs, financial ability and comprehension ability of each target group of customers without encouraging customers to take on excessive debts, with due consideration of our employees' selling capabilities and knowledge, our work systems and ability to assure quality of sales. When determining product terms, benefits, pricing and fees, fairness and actual cost must be considered. Interest rates on loan products must be commensurate with the risk of the customer or customer group and

the nature of the loan (Risk-based Pricing). We must not collude with other service providers to impose terms that disadvantage customers, nor must we force the sale of one product with another, unless the bundled product is primarily intended to hedge against the risk of the main product.

3. Remuneration Scheme

Key performance indicators, remuneration and punishment are appropriately determined for relevant employees as well as executives who are responsible for monitoring compliance with the market conduct to prevent irresponsible sale propositions and mis-selling.

4. Sales Process

Customers must not have their privacy invaded while they are being offered sales and services. Information provided to customers must be complete, not misrepresented or distorted so that customers receive products or services that are affordable and suitable for their needs. Systems to regularly check selling and service quality have been put in place, such as callbacks or welcome calls and mystery shopping. The sale of retail loan products[1] must promote financial discipline and financial management throughout the debt cycle and must not be advertised in a way that encourages excessive debt.

5. Communication and Training

We regularly communicate with employees to raise awareness and organize training programs to provide knowledge about market conduct covering detailed information about new products or services, guidance on sales approaches using simple language, teaching about the rights of customers, customer care and protection.

6. Data Privacy

We protect the privacy of personal customer data by strictly complying with applicable laws. We have designed, developed and tested our work system to ensure data security and have defined the authority and duties of employees at each level in safeguarding the customer data security.

7. Problem and Complaint Handling

We have established processes for problem resolution, complaint handling, whistleblowing, as well as remedies that are effective, clear, fast and fair. Furthermore, we have set guidelines for providing appropriate care and assistance to retail loan customers with chronic debt problems, enabling them to sustainably resolve and end their debt issues.

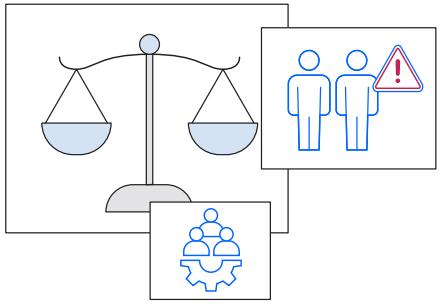
8. Controlling, Monitoring and Auditing

We have established procedures for controlling, monitoring and auditing the operations, detection for risks and anomalies, and a self-monitoring system to ensure compliance with the Bank's guidelines.

9. Operation and Business Continuity

We have put in place operating systems and business continuity plans that cover operations in both normal circumstances and emergencies. An operational manual and checklist have been prepared for employees to ensure that customers' needs are addressed in an accurate, comprehensive and timely manner and to prevent operational mistakes.

We pay special attention to vulnerable groups such as the elderly, customers with limited financial knowledge or no experience in using products and services, and customers with visual impairments. Therefore, we have established specific guidelines for selling products and giving services to vulnerable groups. For example, we take into account a customer's needs and objectives, financial knowledge, risk appetite and tolerance level, and ability to understand when we offer products and services to them. In addition, an explanation of details, conditions, rights and exceptions of the products and services must be adequate, clear and easy to understand, with key messages highlighted and emphasized. If customers have questions, service staff must explain or clarify them until they truly have a complete understanding without doubts or further questions. Service staff must also give as much time as necessary for customers to digest and understand information and not rush them to make decisions.



1 Retail loan refers to loans granted to individuals for consumption or for nano/pico finance , including credit cards, regulated personal loans, regulated microfinance for business purposes, housing loans and senior citizen loans secured by residential property.

Respect for Human Rights

Managing human rights helps prevent human rights violations, whether direct or indirect, from occurring in the Bank's business operations, reduces reputational risk, and builds trust both internally and externally. We strictly comply with international and local human rights principles and standards, such as the Universal Declaration of Human Rights (UDHR) and the International Labour Organization (ILO) Conventions. In addition, we have adopted the United Nations Guiding Principles on Business and Human Rights (UNGP) as guidelines for our human rights management. In this regard, we have established a Human Rights Policy and Practice, and have also conducted Human Rights Due Diligence (HRDD) every three years to assess human rights risks and impacts that may occur as a result of business activities, the activities of our suppliers, and our customers throughout the business value chain, including companies in which the Bank holds a stake above 10 percent. The human rights due diligence covers all groups of stakeholders including vulnerable groups such as female laborers, child workers, migrant workers, daily wage workers, minorities, people with disabilities and LGBTQIA+ group. We have established appropriate measures to prevent and mitigate significant risks and provided channels for complaints from both internal and external stakeholders.

Respect for Employee Rights

The Bank respects the rights of employees and treats all employees equally without discrimination on the grounds of race, religion, education, skin color, gender or sexual orientation. We strictly comply with labor laws and regulations. Meanwhile, if the Bank is obliged to terminate a contract with an employee due to a cause other than misconduct or retirement, it will ensure compliance with regulations regarding termination of employment by paying severance as required by law and a family allowance according to the Bank's regulations.

We respect the rights of our employees to exercise freedom of association and engage in collective bargaining activities for labor rights in accordance with the law. We allow all employees to join the Bank's labor unions. The unions negotiate in the interests of their members and the successfully negotiated terms and conditions will likewise apply to non-member employees. In addition, we offer opportunities for union representatives to raise significant issues, including occupational health and safety issues for discussion with the management to find solutions and prevent problems that may arise in the future. The unions' requests and suggestions have been duly accommodated by the Bank.

We have zero tolerance for any kind of discrimination or harassment as set out in our Non-discrimination and Anti-harassment Policy. The policy provides a guideline to prevent discrimination and harassment behavior within the organization, whether it is physical, verbal or sexual. It also serves as a guideline for responding to cases of discrimination or harassment. If there is a case of discrimination or harassment that is against the policy, we will conduct an investigation and take disciplinary action against the offender in accordance with the Bank's regulations.



To promote respect for human rights, non-discrimination, diversity and inclusion in the organization, we offer online training courses to raise awareness and promote understanding among all employees such as a Human Rights, Non-discrimination and Anti-harassment course which covers the principles and rationale for respecting human rights, the Bank's policies and practices, and the use of reporting channels. The Foundation of Diversity, Equity and Inclusion course highlights the importance of valuing and embracing employee diversity, as well as promoting equity and fostering an inclusive environment across the organization.

Additionally, we have always prioritized empowering the vulnerable groups and reducing inequality of opportunity in society. In 2025 we provided vocational support to a total of 188 people with disabilities nationwide, totaling over Baht 22,644,600, through various foundations and associations working to promote and improve the quality of life for people with disabilities.

Please scan the QR code for additional information on **Human Rights Policy**

Please scan the QR code for additional information on **Human Rights Due Diligence**

Please scan the QR code for additional information on **Non-discrimination and Anti-harassment Policy**

Supply Chain Management

Managing the supply chain with environmental, social and governance (ESG) risks in mind helps prevent negative impacts from the operations of the Bank's suppliers. This includes potential impacts on the suppliers themselves, the Bank as a contributor, and other stakeholders. This reduces the risk of supply chain disruptions and fosters collaboration between the Bank and its suppliers in creating value for society. We have established a comprehensive Supplier Code of Conduct, encompassing aspects in ESG such as respect for human rights, labor rights and community rights, to reflect our expectations about suppliers' operations. We have communicated the Supplier Code of Conduct to all suppliers and encourage all suppliers to fully comply with the Supplier Code of Conduct. Furthermore, we manage ESG aspects throughout our supply chain, promote the procurement of environmentally-friendly products, and organize knowledge sharing on ESG for our suppliers on an annual basis.

"Supplier" in the Bank's supply chain is classified into three categories: 1. Suppliers of supplies and equipment used in business operations under the responsibility of the Bank's procurement section 2. Contractors providing services such as repairs, renovations and maintenance of the Bank's equipment and office buildings 3. External service providers contracted by the Bank for specific tasks. In 2025 the Bank had a total of 2,788 registered suppliers (35 new suppliers), comprising 2,388 domestic suppliers and 400 international suppliers. We entered into procurement contracts with a total of 1,308 suppliers.

ESG Management in the Supply Chain

ESG management in the Bank's supply chain includes the following elements: communicating the Supplier Code of Conduct to all suppliers, screening new suppliers by considering important ESG issues as part of the evaluation, regularly assessing ESG risks associated with critical suppliers, managing risks at an acceptable level and establishing a process for monitoring suppliers' compliance with the Supplier Code of Conduct. We encourage all suppliers to fully comply with the Supplier Code of Conduct. In addition, we also encourage the Bank's suppliers and business partners to join the Thai Private Sector Collective Action Against Corruption to elevate the fight against corruption of all forms.

Environmental, Social and Governance Management in the Supply Chain

- Screening process for selecting suppliers in accordance with ESG guidelines.
- Registration of selected suppliers and procurement approval process entailing consideration of other additional conditions by designated committee.
- All suppliers shall sign an acknowledgment of the Bank's Supplier Code of Conduct.
- Monitoring and evaluation of supplier's performance.

We have established a policy outlining guidelines for using external service providers covering criteria for selecting service providers, risk management, internal controls, data security and confidentiality, as well as labor practices. The Screening Committee for External Service Providers is responsible for overseeing the use of external services. Business units using outsourced services are responsible for considering and proposing the work requiring outsourced services and suitable external service providers to the designated screening committee as well as overseeing compliance with contracts, monitoring, auditing and evaluating the performance of suppliers. This also includes monitoring information and news related to non-compliance with laws and the Bank's Supplier Code of Conduct. Such information and news will be used as part of the consideration when reviewing the supplier registry in the following year or once the contract is due for renewal.

100% of major suppliers have been informed about and have signed their acknowledgement of the Bank's Supplier Code of Conduct

100% of suppliers have passed the Bank's ESG assessment criteria

The Bank has also adopted the Three Lines of Defense principle to manage risks within its supply chain. The Procurement Unit has a duty to monitor and review suppliers' performance. The Compliance Unit is responsible for ensuring that procurement activities comply with the

Please scan the QR code for additional information on the Bank's Supplier Code of Conduct

Bank's regulations as well as applicable laws and regulations. The Audit and Control Division is tasked with reviewing operations related to procurement activities. If any stakeholders are negatively impacted by the operations or activities of the Bank's contracted supplier, they may file complaints through the Bank's complaint filing channels.



We encourage our suppliers to conduct business with responsibility to the society and the environment by consistently offering knowledge and supporting them to conduct sustainable business. The Bank organized the 2025 annual supplier seminar titled:

Bualuang Joins Forces with Suppliers Fighting Against Corruption

to raise awareness and create understanding of the importance of anti-corruption, the role of the private sector in preventing corruption and building anti-corruption systems within the organization, along with efforts to promote membership in the Thai Private Sector Collective Action Against Corruption. For this event, a total of 143 suppliers participated along with 50 employees of the Bank.

Assessment of ESG Risks in the Supply Chain

We regularly assess ESG risks arising from the operations of our suppliers with a focus on critical suppliers. These include suppliers from whom the Bank purchases goods and services with significant transaction values (high spending), suppliers of goods and services essential to the Bank's operations (critical component) and suppliers providing goods and services that cannot be sourced from alternative suppliers (non-substitutable). The Bank has identified significant risks, considering both the likelihood and the severity of the impact, as follows: Environmental Risks - 1. Greenhouse gas emissions 2. Energy management 3. Waste and hazardous material management. Social Risks - 1. Human rights 2. Labor practices 3. Occupational health and safety at the workplace. Governance Risks - 1. Corruption 2. Personal data protection 3. Fraud. In cases where the risk level is found to be higher than the Bank's acceptable threshold, it will consider implementing additional or more stringent risk mitigation measures as necessary. In 2025 the ESG risks associated with the Bank's suppliers were deemed to be within acceptable levels, and the economic risks posed by the suppliers were considered insignificant.

Supplier Screening

In the supplier screening process, we follow a comprehensive screening approach that thoroughly addresses material issues such as the quality of products and services, stability and trustworthiness, production and service capabilities and the supplier's ESG practices. All suppliers, both new and existing, are required to complete an ESG self-assessment covering critical areas including environmental impact management, adherence to international human rights principles and standards, respect for fundamental workplace rights in accordance with the core labor rights conventions of the International Labour Organization (ILO), no illegal use of child labor and forced labor, compliance with personal data protection regulations, anti-corruption measures and handling of complaints. Suppliers are required to meet the Bank's evaluation criteria before they can be registered and enter into a procurement contract with the Bank. Once the supplier screening process is complete, the Bank will invite the potential supplier to present information about their products and services for its consideration and also to acknowledge the Bank's Supplier Code of Conduct and practices. Moreover, the Bank may conduct site visits to the supplier's business for further inspection and assessment as appropriate.

Transparent and Environmentally-friendly Procurement

We have implemented an online auction (e-Auction) system for procurement to foster transparency and fair competition. Moreover, we have procured a range of environmentally-conscious products, including photocopy paper made from environmentally-friendly pulp, document forms made from recycled paper, printing toner certified to meet international environmental standards, employee uniforms bearing the Cool Mode label, non CFC water-mist fire extinguishers, products manufactured through recycling and upcycling processes, bottled water packaging made from rPET (recycled PET) instead of PET, water-saving sanitary fixtures, office supplies certified by Leadership in Energy and Environmental Design (LEED), office furniture certified for compliance with international environmental standards, and energy-saving computers.



Whistleblowing

Whistleblowing and filing complaints serve as an important mechanism that enables the Bank to receive information about its own operations and about actions of the individuals involved in the Bank's business activities, from both internal and external stakeholders. This mechanism allows the Bank to address any resulting impacts and to develop preventive measures to avoid recurrence. The Bank has established a Whistleblowing Policy as a guideline for all stakeholders to send information or file complaints related to the actions of the Bank and its related parties including directors, executives, employees and contract employees who are suspected to have committed frauds or to be in violation of laws, regulations, the Code of Conduct and Business Ethics, and policies and practices of the Bank, or information or complaints about inaccurate financial reports, or instances of failure of internal control systems.

Whistleblowing and Whistleblower Protection Measures

We provide open channels for whistleblowers and treat all parties equally on the basis of transparency and fairness while ensuring an appropriate investigation period. Measures are in place to protect those whistleblowers and those who cooperate in the investigation from being violated or harassed. Information about whistleblowers and those who cooperate during the investigation will be kept confidential with disclosure restricted to responsible parties unless the disclosure is required by law or on a need basis. Note that bona fide whistleblowers and those who cooperate during the investigation will not be punished or treated negatively by the Bank.

Whistleblowing Management

The Audit Committee, and the Customer Complaint and Fraud Unit under the Compliance Unit, oversee and deliberate on whistleblowing cases with prudence and fairness by ensuring that the investigation process is transparent and fair. For severe or complex cases, the Customer Complaint and Fraud Unit may refer the case to an ad hoc committee or the Audit Committee for consideration as deemed necessary and appropriate.

Governance of Whistleblowing Procedures

The Audit Committee and the Customer Complaint and Fraud Unit supervise whistleblowing or complaints procedures from accepting whistleblowing or complaint cases to closing those cases, as well as notifying and reporting progress updates and results to relevant parties. Moreover, these responsible parties also ensure that preventive and corrective measures including fair remedies for affected people are in place and wrongdoers will be punished according to the Bank's stipulated disciplinary actions ranging from a warning, remuneration deduction, to employment termination.

Please scan the QR code for additional information on **Whistleblowing Policy**

Contact Channels

Postal Mail: Send information or evidence to the Audit Committee or the Customer Complaint and Fraud Unit, Compliance Unit
333 Silom Road, Silom, Bangrak, Bangkok 10500

Email: Send to the Audit Committee or the Customer Complaint and Fraud Unit, Compliance Unit
Whistleblowing@bangkokbank.com

Note that the information can be sent anonymously.

Channels for Filing Complaint

Postal Mail: Send to the Customer Complaint and Fraud Unit, Compliance Unit
333 Silom Road, Silom, Bangrak, Bangkok 10500
or through bank branches

Email: Send to Bangkok Bank Public Company Limited
info@bangkokbank.com

Phone: Bangkok Bank Call Center at 1333

Financial Fraud Reporting
Press 1 for Thai Language and press 0 to connect to an officer, then press 7
Press 2 for English Language and press 0 to connect to an officer, then press 7

Service Complaint
Press 1 for Thai Language and press 0 to connect to an officer, then press 8
Press 2 for English Language and press 0 to connect to an officer, then press 8

Official Website: https://www.bangkokbank.com under topic "Contact Us"

In-Person Contact: At the head office or at any bank branch

In 2025 the Bank received a total of 591 whistleblowing cases or complaints, with 539 of these investigated, evaluated and closed, consisting of 14 cases from operating system failure, 16 cases from operational mistakes and slow responses from employees, and the remaining 509 cases resulting from customers' misunderstanding of the Bank's operations and other issues not related to the Bank's mistakes such as requests to check transactions in a deposit account, opening an account, closing an account and freezing an account, and rejection of credit card payments for products and services.

Employee Complaint Management

We provide channels for employees to file complaints related to unfair treatment at work, and other forms of intimidation or harassment, whether it is physical, verbal or sexual harassment. When an incident of unfair discrimination, intimidation or harassment takes place at work, an affected employee can tell the instigating employee to stop the action immediately or, if the instigating employee still continues to behave in such a way, the affected employee can report or consult with his supervisor to find a solution. If the issue is not resolved satisfactorily, a complaint can be filed in writing to the Employee Relations Unit under the Human Resources Division, which then submits it to the Disciplinary and Petition Committee. The Employee Relations Unit will investigate the facts and submit the conclusion of the complaint to the meeting of the Disciplinary and Petition Committee within 60 days from the date of receipt of the complaint. If it is found that there was a case of unfair discrimination, intimidation or harassment which breaks the Bank's rules or the law, the case will be referred to the Audit and Control Division and the division/department in which the violator works will be asked to consider appropriate disciplinary action and punishment. The penalty for wrongdoers is based on the severity of the case, ranging from warnings to pay cuts and termination of employment. Note that the Bank ensures that all parties are treated fairly through a transparent and equitable investigation process. The person filing the complaints is protected and their secret and personal information is kept confidential, while the victims receive remedies properly and fairly. In 2025 there were no cases of complaints about unfair discrimination, intimidation or harassment.

Procedures for Complaint Management on Employment and Work



1. Employee reports to, or consults with, the supervisor about an issue or incident to find a solution.
2. If the supervisor is unable to resolve the issue satisfactorily, the employee files a complaint in writing to the Employee Relations Unit, Human Resources Division.
3. Employee Relations Unit reviews the complaint and considers accepting the complaint.
4. Employee Relations Unit investigates and summarizes the findings before reporting to the Disciplinary and Petition Committee meetings within 60 days from the date of receiving the complaint.
5. Employee Relations Unit notifies the complaint resolution from the Disciplinary and Petition Committee in writing to the complaining employee for acknowledgement.



Raising Awareness and Understanding of Employees

We promote awareness and understanding about conducting business with ethics among employees by organizing several training courses as follows:

Industry Code of Conduct
Attending Employees **100%**

Anti-corruption
Attending Employees **100%**

Human Rights, Non-discrimination and Anti-harassment
Attending Employees **89.77%**

Foundation of Diversity, Equity and Inclusion
Attending Employees **89.74%**

Anti-money Laundering and Counter Terrorism and Proliferation of Weapons of Mass Destruction Financing: AML/CTPF

- **Training for new employees**
  Attending Employees **100%**
- **Knowledge refreshers for existing employees through e-Learning system**
  Attending Employees **100%**

Market Conduct
Attending Employees **100%**

Awards and Achievement



Selected as a member of The Sustainability Yearbook
S&P Global



Received a rating of "AAA" (on a scale of AAA to BBB) **in the 2025 SET ESG Ratings and included in the 2025 SET ESG Index**
The Stock Exchange of Thailand (SET)



Selected as one of the companies on the ESG100 list for 2025 that has outstanding performance in Environmental, Social and Governance
Thaipat Institute



Rated "Excellent" for the 2025 Corporate Governance Report of Thai Listed Companies
The Thai Institute of Directors Association (IOD)



Rated "Excellent" for the 2025 AGM Quality Assessment
The Thai Investors Association in collaboration with the Office of the Securities and Exchange Commission and the Thai Listed Companies Association



Received the Sustainability Disclosure Award 2025
Thaipat Institute

FTSE4Good

Selected as a constituent of the FTSE4Good Index Series
FTSE Russell

MSCI

Received a rating of "BBB" (on a scale of AAA to CCC) **in the MSCI ESG Ratings Assessment**
MSCI



Social Performance Data

Employees

Data	Unit	2022			2023			2024			2025		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Total employees[1]	Persons	6,408	12,683	19,091	6,258	12,447	18,705	6,302	12,614	18,916	6,269	12,662	18,931
	%	33.6	66.4	100	33	67	100	33.3	66.7	100	33.1	66.9	100
Employees by location													
Head office	Persons	3,084	4,698	7,782	3,122	4,807	7,929	3,232	5,078	8,310	3,313	5,223	8,536
Metropolitan	Persons	1,267	3,700	4,967	1,252	3,563	4,815	1,258	3,522	4,780	1,242	3,471	4,713
Other provinces	Persons	2,057	4,285	6,342	1,884	4,077	5,961	1,812	4,014	5,826	1,714	3,968	5,682
Employees by type of employment													
Permanent employees[2]	Persons	6,297	12,572	18,869	6,147	12,310	18,457	6,155	12,420	18,575	6,138	12,480	18,618
Temporary employees[3]	Persons	111	111	222	111	137	248	147	194	341	131	182	313
Employees by nationality													
Thai	Persons			19,041			18,650			18,861			18,871
Japanese	Persons			28			30			29			27
English	Persons			6			6			4			4
Chinese	Persons			3			3			5			6
Australian	Persons			2			2			2			2
Other nationalities	Persons			11			14			15			21

Employees (continued)

Data	Unit	2022			2023			2024			2025		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Employees by age													
Total employees													
Aged over 50 years	Persons	2,658	2,685	5,343	2,527	2,677	5,204	2,412	2,594	5,006	2,235	2,502	4,737
Aged 30-50 years	Persons	3,039	8,238	11,277	2,907	8,019	10,926	2,890	7,989	10,879	2,933	8,002	10,935
Aged under 30 years	Persons	711	1,760	2,471	824	1,751	2,575	1,000	2,031	3,031	1,101	2,158	3,259
Permanent employees													
Aged over 50 years	Persons							2,352	2,548	4,900	2,186	2,473	4,659
Aged 30-50 years	Persons							2,855	7,949	10,804	2,896	7,957	10,853
Aged under 30 years	Persons							948	1,923	2,871	1,056	2,050	3,106
Temporary employees													
Aged over 50 years	Persons							60	46	106	49	29	78
Aged 30-50 years	Persons							35	40	75	37	45	82
Aged under 30 years	Persons							52	108	160	45	108	153

Employees (continued)

Data	Unit	2022			2023			2024			2025		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Employees by level[4]													
Total management	**Persons**	**693**	**826**	**1,519**	**691**	**845**	**1,536**	**693**	**857**	**1,550**	**719**	**891**	**1,610**
	%	**45.6**	**54.4**	**100**	**45**	**55**	**100**	**44.7**	**55.3**	**100**	**44.7**	**55.3**	**100**
Thai	Persons	661	822	1,483	656	841	1,497	659	853	1,512	685	885	1,570
Japanese	Persons	26	0	26	28	0	28	27	0	27	25	1	26
English	Persons	2	0	2	2	0	2	2	0	2	2	0	2
Chinese	Persons	0	3	3	0	3	3	0	3	3	0	3	3
Other nationalities	Persons	4	1	5	5	1	6	5	1	6	7	2	9
Top management	**Persons**	**35**	**25**	**60**	**39**	**23**	**62**	**40**	**23**	**63**	**40**	**23**	**63**
	%	**58.3**	**41.7**	**100**	**63**	**37**	**100**	**63.5**	**36.5**	**100**	**63.5**	**36.5**	**100**
Middle management	**Persons**	**250**	**260**	**510**	**240**	**273**	**513**	**245**	**275**	**520**	**248**	**293**	**541**
	%	**49.0**	**51.0**	**100**	**47**	**53**	**100**	**47.1**	**52.9**	**100**	**45.8**	**54.2**	**100**
Junior management	**Persons**	**408**	**541**	**949**	**412**	**549**	**961**	**408**	**559**	**967**	**431**	**575**	**1,006**
	%	**43.0**	**57.0**	**100**	**43**	**57**	**100**	**42.2**	**57.8**	**100**	**42.8**	**57.2**	**100**
Staff	**Persons**	**5,604**	**11,746**	**17,350**	**5,456**	**11,465**	**16,921**	**5,462**	**11,563**	**17,025**	**5,419**	**11,589**	**17,008**
Management (Temporary employees)	**Persons**	**39**	**8**	**47**	**33**	**11**	**44**	**34**	**10**	**44**	**30**	**8**	**38**
Staff (Temporary employees)	**Persons**	**72**	**103**	**175**	**78**	**126**	**204**	**113**	**184**	**297**	**101**	**174**	**275**

Employees (continued)

Data	Unit	2022			2023			2024			2025		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Share of women in management positions in revenue-generating functions	% of all such management			53.7			54.2			53.5			53.6
Share of women in STEM-related positions	% of total STEM positions			47.4			47.2			48.1			46.2
Number of employees who are labor union members	**Persons**			**9,198**			**9,121**			**9,238**			**9,238**
	%			**48.18**			**48.76**			**48.84**			**50.34**
Number of employees under supervision of the labor unions	**%**			**100**			**100**			**100**			**100**

New Employees

Data	Unit	2022			2023			2024			2025		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
New employees hired	**Persons**	**447**	**701**	**1,148**	**571**	**967**	**1,538**	**645**	**1,235**	**1,880**	**508**	**883**	**1,391**
	%	**7.0**	**5.5**	**6.0**	**9.1**	**7.8**	**8.2**	**10.2**	**9.8**	**9.9**	**8.1**	**7.0**	**7.3**
Average hiring cost	**THB/FTE**			**5,185**			**6,175**			**5,239**			**6,265**
New employees by location													
Head office	Persons	353	504	857	401	619	1,020	438	731	1,169	353	508	861
Metropolitan	Persons	79	159	238	143	243	386	136	288	424	111	203	314
Other provinces	Persons	15	38	53	27	105	132	71	216	287	44	172	216
New employees by nationality													
Thai	Persons			1,139			1,529			1,866			1,381
Other provinces	Persons			9			9			14			10
New employees by level													
Top management	Persons	0	0	0	2	0	2	0	0	0	2	0	2
Middle management	Persons	5	4	9	3	5	8	7	6	13	1	7	8
Junior management	Persons	13	6	19	11	11	22	18	4	22	13	4	17
Staff	Persons	384	607	991	511	843	1,354	528	1,037	1,565	462	773	1,235
Management (Temporary employees)	Persons	8	0	8	3	6	9	8	4	12	2	1	3
Staff (Temporary employees)	Persons	37	84	121	41	102	143	84	184	268	28	98	126

New Employees (continued)

Data	Unit	2022			2023			2024			2025		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
New employees by age													
Aged over 50 years	Persons	11	9	20	9	10	19	43	64	107	10	12	22
Aged 30-50 years	Persons	115	174	289	112	159	271	109	187	296	87	144	231
Aged under 30 years	Persons	321	518	839	450	798	1,248	493	984	1,477	411	727	1,138
Internal hires													
Percentage of open positions filled by internal candidates	%			51.00			60.00			53.00			67.00

Employee Turnover

Data	Unit	2022			2023			2024			2025		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Employee turnover[5]	**Persons**	**822**	**1,721**	**2,543**	**712**	**1,191**	**1,903**	**594**	**1,050**	**1,644**	**539**	**825**	**1,364**
	%	**12.8**	**13.6**	**13.3**	**11.4**	**9.6**	**10.2**	**9.4**	**8.3**	**8.7**	**8.6**	**6.5**	**7.2**
Employee voluntary turnover[6]	**Persons**	**778**	**1,658**	**2,436**	**657**	**1,142**	**1,799**	**526**	**953**	**1,479**	**476**	**750**	**1,226**
	%	**12.1**	**13.1**	**12.8**	**10.5**	**9.2**	**9.6**	**8.3**	**7.6**	**7.8**	**7.6**	**5.9**	**6.5**
Employee turnover by nationality													
Thai	Persons			2,534			1,898			1,630			1,359
Other nationalities	Persons			9			5			14			5

Employee Turnover (continued)

Data	Unit	2022			2023			2024			2025		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Employee turnover by level													
Top management	Persons	4	1	5	0	3	3	3	2	5	2	0	2
Middle management	Persons	18	14	32	22	9	31	16	15	31	5	7	12
Junior management	Persons	33	34	67	20	28	48	26	23	49	19	17	36
Staff	Persons	728	1,580	2,308	626	1,072	1,698	493	881	1,374	467	692	1,159
Management (Temporary employees)	Persons	10	4	14	9	3	12	7	5	12	6	3	9
Staff (Temporary employees)	Persons	29	88	117	35	76	111	49	124	173	40	106	146
Employee turnover by age													
Aged over 50 years	Persons	312	305	617	292	213	505	245	248	493	243	186	429
Aged 30-50 years	Persons	260	828	1,088	215	583	798	155	386	541	107	261	368
Aged under 30 years	Persons	250	588	838	205	395	600	194	416	610	189	378	567

Maternity Leave and Parental Leave

Data	Unit	2022			2023			2024			2025		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Number of employees taking maternity/parental leave	Persons	59	139	198	65	139	204	49	53	102	54	41	95
Number of employees returning to work after maternity/parental leave	Persons	59	138	197	65	139	204	49	52	101	54	41	95

Maternity Leave and Parental Leave (continued)

Data	Unit	2022			2023			2024			2025		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Number of employees returning to work after maternity/parental leave and continuing to work for the next 12 months	Persons	59	138	197	60	128	188	48	49	97	53	38	91
Return to work rate of employees taking maternity/parental leave	%	100	99.3	99.5	100	100	100	100	98.1	99.0	100	100	100
Retention rate of employees returning from maternity/parental leave	%	100	100	100	92.0	92.0	92.0	98.0	94.2	96.0	98.1	92.7	95.8

Basic Salary and Renumeration

Data	Unit	2022	2023	2024	2025
Base salary					
Executive level	Male to female ratio	1 : 0.61	1 : 0.59	1 : 0.57	1 : 0.60
Management level		1 : 0.89	1 : 0.90	1 : 0.92	1 : 0.94
Non-management level		1 : 0.90	1 : 0.89	1 : 0.91	1 : 0.92
Base salary and other financial rewards[7]					
Executive level	Male to female ratio	1 : 0.61	1 : 0.58	1 : 0.56	1:0.59
Management level		1 : 0.89	1 : 0.90	1 : 0.93	1:0.94
Non-management level		1 : 0.88	1 : 0.89	1 : 0.91	1:0.92

Employee Training and Development

Data	Unit	2022			2023			2024			2025		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Average training hours	**Hours/FTE**	**30.31**	**40.70**	**37.21**	**33.29**	**39.98**	**37.74**	**40.87**	**47.14**	**45.05**	**45.14**	**53.79**	**50.93**
Average training days	**Days/FTE**										**6.02**	**7.17**	**6.79**
Average training hours by level													
Top management	Hours/FTE	7.41	9.59	8.38	7.23	66.17	25.05	26.48	49.13	34.71	50.57	45.26	48.43
Middle management	Hours/FTE	21.69	22.36	22.02	26.77	34.52	30.85	35.18	38.38	36.90	28.83	26.89	27.79
Junior management	Hours/FTE	29.80	32.99	31.60	41.98	35.58	38.34	44.11	46.27	45.36	39.84	41.68	40.90
Staff	Hours/FTE	29.68	36.91	34.69	33.67	38.11	36.74	41.96	45.43	44.35	47.10	52.97	51.16
Average training hours by age													
Aged over 50 years	Hours/FTE	18.42	25.79	22.33	20.39	23.77	22.22	25.73	29.71	27.91	30.58	36.91	34.08
Aged 30-50 years	Hours/FTE	35.60	41.15	39.69	38.51	39.18	39.01	44.28	44.44	44.40	47.92	51.62	50.64
Aged under 30 years	Hours/FTE	35.67	31.30	32.56	49.73	51.42	50.88	62.15	62.85	62.62	61.43	64.30	63.35
Average training hours by type of training													
Mandatary training	Hours/FTE	7.95	8.39	8.25	7.15	7.08	7.10	9.33	10.28	9.96	7.53	7.74	7.67
Non-mandatary training	Hours/FTE	22.21	32.16	28.82	26.46	31.26	29.72	31.55	36.86	35.09	37.60	46.06	43.26
Average amount spent on training and development	**THB/FTE**			**3,480**			**4,339**			**4,836**			**6,031**

Occupational Health and Safety

Data	Unit	2022			2023			2024			2025		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Number of employees having occupational diseases	Persons	0	0	0	0	0	0	0	4	4	0	1	1
Occupational disease rate (ODR)[8]	Persons per 1,000,000 working days	0	0	0	0	0	0	0	0.16	0.11	0	0.05	0.03
Number of lost days from work-related injuries	Days	0	17	17	0	0	0	0	50	50	0	101	101
Lost day injury rate (LDIR)[9]	Days per 1,000,000 working days	0	0.49	0.49	0	0	0	0	2.02	1.35	0	4.84	3.30
Number of employees with recorded work injuries	Persons	1	2	3	0	0	0	0	4	4	0	1	1
Work injury rate (IR)	Persons per 1,000,000 working days	0.03	0.05	0.08	0	0	0	0	0.16	0.11	0	0.05	0.03
Number of work-related fatalities	Persons	0	0	0	0	0	0	0	0	0	0	0	0
Work-related fatalities rate	%	0	0	0	0	0	0	0	0	0	0	0	0
Absentee rate[10]	%			1.66			1.31			1.28			1.30

Note:

[1] The scope of data covers employees working in Thailand only. Foreign employees and employees working in branches outside Thailand are not included.

[2] Permanent employees refer to employees of Bangkok Bank Public Company Limited with permanent contracts.

[3] Temporary employees refer to employees of Bangkok Bank Public Company Limited with temporary contracts.

[4] Employees are classified into 4 groups as follows:
- Top management level consists of Executive Vice President, Senior Executive Vice President, President, Member of Executive Board, and Chairman of Executive Board
- Middle management level consists of Senior Vice President and Vice President
- Junior management level consists of Assistant Vice President
- Staff/Officer Level

[5] Employee turnover includes retirement, early retirement, deceased, failure to fulfill probation conditions, contract rejection, no show on start date, completion of contract terms, voluntary resignation, and all other termination circumstances.

[6] Voluntary turnover includes retirement, early retirement, decline job offer, no show on start date, and voluntary resignation.

[7] Other financial rewards consist of bonus pay, special bonus pay, excluding any compensation or benefit relating to provided welfare such as maternity benefit to cover the cost of child delivery at a hospital, and children allowance.

[8] Occupational disease rate (ODR) = number of employees having occupational diseases / total working hours) x 1,000,000

[9] Lost day injury rate (LDIR) = number of lost days from work-related injuries / total working hours) x 1,000,000

[10] Absentee rate = (number of absentee days / total scheduled workdays) x 100
Absentee days include sick leave, work-related accidental leave and taking personal leave during the day.
Total scheduled workdays = total working days – total days of leave entitlement (annual holiday leave, personal leave, maternity leave, paternity leave, sterilization leave, and ordination leave).

Environmental Performance

	Unit	2022	2023	2024	2025
Energy use within the organization[1]					
Total energy consumption within organization from renewable and non-renewable sources	Gigajoules	588,998.95	550,222.57	531,571.46	488,298.39
	Megawatt-hours	163,610.82	152,839.60	147,658.74	135,638.44
Total energy consumption within the organization from non-renewable sources	Megawatt-hours	163,610.82	152,839.60	147,658.74	135,637.73
Total energy consumption within the organization from renewable sources	Megawatt-hours	-	-	-	0.715
Energy intensity ratio (energy per FTE)	Gigajoules per FTE	30.47	29.59	28.49	26.09
Total electricity consumption[2]	Gigajoules	436,641.69	426,891.03	415,284.34	382,044.00
	Megawatt-hours	121,289.36	118,580.84	115,356.76	106,123.33
Electricity purchased within the organization from non-renewable sources	Megawatt-hours	121,289.36	118,580.84	115,356.76	106,122.62
Electricity purchased within the organization from renewable sources	Megawatt-hours	-	-	-	0.715
Total electricity consumption per FTE	Megawatt-hours per FTE	6.28	6.38	6.18	5.67
Total chilled water consumption[3]	Megawatt-hours	8,140.58	6,807.18	7,858.11	5,084.94
Total emissions from chilled water	Tonnes of CO_2 equivalent	4,069.47	3,402.91	3,928.27	2,541.96
Total fuel consumption from non-renewable energy[4]	Gigajoules	152,357.26	123,331.53	116,287.12	106,254.39
Diesel fuel for emergency power generators and fire pumps	Gigajoules	154.77	694.01	856.53	841.64
	Liters	4,249.71	19,055.92	23,518.06	23,109.27
Diesel fuel for vehicles used in operations	Gigajoules	10,280.53	9,163.29	9,103.29	8,687.42
	Liters	292,399.16	263,521.44	255,985.50	244,297.37

	Unit	2022	2023	2024	2025
Gasoline fuel for vehicles used in operations	Gigajoules	141,921.96	113,474.23	106,327.30	96,725.34
	Liters	4,684,617.09	3,767,415.30	3,498,038.80	3,182,965.95
Air business travel[5]					
Total air business travel	Total distance (kilometers)	1,972,307	6,201,192	7,291,965	9,961,661
Total emissions from business travel from air	Tonnes of CO_2 equivalent	247.36	634.40	769.12	1,096.71
Greenhouse gas emission (GHG emission)[6]					
Total Direct (Scope 1) GHG emissions	Tonnes of CO_2 equivalent	13,278.33	11,665.41	12,123.74	10,190.20
Other (Biogenic and R-22)	Tonnes of CO_2 equivalent	8,805.93	10,015.34	7,397.94	7,086.75
Total Indirect (Scope 2) GHG emissions (Location Based)	Tonnes of CO_2 equivalent	60,632.55	59,278.56	57,666.84	53,051.05
Total Indirect (Scope 2) GHG emissions (Market Based)	Tonnes of CO_2 equivalent	60,632.55	59,278.56	57,666.84	53,050.70
GHG Scope 1 and 2 emissions	Tonnes of CO_2 equivalent	73,910.88	70,943.97	69,790.58	63,240.90
GHG Scope 1 emissions intensity	Tonnes of CO_2 equivalent per FTE	0.69	0.63	0.65	0.54
GHG Scope 2 emissions intensity	Tonnes of CO_2 equivalent per FTE	3.14	3.19	3.09	2.83
GHG Scope 1 and 2 emissions intensity	Tonnes of CO_2 equivalent per FTE	3.82	3.82	3.74	3.38
Other indirect (Scope 3) GHG emissions	Tonnes of CO_2 equivalent	1,512.28	1,940.06	2,032.86	2,332.04
GHG Scope 3 emissions (Category 1 - Purchased goods and services)	Tonnes of CO_2 equivalent	1,265	1,306	1,263.74	1,235.33
GHG Scope 3 emissions (Category 6 - Business travel)	Tonnes of CO_2 equivalent	247	634	769.12	1,096.71

	Unit	2022	2023	2024	2025
Water and effluents[7]					
Total water withdrawal	Cubic meters	501,555	487,553.38	486,439	475,261
- In areas with water stress	Cubic meters	48,816	93,620.71	413,911	411,708
Water withdrawal intensity	Cubic meters per FTE	25.95	26.22	26.07	25.39
Total emissions from water withdrawal	Tonnes of CO_2 equivalent	334.66	315.49	311.86	308.00
Total water discharge to surface water (Volume ≤ 1,000 mg/L total dissolved solids)	Cubic meters	401,244	390,042.71	389,151	368,478
- In areas with water stress (Volume ≤ 1,000 mg/L total dissolved solids)	Cubic meters	39,052	74,896.57	331,129	317,635
Total water consumption	Cubic meters	100,311	97,510.68	97,288	95,052
- In areas with water stress	Cubic meters	9,763	18,724.14	82,782	82,342
Use of recycled water					
Total recycled water used	Cubic meters	11,392.78	12,855.84	12,692	11,731
Equivalent of the total volume of water consumed	Percentage	2.27	2.64	2.61	2.47
Waste[8]					
Total waste generated	Metric tonnes	3,003.95	2,888.03	3,181.62	3,036.49
Waste generated intensity	Kg per FTE	155.42	155.33	170.52	162.23
	Metric tonnes per FTE	0.16	0.16	0.17	0.16
Total weight of hazardous waste	Metric tonnes	19.63	23.64	63.70	85.44
- Recycled (e-waste)	Metric tonnes	19.37	23.42	62.72	84.99

	Unit	2022	2023	2024	2025
- Landfill (Batteries and light bulbs managed by the municipality)	Metric tonnes	0.26	0.22	0.98	0.45
Total weight of non-hazardous waste	Metric tonnes	2,984.32	2,864.39	3,117.92	2,951.04
- Landfill	Metric tonnes	2,599.07	2,333.94	2,280.23	2,196.43
- Recycled	Metric tonnes	32.28	34.76	51.34	47.89
- Waste incinerated with energy recovery	Metric tonnes	-	-	0.21	2.08
- Food waste to soil amendments	Metric tonnes	-	-	3.99	16.48
- Paper sent to recycling[9]	Metric tonnes	352.97	495.69	782.15	688.17
Total weight of recycle waste diverted from disposal [10]	Metric tonnes	404.62	553.87	900.40	839.61
- non-hazardous waste	Metric tonnes	385.25	530.45	837.69	754.62
- hazardous waste	Metric tonnes	19.37	23.42	62.72	84.99
Total weight of disposed waste directed to disposal [11]	Metric tonnes	2,599.33	2,334.17	2,281.21	2,196.88
Paper used[12]					
A4 office paper used	Metric tonnes	816.02	868.57	834.98	813.45
Emissions from A4 office paper used	Tonnes of CO_2 equivalent	930.26	990.17	951.88	927.33

Note:

1 Total energy consumption within the Bank is calculated based on the Energy Content of Fuel Table (Net Calorific Value) of the Department of Alternative Energy Development and Efficiency, Ministry of Energy. Energy consumption includes electricity, diesel fuel for emergency power generators and fire pumps, and gasoline volume for vehicles used in the Bank's operations, but excludes total chilled water consumption at the branches that were rented by the Bank. The bank has improved the quality of its data and recalculated it from 2022 to 2025.

2 Data of the Bank's electricity consumption is from the meters of the Metropolitan Electricity Authority and the Provincial Electricity Authority. The scope of data collection also covered electricity usage in branches located in rented spaces as well as all the Bank's ATM and the electricity consumption from those ATM without meters was estimated from the average rate of electricity consumption of each type of ATM the Bank is using. The decrease in electricity consumption since 2022 is due to a reduction in the number of bank branches and improved energy efficiency in buildings. The bank has also improved data quality and recalculated this data for the period 2022-2025.

3 Total chilled water consumption at the rented branches is estimated from the British Thermal Unit (BTU). The data was collected from usage space, cooling load, number of operating days and operating hours of the rented branches

4 Based on data from the Bank's fuel expense database. Since 2022, the volume of fuel consumption has been declining continuously, due to a decrease in the number of branches and replacements the vehicles.

5 The data covers air travel for business purposes of the employees. Between 2022-2025, the volume of air travel greatly increased due to the business activities had returned to normal after Covid-19 recovery and the bank's overseas business expanded. Note that the calculation of GHG emissions was based on the emission factor standards of the Ministry of Energy and the 2019 UK Industrial Policy.

6 Greenhouse gases consist of Carbon Dioxide (CO_2), Methane (CH_4), Nitrous Oxide (N_2O), Sulfur Hexafluoride (SF_6) and Chlorofluorocarbons (CFCs).

- GHG under Scope 1 consists of direct emissions that the Bank controls and monitors calculated from a. fuel consumption of back-up power generators, fire pumps and vehicles used for day-to-day operations, b. the volume of refrigerants leaking from the air-conditioning system and fire extinguisher chemicals estimated from purchasing orders, and c. the volume of methane gas from septic tanks estimated from the number of employees of each building. The calculation of the quantity of Scope 1 GHG emissions is based on the emission factor according to the quantification of the carbon footprint of an organization set by the Thailand Greenhouse Gas Management Organization (Public Organization). The bank has revised its reporting format, separating biogenic emissions and R-22 refrigerant from GHG Scope 1. Furthermore, the bank has improved data quality and recalculated the data from 2022-2025.
- GHG under Scope 2 consists of indirect emissions that the Bank controls and monitors calculated from the electricity consumption of the Bank referring to the meters of the Metropolitan Electricity Authority and the Provincial Electricity Authority including electricity consumption from ATM without meters estimated from the average rate of electricity consumption of each type of ATM the Bank is using. The emission factor is 0.4999 $kgCO_2e/kWh$, based on the emission factor according to the assessment of carbon footprint of an organization set by the Thailand Greenhouse Gas Management Organization (Public Organization) in 2020. The bank has also improved data quality and recalculated this data for the period 2022-2025.
- GHG under Scope 3, Category 1 – Purchased goods and services consists of emissions calculated from water withdrawal and A4 paper consumption, and Category 6 – Business travel consists of emissions calculated from business travel from air only.

7 Water withdrawal volume is calculated from the meters of the Metropolitan Waterworks Authority and the Provincial Waterworks Authority. The continuous decline in water withdrawal is due to the decrease in the number of branches.

8 General waste covers 1. general waste from the group of five head office buildings that comprises the Silom Head Office Building, Trinity Complex Building, Rama III Building, Building 3 and Saengthong Thani Tower, which was disposed of by Bang Rak District Office and Yannawa District Office using landfill methods, and 2. general waste from other buildings apart from the group of five head office buildings, namely branch buildings nationwide and operation support centers which was estimated using the average weight of waste per person from the Department of Public Works and Town and Country Planning, the number of employees and the number of working days. The Bank started collecting recycled waste data separately in July 2020. The data covers only the group of five head office buildings and the recycled waste in this report includes cans, plastic cups, plastic bottles, glass bottles and paper boxes, but excludes electronic waste, used paper in office, and checks which were sent separately for recycling.

9 The data of total weight of used paper in office and cheque sent for recycling in 2024 increased from 2023 because the Bank hired a new service provider, resulting in a large amount of paper waiting to be delivered to the recycling process.

10 The data of total weight of recycled waste diverted from disposal, including non-hazardous waste and hazardous waste that are recycled, waste that incinerated with energy recovery, food waste to soil conditioners, and office paper that is sent to the recycling process.

11 The data of total weight of disposed waste directed to disposal, including non-hazardous waste and hazardous waste that is disposed of by landfill.

12 The data from the Bank's paper requisition database is calculated from the emission factor in accordance with the carbon footprint of paper products set by the Thailand Greenhouse Gas Management Organization (Public Organization) and is equivalent to 1.140 $kgCO_2e/kg$.

13 The data for the years 2022-2024 has changed from the previous sustainability report due to improved data quality.

Data Boundaries:

Energy consumption and GHG Emissions

Data covered the entire organization, including the group of five head office buildings (namely, the Silom Head Office Building, Trinity Complex Building, Rama III Building, Building 3 and Saengthong Thani Tower), all operation support centers, all branches and all ATM nationwide.

Water consumption, Fuel energy consumption for all types of vehicles used in the Bank's operations and Waste

Data covered the entire organization, including the group of five head office buildings (namely, the Silom Head Office Building, Trinity Complex Building, Rama III Building, Building 3 and Saengthong Thani Tower), all operation support centers and all branches.

GRI Content Index

Statement of Use	Bangkok Bank has reported in accordance with the GRI Standards for the period [from January 1 to December 31, 2025].
GRI 1 Used	GRI 1: Foundation 2021
Applicable GRI Sector Standard	Financial Services Sector Disclosure

GRI STANDARD/ OTHER SOURCE		DISCLOSURE	LOCATION		OMISSION		
			ANNUAL REPORT	SUSTAINABILITY REPORT	REQUIREMENT(S) OMITTED	REASON	EXPLANATION
General Disclosures							
GRI 2: General Disclosures 2021	2-1	Organizational details	12	5 - 6			
	2-2	Entities included in the organization's sustainability reporting		11			
	2-3	Reporting period, frequency and contact point		11			
	2-4	Restatements of information		14			
	2-5	External assurance		150			
	2-6	Activities, value chain and other business relationships	12, 20, 47	6, 119			
	2-7	Employees		126 - 129			
	2-8	Workers who are not employees		119, 126			
	2-9	Governance structure and composition	119 - 120	109 - 110			
	2-10	Nomination and selection of the highest governance body	112 - 113	110			
	2-11	Chair of the highest governance body	113, 124	110			
	2-12	Role of the highest governance body in overseeing the management of impacts		2 - 4, 7, 12 - 13, 36 - 37, 41, 48, 88, 113 - 118			
	2-13	Delegation of responsibility for managing impacts		36 - 37, 109			

GRI STANDARD/ OTHER SOURCE	DISCLOSURE		LOCATION		OMISSION		
			ANNUAL REPORT	SUSTAINABILITY REPORT	REQUIREMENT(S) OMITTED	REASON	EXPLANATION
	2-14	Role of the highest governance body in sustainability reporting		11 - 13			
	2-15	Conflicts of interest	142				
	2-16	Communication of critical concerns		86 - 87, 121 - 122			
	2-17	Collective knowledge of the highest governance body	138	112			
	2-18	Evaluation of the performance of the highest governance body	139	111			
	2-19	Remuneration policies	130				
	2-20	Process to determine remuneration	130				
	2-21	Annual total compensation ratio			2-21-a, 2-21-b and 2-21-c	Confidentiality constraints	
	2-22	Statement on sustainable development strategy		2 - 4			
	2-23	Policy commitments		89, 91, 113 - 118			
	2-24	Embedding policy commitments		89, 91, 113 - 118			
	2-25	Processes to remediate negative impacts		89, 93 - 94, 121 - 122			
	2-26	Mechanisms for seeking advice and raising concerns		84, 86 - 87, 115, 122 - 123			
	2-27	Compliance with laws and regulations		27, 122			
	2-28	Membership associations		9			
	2-29	Approach to stakeholder engagement		12 - 13, 29 - 33, 85 - 86			
	2-30	Collective bargaining agreements		118, 129			

GRI STANDARD/ OTHER SOURCE		DISCLOSURE	LOCATION		OMISSION		
			ANNUAL REPORT	SUSTAINABILITY REPORT	REQUIREMENT(S) OMITTED	REASON	EXPLANATION
Material Topics							
GRI 3: Material Topics 2021	3-1	Process to determine material topics		12 - 17			
	3-2	List of material topics		14			
Risk and Crisis Management							
GRI 3: Material Topics 2021	3-3	Management of material topics		23, 36 - 42			
Sustainable Finance							
GRI 3: Material Topics 2021	3-3	Management of material topics		23, 44 - 54			
GRI Financial Services Sector Supplement – Product Portfolio 2013	FS1	Policies with specific environmental and social components applied to business line		48			
	FS2	Procedures for assessing and screening environmental and social risks in business line		49 - 52			
	FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities		52 - 54			
	FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose		45 - 47			
	FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose		45 - 47			

GRI STANDARD/ OTHER SOURCE		DISCLOSURE	LOCATION		OMISSION		
			ANNUAL REPORT	SUSTAINABILITY REPORT	REQUIREMENT(S) OMITTED	REASON	EXPLANATION
Inclusive Finance							
GRI 3: Material Topics 2021	3-3	Management of material topics		24, 55 - 57			
GRI 203: Indirect Economic Impacts 2016	203-2	Significant indirect economic impacts		55 - 57			
GRI Financial Services Sector Supplement – Product Portfolio 2013	FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose		55 - 57			
GRI Financial Services Sector Supplement – Local Communities 2013	FS14	Initiatives to improve access to financial services for disadvantaged people		56			
Financial Literacy Enhancement							
GRI 3: Material Topics 2021	3-3	Management of material topics		24, 58 - 61			
GRI 203: Indirect Economic Impacts 2016	203-2	Significant indirect economic impacts		59			
GRI Financial Services Sector Supplement – Product and Service Labeling 2013	FS16	Initiatives to enhance financial literacy by type of beneficiary		58 - 60			
Social Responsibility and Value Creation							
GRI 3: Material Topics 2021	3-3	Management of material topics		24, 62 - 68			
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported		62, 66			

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION		OMISSION		
		ANNUAL REPORT	SUSTAINABILITY REPORT	REQUIREMENT(S) OMITTED	REASON	EXPLANATION
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs		62 - 68			
	413-2 Operations with significant actual and potential negative impacts on local communities		62 - 68			
Environmental Impact and Carbon Footprint Reduction						
GRI 3: Material Topics 2021	3-3 Management of material topics		25, 69 - 75			
GRI 302: Energy 2016	302-1 Energy consumption within the organization		74, 136			
	302-3 Energy intensity		74, 136			
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource		75			
	303-2 Management of water discharge related impacts		75			
	303-3 Water withdrawal		75, 138			
	303-4 Water discharge		75, 138			
	303-5 Water consumption		75, 138			
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions		74, 137			
	305-2 Energy indirect (Scope 2) GHG emissions		74, 137			
	305-3 Other indirect (Scope 3) GHG emissions		137			
	305-4 GHG emissions intensity		74, 137			

GRI STANDARD/ OTHER SOURCE	DISCLOSURE		LOCATION		OMISSION		
			ANNUAL REPORT	SUSTAINABILITY REPORT	REQUIREMENT(S) OMITTED	REASON	EXPLANATION
GRI 306: Waste 2020	306-1	Waste generation and significant waste-related impacts		71, 75			
	306-2	Management of significant waste-related impacts		71, 75			
	306-3	Waste generated		75, 138 - 139			
	306-4	Waste diverted from disposal		75, 138 - 139			
	306-5	Waste directed to disposal		75, 138 - 139			
Innovation and Digital Technology							
GRI 3: Material Topics 2021	3-3	Management of material topics		25, 77 - 82			
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported		77 - 82			
	203-2	Significant indirect economic impacts		77 - 82			
Customer Relationship Management							
GRI 3: Material Topics 2021	3-3	Management of material topics		26, 83 - 87			
GRI Financial Services Sector Supplement – Product and Service Labeling 2013	FS15	Policies for the fair design and sale of financial products and services		84			
Cybersecurity and Personal Data Protection							
GRI 3: Material Topics 2021	3-3	Management of material topics		26, 88 - 94			

GRI STANDARD/ OTHER SOURCE	DISCLOSURE		LOCATION		OMISSION		
			ANNUAL REPORT	SUSTAINABILITY REPORT	REQUIREMENT(S) OMITTED	REASON	EXPLANATION
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data		89, 93			
Employee Attraction and Development							
GRI 3: Material Topics 2021	3-3	Management of material topics		26, 96 - 100			
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee		26, 134			
	404-2	Programs for upgrading employee skills and transition assistance programs		96 - 100			
Employee Welfare and Wellbeing							
GRI 3: Material Topics 2021	3-3	Management of material topics		27, 101 - 106			
GRI 401: Employment 2016	401-1	New employee hires and employee turnover		130 - 132			
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees		101 - 106			
	401-3	Parental leave		132 - 133			
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system		105 - 106			
	403-2	Hazard identification, risk assessment, and incident investigation		105 - 106			
	403-3	Occupational health services		105 - 106			
	403-9	Work-related injuries		135			

GRI STANDARD/ OTHER SOURCE	DISCLOSURE		LOCATION		OMISSION		
			ANNUAL REPORT	SUSTAINABILITY REPORT	REQUIREMENT(S) OMITTED	REASON	EXPLANATION
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees		128			
	405-2	Ratio of basic salary and remuneration of women to men		133			
Corporate Governance							
GRI 3: Material Topics 2021	3-3	Management of material topics		27, 108 - 112			
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees		110			
Business Ethics							
GRI 3: Material Topics 2021	3-3	Management of material topics		27, 113 - 114			
GRI 205: Anti-corruption 2016	205-2	Communication and training about anti-corruption policies and procedures		123			
Financial Crime Prevention							
GRI 3: Material Topics 2021	3-3	Management of material topics		28, 115 - 116			
GRI 203: Indirect Economic Impacts 2016	203-2	Significant indirect economic impacts		115 - 116			
Market Conduct							
GRI 3: Material Topics 2021	3-3	Management of material topics		28, 116 - 117			

GRI STANDARD/ OTHER SOURCE		DISCLOSURE	LOCATION		OMISSION		
			ANNUAL REPORT	SUSTAINABILITY REPORT	REQUIREMENT(S) OMITTED	REASON	EXPLANATION
GRI Financial Services Sector Supplement – Product and Service Labeling 2013	FS15	Policies for the fair design and sale of financial products and services		116 - 117			
Human Rights							
GRI 3: Material Topics 2021	3-3	Management of material topics		28, 118			
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective action taken		122			
Supply Chain Management							
GRI 3: Material Topics 2021	3-3	Management of material topics		28, 119 - 120			
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers that were screened using environmental criteria		119 - 120			
	308-2	Negative environmental impacts in the supply chain and action taken		119 - 120			
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screened using social criteria		119 - 120			
	414-2	Negative social impacts in the supply chain and actions taken		119 - 120			

Assurance Statement

LRQA Independent Assurance Statement

Relating to Bangkok Bank Public Company Limited's Sustainability Report for the Calendar Year 2025 (1st January 2025 – 31st December 2025)

This assurance statement was prepared for Bangkok Bank Public Company Limited in accordance with our contract but is intended for the readers of this Report.

Terms of Engagement

LRQA Group Limited was commissioned by Bangkok Bank Public Company Limited (BBL) to provide independent assurance on its Sustainability Report 2025 ("the report") against the assurance criteria below to a moderate level of assurance and materiality of the professional judgement of the verifier using AccountAbility's AA1000AS v3 for type 2 assurance.

Our assurance engagement covered only BBL's operations and activities in Thailand and the following requirements.

- Evaluating the nature and extent of BBL's adherence to AccountAbility's AA1000 Principles (2018)
  - Inclusivity, materiality, responsiveness and impact
- Confirming that the Report is in accordance with:
  - GRI Standards 2021[1]
  - GRI 3-1: Process to determine material topics
  - GRI: Financial services sector disclosure
- Evaluating the reliability of data and information for only the selected environmental and social indicators listed below:
  - GRI 302-1: Energy consumption within the organization
  - GRI 303-3: Water withdrawal
  - GRI 303-4: Water discharge
  - GRI 303-5: Water consumption
  - GRI 305-1: Direct GHG emissions (Scope 1)[2]
  - GRI 305-2: Energy indirect GHG emissions (Scope 2)[2]
  - GRI 305-3: Other indirect GHG emissions (Scope 3, Category 1 – water and paper consumptions, Category 6 – business travel by air only)[2]
  - GRI 306-3: Waste generated
  - GRI 306-4: Waste diverted from disposal
  - GRI 306-5: Waste directed to disposal
  - GRI 403-9: Work-related injuries (absenteeism rate only)
  - GRI 404-1: Average hours of training per year per employee
  - GRI 405-2: Ratio of basic salary and remuneration of women to men

The data and information of BBL's operations and activities outside Thailand, as well as those of suppliers, contractors and any third parties mentioned in the report were excluded from the assurance engagement.

LRQA's responsibility is only to BBL. LRQA disclaims any liability or responsibility to others as explained in the end footnote. BBL is responsible for collecting, aggregating, analysing and presenting all the data and information in the report and for maintaining effective internal controls over the systems from which the report is derived. Ultimately, the report has been approved by, and remains under the responsibility of BBL.

LRQA's Opinion

Based on LRQA's approach, nothing has come to our attention that would cause us to believe that BBL has not:

- Met the requirements above
- Disclosed reliable performance data and information as no errors or omissions were detected,

and that the direct and energy indirect GHG emissions data disclosed in the report are materially correct.

The opinion expressed is formed on the basis of a moderate level of assurance and at the materiality of the professional judgement of the verifier, with the exception of the direct and energy indirect GHG emissions data where a high level of assurance at 5% materiality has been applied.

Note: *The extent of evidence-gathering for a moderate assurance engagement is less than for a high assurance engagement. Moderate assurance engagements focus on aggregated data rather than physically checking source data at sites which occurs during a high assurance engagement. Consequently, the level of assurance obtained in a moderate assurance engagement is substantially lower than the assurance that would have been obtained had a high assurance engagement been performed.*

[1] https://www.globalreporting.org
[2] GHG quantification is subject to inherent uncertainty.

LRQA's Approach

LRQA's assurance engagements are carried out using AccountAbility's AA1000AS v3 and our verification procedure. The following tasks though were undertaken as part of the evidence gathering process for this assurance engagement:

- Assessing BBL's approach to stakeholder engagement to confirm that issues raised by stakeholders were captured correctly. We did this through interviewing external stakeholders and reviewing documents and associated records.
- Reviewing BBL's double materiality assessment process for identifying and determining material issues to confirm that the right issues were included in the report. We did this by benchmarking reports written by BBL against its peers to ensure that sector specific issues were included. We also tested the filters used in determining material issues to evaluate whether BBL made informed business decisions that may create opportunities contributing towards sustainable development.
- Auditing BBL's data management systems to confirm that there were no significant errors, omissions or mis-statements in the report. We did this by reviewing the effectiveness of data handling procedures, instructions and systems, including those for internal verification. We also spoke with key people responsible for compiling the data and drafting the report.
- Verifying data and information remotely via ICT application and on-site verification by sampling evidence to confirm the reliability of the selected indicators.

Observation

Further observations and findings made during the assurance engagement are:

- Stakeholder inclusivity: We are not aware of any key stakeholder groups that have been excluded from BBL's stakeholder engagement process. BBL has open dialogue with all its stakeholders.
- Materiality: We are not aware of any material issues concerning BBL's sustainability performance that have been excluded from the report. It should be noted that BBL has established extensive criteria for determining which issue is material and that these criteria are not biased to the company's management.
- Impact: BBL has established and implemented processes for responding to the concerns of various stakeholder groups especially in relation to GHG emissions. For example, BBL has announced its Net Zero commitment by 2035 (for scope 1 and 2).
- Responsiveness: BBL has established and implemented processes for responding to the concerns of various stakeholder groups especially when reporting performance of the GRI disclosures associated with the key material issues. Objectives and targets are set to cover material issues such as GHG emissions, water and waste reduction program. However, the organization should consider implementing action plans to ensure that each objective and target can be achieved as intended.
- Reliability: Data management systems are properly defined for the selected environmental and social indicators. However, BBL should consider reviewing data collection tool as well as assumption and calculation method related to non-hazardous waste generated and non-hazardous waste disposal data. This will further improve the accuracy of data reported in the future.

LRQA's standards, competence and independence

LRQA ensures the selection of appropriately qualified individuals based on their qualifications, training and experience. The outcomes of all verification and certification assessments are then internally reviewed by senior management to ensure that the approach applied is rigorous and transparent.

This verification is the only works undertaken by LRQA for Bangkok Bank Public Company Limited and as such does not compromise our independence or impartiality.

Kamiga S.

Kamiga Sukkeaw
LRQA Lead Verifier

Dated: 26th February 2026

On behalf of LRQA (Thailand) Ltd.
No. 252/123, Muang Thai - Phatra Complex Tower B,
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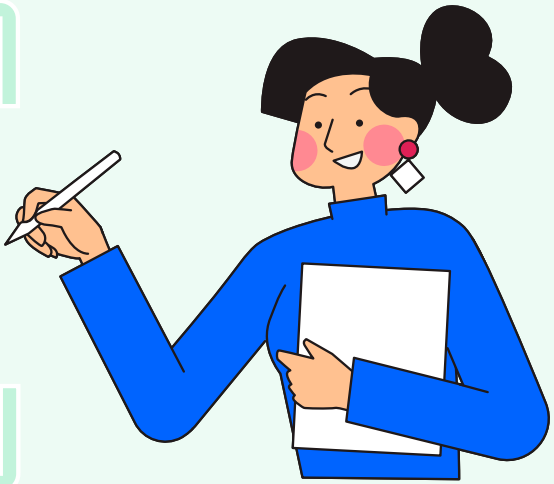
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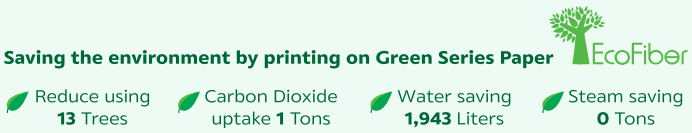
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