



## Environmental Performance

	Unit	2020	2021	2022	2023	2024
<b>Energy use within the organization<sup>1</sup></b>						
<b>Total energy consumption within the organization (non-renewable energy)</b>	Gigajoules	601,592	543,853.66	588,998.95	550,222.57	531,082.15
	Megawatt-hours	167,109	151,070	163,610.82	152,839.60	147,522.82
Energy intensity ratio (energy per FTE)	Gigajoules	25.75	25.91	30.47	29.59	28.46
<b>Total electricity consumption<sup>2</sup></b>	Gigajoules	440,680	415,335.41	436,641.69	426,891.03	414,795.03
	Megawatt-hours	122,411	115,371	121,289.36	118,580.84	115,220.84
Total Electricity consumption per FTE	Megawatt-hours per FTE	5.55	5.50	6.28	6.38	6.18
<b>Total chilled water consumption<sup>3</sup></b>	Megawatt-hours	10,403	9,823	8,140.58	6,807.18	7,858.11
Total emissions from chilled water	Tonnes of CO <sub>2</sub> equivalent	5,200	4,910	4,069.47	3,402.91	3,928.27
<b>Total fuel consumption from non-renewable energy<sup>4</sup></b>	Gigajoules	160,912	128,518.25	152,357.26	123,331.53	116,287.12
<u>Diesel</u> fuel for emergency power generators and fire pumps	Gigajoules	1,469	706	154.77	694.01	856.53
	Liters	40,329	19,385	4,249.71	19,055.92	23,518.06
<u>Diesel</u> fuel for vehicles used in operations	Gigajoules	7,163	7,297	10,280.53	9,163.29	9,103.29
	Liters	196,675	200,366	292,399.16	263,521.44	255,985.50
<u>Gasoline</u> fuel for vehicles used in operations	Gigajoules	152,280	121,517	141,921.96	113,474.23	106,327.30
	Liters	4,850,223	4,113,663	4,684,617.09	3,767,415.30	3,498,038.80



	Unit	2020	2021	2022	2023	2024
<b>Air business travel<sup>5</sup></b>						
Total air business travel	Total distance (kilometers)	829,886	93,430	1,972,307	6,201,192	7,291,965
Total emissions from business travel from air	Tonnes of CO <sub>2</sub> equivalent	84.78	9.74	247.36	634.40	769.12
<b>Greenhouse gas emission (GHG emission)<sup>6</sup></b>						
<b>Total Direct (Scope 1) GHG emissions</b>	Tonnes of CO <sub>2</sub> equivalent	14,039	11,619	21,771.02	20,844.94	12,008.06
Other (Biogenic and R-22)	Tonnes of CO <sub>2</sub> equivalent	N/A	N/A	N/A	N/A	7,398.24
<b>Total Indirect (Scope 2) GHG emissions</b>	Tonnes of CO <sub>2</sub> equivalent	61,193	57,674	60,632.55	59,278.56	57,598.90
GHG Scope 1 and 2 emissions	Tonnes of CO <sub>2</sub> equivalent	75,232	69,293	82,403.57	80,123.50	69,606.96
GHG Scope 1 emissions intensity	Tonnes of CO <sub>2</sub> equivalent per FTE	0.64	0.55	1.11	1.12	0.64
GHG Scope 2 emissions intensity	Tonnes of CO <sub>2</sub> equivalent per FTE	2.78	2.75	3.14	3.19	3.09
GHG Scope 1 and 2 emissions intensity	Tonnes of CO <sub>2</sub> equivalent per FTE	3.41	3.30	4.25	4.31	3.73
<b>Other indirect (Scope 3) GHG emissions</b>	Tonnes of CO <sub>2</sub> equivalent	1,592	1,306	1,512.28	1,940.06	2,032.86
GHG Scope 3 emissions (Category 1 - Purchased goods and services)	Tonnes of CO <sub>2</sub> equivalent	1,507	1,296	1,265	1,306	1,263.74
GHG Scope 3 emissions (Category 6 - Business travel)	Tonnes of CO <sub>2</sub> equivalent	85	10	247	634	769.12



	Unit	2020	2021	2022	2023	2024
<b>Water and effluents<sup>7</sup></b>						
Total water withdrawal	Million cubic meters	0.58	0.46	0.50	0.49	0.49
In all areas (Third-party water; Fresh water ≤ 1,000 mg/L Total dissolved solids)	Cubic meters	578,300	461,668	501,555	487,553	486,439
- In areas with water stress	Cubic meters	N/A	40,055	48,816	93,621	413,911
Water withdrawal intensity	Cubic meters per FTE	26.09	21.99	25.95	26.22	26.07
Total emissions from water withdrawal	Tonnes of CO <sub>2</sub> equivalent	325.12	249.09	334.66	315.49	311.86
Total water discharge to surface water	Cubic meters	462,640	369,334	401,244	390,043	389,151
Volume (≤ 1,000 mg/L total dissolved solids)	Cubic meters	462,640	369,334	401,244	390,043	389,151
- Total water discharge to surface water in areas with water stress	Cubic meters	N/A	32,044	39,052	74,897	331,129
- Volume (≤ 1,000 mg/L total dissolved solids)	Cubic meters	N/A	32,044	39,052	74,897	331,129
Total water consumption	Cubic meters	115,660	92,334	100,311	97,511	97,288
- Total water consumption in areas with water stress	Cubic meters	N/A	8,011	9,763	18,724	82,782
<b>Use of recycled water</b>						
Total recycled water used	Cubic meters	42,399	23,543	11,393	12,856	12,692
Equivalent of the total volume of water consumed	Percentage	7.33	5	2	3	3



	Unit	2020	2021	2022	2023	2024
<b>Waste<sup>8</sup></b>						
<b>Total waste generated</b>	Metric tonnes	4,559.34	2,753.74	3,003.95	2,888.03	3,181.62
Waste generated intensity	Kg per FTE	206.79	131.19	155.42	155.33	170.52
	Metric tonnes per FTE	0.21	0.13	0.16	0.16	0.17
<b>Total weight of <u>hazardous waste</u></b>	Metric tonnes	32.14	45.14	19.63	23.64	63.70
- Recycled (e-Waste)	Metric tonnes	32.14	45.13	19.37	23.42	62.72
- Landfill (Batteries and light bulbs managed by the municipality)	Metric tonnes	N/A	0.010	0.26	0.222	0.98
<b>Total weight of <u>non-hazardous waste</u></b>	Metric tonnes	4,527	2,708.6	2,984.3	2,864.4	3,117.92
- Landfill	Metric tonnes	3,961	2,147	2,599.07	2,333.94	2,280.23
- Recycled	Metric tonnes	12.15	19.43	32.28	34.76	51.34
- Waste incinerated with energy recovery	Metric tonnes	N/A	N/A	N/A	N/A	0.21
- Food waste to soil conditioners	Metric tonnes	N/A	N/A	N/A	N/A	3.99
- Paper sent to recycling <sup>9</sup>	Metric tonnes	554	542.5	352.97	495.69	782.15
Total weight of recycled waste diverted from disposal <sup>10</sup>	Metric tonnes	598	607	405	554	900.40
Total weight of disposed waste directed to disposal <sup>11</sup>	Metric tonnes	3,961	2,147	2,599	2,334	2,281.21



	Unit	2020	2021	2022	2023	2024
<b>Paper used<sup>12</sup></b>						
A4 office paper used	Metric tonnes	1,037	918.3	816.02	868.57	834.98
Emissions from A4 office paper used	Tonnes of CO <sub>2</sub> equivalent	1,182	1,046.8	930.26	990.17	951.88

- Note:**
- 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.
  - Data of the Bank's electricity consumption is from the meters of the Metropolitan Electricity Authority and the Provincial Electricity Authority. The higher electricity consumption during 2020-2022 was due to the extension scope of data collection to cover 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.
  - 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.
  - Based on data from the Bank's fuel expense database, in 2020 the volume of fuel consumption of back-up power generators increased because of higher electricity consumption from power generators in more buildings additional to the previous year. Between 2022-2023, the volume of fuel consumption substantially increased in accordance with the increased number of diesel cars that were used in the Bank's business activities, along with post Covid-19 pandemic recovery which led the business activities return to normal.
  - The data covers air travel for business purposes of the employees. Between 2020-2021, the volume of air travel significantly declined due to the Covid-19 pandemic. Between 2022-2024, the volume of air travel greatly increased due to the business activities returning 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.
  - Greenhouse gases consist of Carbon Dioxide (CO<sub>2</sub>), Methane (CH<sub>4</sub>), Nitrous Oxide (N<sub>2</sub>O), Sulfur Hexafluoride (SF<sub>6</sub>) 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).
    - 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 for 2019 is 0.5821 kgCO<sub>2</sub>e/kWh and for 2020-2022 is 0.4999 kgCO<sub>2</sub>e/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.
    - 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.
  - Water consumption volume is calculated from the meters of the Metropolitan Waterworks Authority and the Provincial Waterworks Authority. For 2021, water consumption declined due to the Covid-19 pandemic. However, in 2022, the volume of water consumption increased due to post Covid-19 recovery which led business activities to return to normal.
  - 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 3 building, Headquarters 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.
  - 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.
  - The data of total weight of recycled waste diverted from disposal, including non-hazardous waste and hazardous waste that are recycled, waste incinerated with energy recovery, food waste to soil conditioners, and paper that is sent to the recycling process.
  - The data of total weight of disposed waste directed to disposal, including non-hazardous waste and hazardous waste that is disposed of by landfill.
  - 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<sub>2</sub>e/kg.

### Data Boundaries:

#### Energy consumption

Data from 2020 covered the group of five head office buildings (namely, the Silom head office building, Trinity Complex building, Rama 3 building, Headquarters 3 and Saengthong Thani Tower), all operation support centers, all branches and all ATM nationwide.

#### GHG emissions

Data from 2020 covered the group of five head office buildings (namely, the Silom head office building, Trinity Complex building, Rama 3 building, Headquarters 3 and Saengthong Thani Tower), all operation support centers, all branches and all ATM nationwide. Data from 2024, reporting of Biogenic and Refrigerant R-22 was separated from greenhouse gases, Scope 1.

#### Water consumption

Data from 2020 covered the group of five head office buildings (namely, the Silom head office building, Trinity Complex building, Rama 3 building, Headquarters 3 and Saengthong Thani Tower), all operation support centers and all branches nationwide.

#### Fuel energy consumption for all types of vehicles used in the Bank's operations

Data covers the whole organization namely the group of five head office buildings, all operation support centers and all branches nationwide.

#### Waste

Data covers the whole organization namely the group of five head office buildings, all operation support centers and all branches nationwide.