Contribution to Association

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Make REAL Change

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The Bank engages with external organizations to drive national policies that are relevant and significant to the sustainable growth and success of the Bank.

The Bank will not support organizations who drive policies that do not benefit to wider society and nation nor those that contradict the Bank's policies and our ESG commitments. Importantly, the Bank strictly adheres to our policies and standards including Code of Conduct, Anti-Corruption and Bribery Policy, and Gift, Entertainment, and Donation Policy when engage with these associations. The Bank has never been involved with or engaged in any lobbying or political campaigns/activities/candidates.

The primary objectives of engagement with associations are to

- Promote sustainable lending, sustainable finance, financial literacy and literacy that would help with the development of sustainable business.
- Alleviate household debts and wealth disparity issues in Thailand.
- Drive public policies on climate change that align with Paris Agreement and Thailand's commitment. In the event of misalignments or contradictions between climate change policy positions of trade associations and the Bank's climate position, the Bank will provide recommendations and conduct reviews for continued engagement.
- Mitigate and prevent environmental and social impacts from our business.

The Bank has put in place a management system that covers all jurisdictions that we have operations. The management system encompasses identifying opportunities to engage with associations, reviewing and monitoring the alignment of policy positions of the association with our objectives and commitment, and reporting on the engagement activities and our contribution.

In 2025, the Bank assessed all trade associations' climate policy positions and activities, which are aligned with the Bank's climate position.

The Bank does not take part in any direct lobbying activities or provide any financial assistance to any political party in 2025.

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The Bank engages with partners, mainly trade associations or nonprofits groups (e.g., private foundations), that drive similar objectives including driving sustainability and climate actions where the Bank contributes in the form of membership fees. In 2025, there were 5 organizations which the Bank contributed to as follows:

Organization	Type	Objectives of relationship	Contribution (million THB)
The Thai Bankers' Association (TBA)	Trade association	Engage with the association and other commercial banks in Thailand to promote the following: 1) embedding environmental and climate consideration into operation and lending practices; 2) responsible lending in retail sector to alleviate household debt and promote financial inclusion; 3) promoting financial literacy to Thai citizens; 4) strengthening financial defenses against digital fraud	15.1
International Swaps and Derivatives Association	Trade association	Engage with the association to promote sustainable capital market and sustainable finance.	2.4
Thai Bond Market Association	Trade association	Engage with the association to promote green bond issuance in Thailand.	1.3
The Securities and Exchange Commission (SEC)	Trade association	Engage with the organization to support regulatory alignment for public listed companies.	0.5
Partnership for Carbon Accounting Financials (PCAF)	Trade association	Engage with the partnership to adopt carbon accounting standards in financial sector. The partnership is aligned with Paris Agreement.	0.2

Contributions and Expenditures (million baht)	2022	2023	2024	2025
Lobbying, interest representation, or similar	0	0	0	0
Local, regional, or national political campaigns/ organizations/ candidates	0	0	0	0
Trade associations or tax-exempt groups	24.0	26.5	34.0	19.5
Other (e.g., spending related to ballot measures or referendums)	0	0	0	0
Total	**24.0**	**26.5**	**34.0**	**19.5**