Make **REAL** Change

The MEANINGFUL Change

for Thais' Sustainability

Sustainability Report 2025

TMBThanachart Bank Public Company Limited

Enshrined in the hearts of the Thai people,
with everlasting gratitude
for Her Majesty's boundless grace.

The Board of Directors, Executives, and Employees of
TMBThanachart Bank Public Company Limited and ttb group's subsidiaries.

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Vision

To become the recommended bank of choice by our customers

Mission

To improve our customers' life-long Financial Well-being

Mr. Suphadej Poonpipat
Vice Chairman
and Acting Chairman

Mr. Piti Tantakasem
Chief Executive Officer

Message from the Chairman and the Chief Executive Officer

In a world facing rising volatility and uncertainty—driven by economic challenges, geopolitical tensions, climate change, and rapid technological advancements—the role of financial institutions today goes beyond simply pursuing financial performance. Banks must also serve as a stabilizing force that helps people and society navigate difficult times together, with resilience and confidence.

In these circumstances, ttb continues to stand by our customers and Thai society, guided by our commitment to creating **The MEANINGFUL Change.** We aim to help Thais achieve better Financial Well-being in a sustainable and tangible way, while strengthening the stability of the financial system for the long term.

Steering the Business Through Multifaceted Challenges

In 2025, Thailand continued to face multidimensional pressures, including structural household debt, a slowing economic recovery, trade tensions, regional conflicts, and increasingly severe natural disasters. These challenges have had widespread impacts across households and the business sector.

In this climate of heightened uncertainty, ttb understands that supporting our customers' ability to withstand shocks, adapt, and move toward sustainable Financial Well-being is essential to responsible banking. We continue to operate with prudence, balancing our responsibilities to all stakeholders, and strengthening financial resilience while also supporting social and environmental responsibility under the **B+ESG** framework.

Business Sustainability: Delivering Meaningful Financial Experiences

ttb continues its transformation by developing a customer-centric financial ecosystem based on a deep understanding of customers' needs and life situations, towards "Beyond Banking" services.

Through our **Ecosystem Play** strategy—focusing on customer segments where the Bank has expertise—we have adopted **Digital-First, Digital-Only** approach as a core operating model across both physical and digital channels. This approach has allowed us to enhance service quality, reduce complexity, improve efficiency, and build lasting customer relationships based on trust.

Over the past year, the Bank expanded **ttb enterprise platform (TEP)** across all branches and ttb contact center, strengthening integrated service and enabling more personalized financial solutions. We also introduced "Yindee," a Generative AI-powered chatbot on the ttb touch app, to continuously improve service capability through digital channel.

Additionally, the launch of **"ttb privilege"**, a loyalty program for all ttb touch customers, demonstrates our commitment to providing meaningful experiences through **Humanized Digital Banking**—positioning ttb as a trusted financial partner at every stage of life.

Environmental Sustainability: Supporting the Move to a Low-Carbon Economy

ttb remains deeply committed to supporting Thailand's Net Zero greenhouse gas emissions target through actions across internal operations, environmental and climate risk management, and assisting customers in transitioning to more environmentally sustainable business models.

In 2025, the Bank reduced greenhouse gas emissions from internal operations (Scopes 1 and 2) by 24% compared to 2023, while providing THB 55.6 billion in sustainable finance. ttb also partnered with the Stock Exchange of Thailand to introduce the SETCarbon greenhouse gas management tool to customers, helping them prepare for stricter environmental regulations both domestically and internationally.

At the same time, the Bank developed transition plans for high-carbon-emitting industries and significantly reduced lending to coal mining and coal-fired power generation activities. This reaffirms our commitment to fully phase out coal-related financing by 2028, supporting a sustainable low-carbon economy.

Social Sustainability: Strengthening Financial Well-being for Thais

ttb strongly believes that **Financial Well-being** is the foundation for a good quality of life and social stability in Thailand. Amid high household debt and ongoing economic uncertainty, the Bank remains committed to helping customers manage their finances responsibly through debt solutions, financial literacy programs, protection against online fraud, and initiatives with real results.

In 2025, the **"You Fight, We Help"** program assisted 77,500 customers through debt restructuring, covering total loan balances of THB 41 billion. The **Debt Consolidation** program has helped 68,240 customers combine debts from multiple lenders into a single facility, reducing interest burdens by THB 2.84 billion.

In response to natural disasters, the **"Tang-Lak"** program provided help to 8,970 flood-affected customers, covering total loan balances of THB 4.23 billion.

The **"Pay Well, Get More"** program further supported customers who showed strong repayment discipline, reducing interest burdens by THB 243 million for more than 10,000 customers, representing loan balances of THB 3.5 billion, and helping to establish positive financial habits across the system.

Beyond financial services, ttb continues to promote social participation through public-benefit programs and community initiatives, creating shared value together with customers, employees, and partners. Examples include "Circle of Boon" under the Punboon platform, the ttb |Thanachart Insurance Parkrun, and the fai-fah by ttb program, which supports public health, medical assistance, disadvantaged communities, and youth development. These efforts show ttb's ongoing commitment to strengthening Thai society in many ways.

Governance and Business Ethics: Foundations of Long-Term Trust

Strong corporate governance, solid business ethics, and disciplined risk management remain fundamental to ttb's operations. The Bank places great importance on transparency, accountability, customer data protection, and cybersecurity to build trust among all stakeholders.

Our commitment is consistently recognized externally, including:

- Ranked No. 1 in Fair Finance in Thailand for seven consecutive years by Fair Finance Thailand
- Placed in the Top 10% of global banks under the S&P Global Corporate Sustainability Assessment (CSA) 2025
- Included in the SET ESG Ratings for the eighth consecutive year, with the highest AAA rating
- Received an "Excellent" CGR rating for 17 consecutive years from the Thai Institute of Directors (IOD)
- Included in the FTSE4Good Index for the tenth consecutive year

These achievements highlight ttb's ongoing commitment to raising operational standards under the B+ESG framework and strengthening stakeholder confidence for the long term.

Moving Forward Together

On behalf of the Board of Directors and management, we sincerely thank our shareholders, customers, employees, and partners for their continued trust and support. ttb remains dedicated to building a strong, fair, and sustainable financial system—so that everyone can truly achieve better Financial Well-being for the long term.

About This Report

Overview

The TMBThanachart Sustainability Report 2025 (hereinafter referred to as the "Report") provides a transparent account of our sustainability management activities and performance. This Report highlights our efforts to address economic, environmental, and social issues that are important to stakeholders and aligned with our corporate sustainability goals.

Reporting Period

This Report presents activities and performance during the period of January 1, 2025, to December 31, 2025. Data from previous years is included where necessary to ensure consistency and comparability of performance trends.

Reporting Scope

The scope of reporting encompasses TMBThanachart Bank Public Company Limited's operations and its subsidiaries, in Thailand and overseas, accounting for 100% of the total revenue. This includes the following subsidiaries, Phahonyothin Asset Management Company Limited, TMBThanachart Broker Company Limited and ttb consumer company limited.

The economic and financial data presented in this Report are consistent with the One Report 2025, which underwent an audit by an independent party for its financial statements in accordance with the Thai Financial Reporting Standards (TFSRs) and the Code of Ethics for Professional Accountants issued by the Federation of Accounting Professions.

Verification and Assurance

The selected sustainability data presented in this Report has been verified with a limited level of assurance by an external third party, LRQA (Thailand). Selected data has been verified in accordance with AA1000AS. The assurance statement can be viewed on page 115 of this Report.

Reporting Standards

The preparation of this Report aligns with the following frameworks and guidelines:

- Global Reporting Initiative (GRI) Standards 2021
- International Integrated Reporting Framework
- Other Relevant Standards or Frameworks, e.g., ESRS

Key material topics were identified through a Double Materiality Assessment Process in 2023 to ensure relevance to stakeholders and alignment with our corporate strategy.

Materiality Assessment and Stakeholder Engagement Report

Currency Presentation

All monetary values in this Report are presented in Thai Baht (THB), which is the Bank's functional currency.

Contact Information

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About ttb

Founded in 1957, TMB Bank Public Company Limited ("TMB") exclusively serviced military units and personnel, only to expand its financial services into the commercial sector in 1973 and became publicly listed on Thailand's Stock Exchange in 1983. TMB has also been through several mergers and new business partnerships, including merging with DBS Thai Danu Bank and the Industrial Finance Corporation of Thailand in 2004; forming a new business partnership with ING Bank N.V. in 2007, and then merging with Thanachart Bank in 2019 and becoming TMBThanachart Bank Public Company Limited ("ttb"). The recent merger has made ttb the sixth-largest commercial bank in Thailand by asset size. In August 2021, the Bank of Thailand declared TMBThanachart Bank to be one of the Domestic Systemically Important Banks (D-SIBs). Today, the Bank provides a full range of banking services and platforms to our retail and commercial customers.

Our Products and Services

The Bank offers a range of financial products and services, including deposits, loans, investment products, and bancassurance. As a customer-centric organization, understanding our customers' needs is pivotal to our success. Consequently, the Bank's business is structured into two key customer segments: commercial banking and retail banking.

Commercial Banking Group		Retail Banking Group	
Deposit	• Business accounts (ttb sme one bank) • International accounts	**Deposit**	• Transactional accounts (transactional deposit) and debit card • High interest saving accounts • Term deposit • Foreign currency deposit accounts
Loan and Financing	• Working capital • Long-term loan • Supply chain solutions • Auto loan • Special funding program for SME (ttb sme smart biz)	**Loan**	• Home loan • Auto loan • Credit card loan • Personal loan & welfare loan
Domestic Transactions	• Payment service • Collection service • Liquidity management • ttb smart shop	**Investment**	• Mutual fund: ttb open architecture and ttb smart port • Structured fund • Structured note • Bond
International Transactions	• International transfer services • International trade finance services • Foreign exchange risk management • Interest rate risk management	**Insurance**	• Savings toward future securities • Life and health protection • Life assurance for properties protection • Auto protection • Personal accident protection • Travel protection • Business protection
Bancassurance & Business Protections	• ttb certificate of finance • ttb one life business insurance • ttb non-life business insurance	**Wealth**	• Wealth banking • Private banking
Others	• Corporate card and fleet card • Agency service • Investment banking and investment advisor • Letter of guarantee • Business payment service • Solution for foundations: punboon by ttb		

Remark: Revenues of each of the following businesses represent less than 5% of the total revenue: asset management business, wealth management/private banking, ESG fixed-income products for commercial clients, and advisory services to our commercial/retail clients.

Strategy and Business

The Bank's continued efforts to strengthen customer relationships and capture market share have led to the formulation of the seven Strategic Intents, which include multiple products and lifelong customer solutions. These seven Strategic Intents encompass the following:

1 Customer Centricity

The Bank places emphasis on the customer at a center of business strategy by gathering and analyzing customers' behavior to develop financial products and services to meet their needs and provide better customer experience. Moreover, the Bank also measures customer satisfaction to continuously improve the Bank's products and services.

2 Build Deposit and Transactional Banking Product Excellence

The Bank has used Deposit-led strategy to differentiate customer value proposition in deposit products and transactional banking services. The Bank will continue to focus on developing flagship deposits product that allow the Bank to deepen relationship with customers and understand customers better, which will result in the Bank becoming main bank of customers.

3 Continue Leading in Auto Loan and Lending Products

The Bank has been a leader in auto lending business, which equipped with available personnel, car dealer network, and brand's strength to cater customers' needs. With comprehensive financial product offerings and services, it enhances the Bank's ability to cope with the change in market environment and competition, and to maintain its leadership position in auto lending.

4 Build Sustainable and Recurring Non-interest Income

The Bank continues to emphasize on building sustainable non-interest income capability. Building non-interest income capability allows the Bank to effectively manage capital because of the minimal capital requirement compared to credit-related income, for example, bancassurance products and mutual fund products. Moreover, non-interest income will help ensure sustainable bottom line through business cycles. The Bank applied business model of distributor and open architecture by searching for suitable business partners and best products to be available on the Bank's shelf. This is to ensure the best offering which cater to variety needs of our customers.

5 Optimize Capital Utilization and Liquidity Management

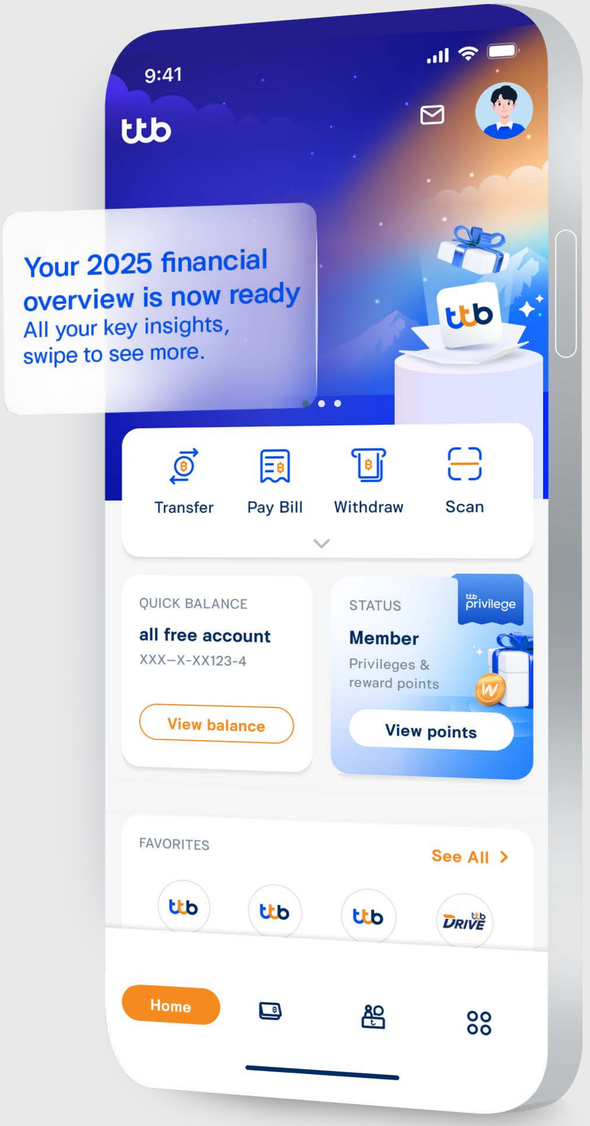
The Bank is strongly committed to delivering the level of profit expected by investors and has set the target to earn same level of ROE with top bank performers within the next 3-5 years. To achieve this, the Bank continues to put our focus on selectively growing balance sheet to generate incremental return.

6 Enhance Digital Capability and Solutions

The financial transaction on digital channel has been continuously growing due to the shift in customers' behavior toward digital channel and the rapid technological advancement. The COVID-19 pandemic, meanwhile, has accelerated changes in consumer behaviors and has brought a heightened awareness of use of financial services through digital channel. The Bank aims to digitize and migrate banking services to digital channel through the concept of "Digital-First, Digital-Only" with humanized touch or so called "Humanized Digital Banking" The digitalization journey to operate under Digital-First operating model starts from:

1) Reduce costs and operational burden by serving customer via digital channel
2) Deepen customers' engagement through personalization
3) Generate sustainable growth in traditional revenue stream
4) Create revenue from new business and ecosystem

The Bank's digital strategy has geared towards ecosystem play and beyond banking services developed with strategic partners in order to deepen customer engagement throughout life-stages and life-events. The ecosystem play will be built around the Bank's strong market presence and competitive advantage, for example, automotive industry where the Bank is the leader in automotive lending business with high network coverage of dealers and automotive supply chain. The ecosystem play will also act as an engagement tool for our customers, i.e., lessen the burden for owning a car.



7 Align Organization and Workforce Structure to "Digital-First, Digital-Only" Operating Model

With well-developed digital capability foundation and implementation Digital-First operating model, this enables the Bank to leverage the capability to streamline operational activities and adopt more digital end-to-end process. The Bank has also strengthened the employer branding to attract tech talent in order to build up digital capability internally. As a result, the organization and workforce structure are required to change in accordance with "Digital-First, Digital-Only" direction for sustainable business model and realize benefits of lower cost-to-serve from streamlining the offline operation.

Sustainability at ttb

At ttb, we are committed to embedding sustainability into the core of our business practices to achieve not only short-term success but also to create meaningful, long-lasting value for all stakeholders. Guided by our philosophy and mission, we aim to ensure that every strategic objective contributes to sustainable growth and a resilient future.

Governance plays a pivotal role in this commitment. Our Board of Directors, as the highest governing body, oversees the effectiveness of sustainability management across the organization. The Nomination, Remuneration, and Corporate Governance Committee (NRCC) leads the charge in reviewing and endorsing strategic sustainability matters and ensuring alignment with our long-term vision. Complementing this, the Risk Oversight Committee (ROC) focuses on critical areas such as managing climate-related risks, advancing responsible lending practices, and mitigating environmental and social risks.

At the operational level, our dedicated Sustainability Department collaborates closely with relevant business units to raise sustainability standards and foster a culture of awareness among employees. Together, these efforts ensure that sustainability is a shared responsibility embedded throughout the organization.

Our commitment to sustainability is embodied in our B+ESG framework, which provides a comprehensive structure across four key dimensions: Business Sustainability, Environmental Sustainability, Social Sustainability, and Corporate Governance and Business Ethics.

Business Sustainability

Shifting toward a sustainable business model to create long-term financial growth and embed responsible practices

Environmental Sustainability

Minimizing our direct and indirect environmental impacts

Social Sustainability

Continuously enhancing human capital management and contributing to the sustainable development of youth and community

Corporate Governance and Business Ethics

Ensuring effective governance, risk management, and internal controls, and fostering an ethical culture

Remark: The Nomination, Remuneration, and Corporate Governance Committee (NRCC) will be aligned to the Sustainability, Nomination, Remuneration, and Corporate Governance Committee, effective 21 January 2026, to formally acknowledge its existing oversight of sustainability and ESG matters.

Sustainability KPIs

The Bank integrated sustainability-related key performance indicators (KPIs) into our corporate KPIs to align our business objectives with sustainable growth aspirations. These corporate KPIs form the foundation for determining the variable compensation pool for the CEO, executives, and all employees of the Bank, ensuring a unified commitment to achieving our sustainability goals.

Sustainability Framework	2025 Key Performance Indicators	2025 Target	2025 Performance
B Business Sustainability	Number of complaints to regulators[1, 2]	**47%** reduction for the retail segment and **13%** reduction for the commercial segment compared to 2023	**66%** reduction for the retail segment and **61%** reduction for the commercial segment compared to 2023
	ESG loan setup	THB **35** billion	THB **55.6** billion
E Environmental Sustainability	Transition plan development for high GHG sectors	**2** sectors	**2** sectors
	Scope 1 and 2 GHG reduction[3]	**9%** compared to 2023	**24%** compared to 2023
S Social Sustainability	Debt consolidation	THB **4.0** billion	THB **4.1** billion
	Welfare loan	THB **8.4** billion	THB **6.5** billion
G Corporate Governance and Business Ethics	Good corporate governance and effectiveness of the Board of Directors	Corporate governance score **≥ 93%**	Corporate governance score of **100%**
	Internal audit/compliance issues posing critical and high non-financial risk	**≤5%** overdue	**0%**

[1]Regulators include the Bank of Thailand (BOT), the Office of Insurance Commission (OIC), The Securities and Exchange Commission, Thailand (SEC), and the Office of the Consumer Protection Board (OCPB).
[2]Excluding complaint cases from the Bank's intended policies e.g., mule account and rejection criteria.
[3]The performance and target cover the Head Office (including subsidiaries located in the Head Office, i.e., Phahonyothin Asset Management Company Limited and ttb consumer company limited), other buildings, branches and TMBThanachart Broker Company Limited.

Sustainability Awards and Recognition

1st place in Fair Finance Thailand for 7 consecutive years since 2019

AAA rating in 2025, inclusion in SET ESG Rating since 2018

Ranked within Top 10% of Banks in the S&P Global Corporate Sustainability Assessment (CSA) 2025

Inclusion in FTSE4Good for 10 consecutive years since 2016

A rating in 2025, inclusion in MSCI ESG Rating since 2020

Awarded Best Environmental Responsibility by the 15th Asian Excellence Awards

Certified as a member of Collective Action Coalition Against Corruption (CAC) since 2014

Excellent level in IOD's Corporate Governance Report of Thai Listed Companies (CGR) for 17 consecutive years

Recognized as an ASEAN Asset Class Public Listed Company from the ASEAN Corporate Governance Scorecard (ACGS) 2025

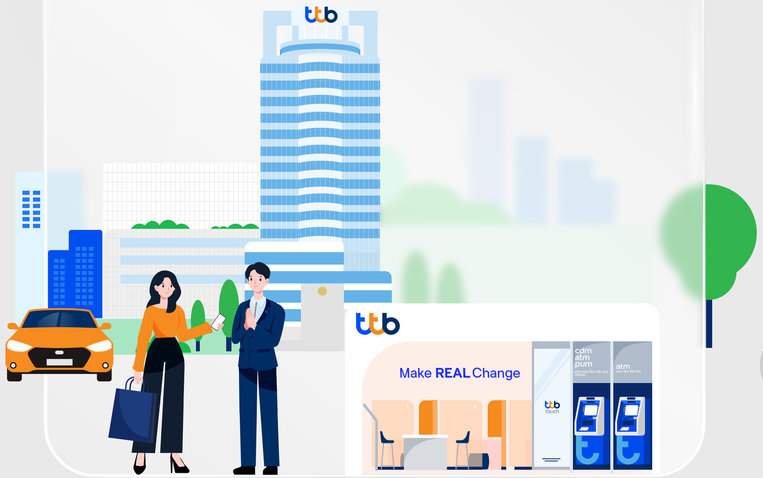
ttb value chain

ttb creates sustainable value throughout our value chain

13,364
total employees

2,199
ATMs, ADMs and All-in-One

432
domestic branches



provides exceptional products and services that enhance customer experience

Total operating income of
THB 65,677 mn

Net profit of
THB 20,639 mn

Overall satisfaction for complaint handling:
97%

Over
10
mn customers

and gives back to our shareholders and the wider society

65,677
shareholders
as of 4 March 2026

Dividend
THB 0.196
per share

ROE
8.6%

EPS
THB 0.22

THB 34 mn
in community investment

>70,000
people
benefited from the fai-fah program

THB 357 mn
donation via Punboon

601 foundations
benefited from funds raised from Punboon by ttb

ttb value creation

One of ttb's purposes as a financial service provider is to make a positive impact on the wider society and the environment. Our direction and ability to create value are dependent on our relationships with stakeholders, business activities, and how well we understand our stakeholders' needs and expectations. Thus, effective stakeholder engagement and collaboration are crucial to our ability to proactively respond to sustainability challenges, opportunities, and stakeholders' needs.

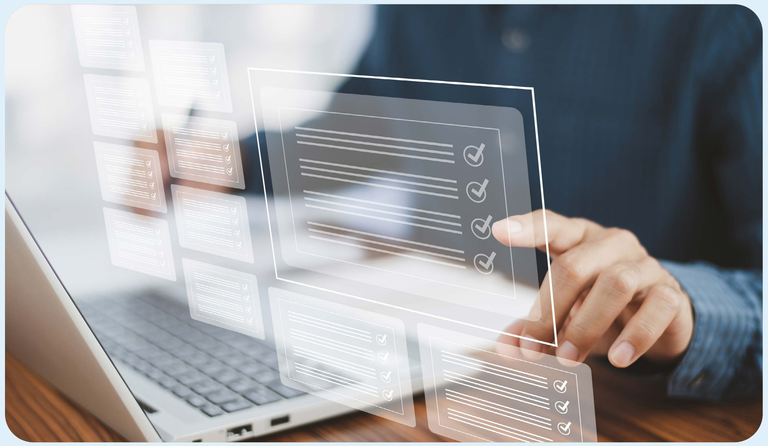
Input	Products and Services	Output	Value to Stakeholders
Financial Capital All financial assets including assets, deposits and equity.		• THB 65,677 million of operating income • THB 20,639 million of net profit • Return on equity: 8.6%	ttb creates financial value for both investors and employees through dividends and compensation while playing a significant role in stimulating national economic growth and uplifting people's Financial Well-being through responsible, inclusive, and accessible products and services.
Manufactured Capital External resources such as suppliers and contractors are required for business operations; and product and service development.		• 6.3 million ttb touch users • Zero data breach cases with customer impact	Our customers derive value from our products and services. As such, the Bank invests in digital technologies and IT infrastructure to provide a better financial experience for our customers so that they experience faster, more convenient, easily accessible, and inclusive service.
Human and Intellectual Capital Time, skills and knowledge of our workforce, systems, technology, and innovation that contribute to business operations.	ttb inspires people to Make REAL Change by using our financial expertise to address the needs of our customers for better Financial Well-being. **ttb strategic intents:** 1. Customer centricity 2. Build deposit and transactional banking product excellence 3. Continue leading in auto loan and lending products 4. Build sustainable and recurring non-interest income 5. Optimize capital utilization and liquidity management 6. Enhance digital capability and solutions 7. Align organization and workforce structure to "Digital-First, Digital-Only" operating model	• THB 15,768 million of employee compensation and benefits • Development programs such as ttb hackathon, Objective and Key Results (OKR), etc. • ttb awards and Service Excellence • Continuous enhancement of products and services such as My Car, My Tax, My Work, My Home, and My Credit, along with new features like ttb privilege and ongoing improvements to the ttb touch application.	The Bank provides training and career development programs for employees with the aim of promoting career growth and opportunities within the Bank. Such value creation in terms of human capital development is not only beneficial to employees, but also to shareholders, investors and society, as it creates a skilled and well-trained workforce.
Social and Relationship Capital Engagement and relationship building with stakeholders including customers, employees, investors, shareholders, regulators, and society.		• 4,500 volunteers for 71,706 hours • Community investment of THB 34 million • THB 357 million raised via Punboon by ttb connecting donors to 601 foundations with needs in different areas e.g., education, hospitality, vulnerable groups, etc. • THB 18.9 billion valued debt consolidation programs for over 68,240 debtors.	The Bank engages with all stakeholders on a regular basis. Stakeholders' perspectives are taken into account and their concerns are addressed appropriately. We believe that having a robust relationship with our stakeholders will enable us to operate responsibly and deliver innovative need-based products and services to customers and society.
Natural Capital The consumption of natural resources by business activities, i.e., energy consumption and water withdrawal		• GHG Scope 1 emissions: 3,105 tonnes of carbon dioxide equivalent • GHG Scope 2 emissions: 21,401 tonnes of carbon dioxide equivalent • GHG Scope 3 emissions: 753 tonnes of carbon dioxide equivalent*	The Bank has been continuously mitigating its direct environmental impacts and also its consumption of natural resources while complying with environmental regulations in order to alleviate the Bank's impact on climate change.

* GHG Scope 3 emissions are calculated from activities: paper usage, waste management, business travel and transportation operated by external parties, and LPG usage by lessee. Financed emissions are disclosed separately in TCFD report 2025.

Materiality Assessment and Stakeholder Engagement

Materiality Assessment

The Bank conducts the materiality assessment on a flexible two-to three-year cycle along with annual reviews. Since 2023, we have adopted the double materiality concept which takes into account how ESG issues affect the financial value of the Bank (financial materiality) and the impact on the environment and society at large (impact materiality). In 2025, the Bank conducted an internal review of its materiality assessment to ensure continued alignment with evolving sustainability trends, stakeholder expectations, and organizational priorities. This process, led by the Sustainability Team in collaboration with heads of relevant departments, focused on validating the relevance and impact of the material topics identified in the previous year's comprehensive assessment.



The review involved a detailed analysis of:

Stakeholder Input

Revisiting insights gathered from internal and external stakeholders during the prior year's assessment.

Performance Metrics

Evaluating the performance of key indicators linked to each material topic to confirm their sustained importance.

Risk and Opportunity Alignment

Cross-referencing identified topics with the Bank's Enterprise Risk Management (ERM) framework to ensure integration of ESG risks and opportunities.

Regulatory, Trend, and Peer Analysis

Examining regulatory developments, global sustainability trends, and peer analysis to identify any emerging material issues.

The review concluded that the material topics identified in the previous year remain relevant and aligned with the Bank's sustainability strategy. As such, no changes were made to the list of material topics or their prioritization. The topics continue to reflect the issues that matter most to the Bank and its stakeholders, addressing both financial and impact materiality perspectives.

Materiality Assessment and Stakeholder Engagement Report

Materiality Assessment Process

Identification

Identify and examine sustainability topics that have actual and potential impacts on ttb as well as the environment and society at large.

Prioritization

Assess the significance of material topics based on risk assessment criteria, and inputs from relevant functions, top management, and stakeholders.

Validation

Review and approve material topics by the Board of Directors.

Review

Annually review the relevance and significance of material topics by engaging with internal and external stakeholders.

Materiality Matrix 2025

Business

1. Customer experience
2. Digital transformation and innovation
3. Beyond banking and ecosystem
4. Responsible lending and investment

Environment

5. Climate actions and decarbonization strategy
6. Sustainable finance
7. Environmental management

Social

8. Financial inclusion and over-indebtedness
9. Financial well-being and financial literacy
10. Employee's learning and development
11. Employee welfare and well-being
12. Talent attraction and retention
13. Diversity, equity and inclusion
14. Human rights
15. Community investment and development

Governance

16. Cybersecurity and data privacy
17. Corporate governance
18. Business ethics
19. Risk and crisis management
20. Sustainable supply chain

Material Topics for Enterprise Value Creation

Material topics with highest enterprise value creation impacts are as follows.

Material Topics	Corporate Governance	Responsible Lending and Investment	Cybersecurity and Data Privacy
2025 Target	Corporate Governance Report (CGR) Score (assessed by Thai Institute of Directors) to exceed 93%.	ESG loan setup of THB 35 billion	0 critical cybersecurity incidents
2025 Progress	The Bank received 2025 Corporate Governance Report (CGR) Score of 100%.	ESG loan setup of THB 55.6 billion	0 critical cybersecurity incidents
Business Case	A strong governance structure supports business growth by enhancing accountability and transparency, fostering trust among stakeholders, ensuring legal and regulatory compliance, and aiding strategic decision-making to respond effectively to changes. The Bank shall ensure that its Board of Directors is well equipped with a wide range of experiences, skills, knowledge and gender to facilitate the decision-making process.	The Bank manages indirect environmental and social impacts from our business operations through responsible lending and sustainable finance. It recognizes that certain transactions and client engagements could result in indirect financial risks, such as environmental and social risks. The incidents of negative socio-environmental impacts can be a significant source of reputational risk, which can lead to a decrease in asset value or even losses to the Bank. Although the E&S risks may not pose an immediate impact to the Bank, it undermines our long-term sustainability.	The Bank is a data-driven organization. Its operations are based on data analysis and insights. The collection of data plays a vital role in the Bank's day-to-day activities while catering to customers. It is our responsibility to manage customer data in a way that fosters trust and mitigates any potential risks that may jeopardize the customers' Financial Well-being, privacy, and rights.

Material Topics	Corporate Governance	Responsible Lending and Investment	Cybersecurity and Data Privacy
Business Impact	Risk management	Risk management	Risk management
Business Strategies	The Bank has a robust corporate governance framework and processes designed to secure a competitive edge for long-term business growth while ensuring value creation for all stakeholder groups. The Bank's Corporate Governance Policy is standardized and includes best practices guided by the Bank of Thailand, the Securities and Exchange Commission of Thailand, the Organization for Economic Co-operation and Development (OECD), and the ASEAN Corporate Governance Scorecard. Its Board of Directors is composed of individuals with diverse skills, experiences, and backgrounds, offering valuable insights into the decision-making process. The Board undergoes an annual assessment to ensure board effectiveness. The Bank has dedicated sub-committees that are drawn on the professional expertise of their members to oversee and govern critical aspects of the Bank's operations.	The Bank has incorporated the underlying environmental and social issues into the Environmental and Social Responsibility (ESR) Policy which is applicable to corporate, SMEs, retail clients, and its investment portfolios. An exclusion list is established to screen out business activities associated with high E&S risks and impacts. The screenings of E&S risks are applicable in terms of general and sector-specific E&S risk assessments. The Bank has defined a long-term commitment to manage impacts from our lending business, including reducing coal-fired power plant projects to zero by 2028 and exiting from the coal mining projects by 2028. To promote sustainable finance and investment, ttb aims to increase our green lending ratio in our portfolio where we offer various forms of sustainable products including green loans, sustainability-linked loans, loans with positive social impacts, green bonds, and blue bonds.	The Bank has established an executive role to manage customer privacy and data security. The Data Protection Officer (DPO) is responsible for overseeing the Bank and its subsidiaries' compliances which fosters a culture of data protection. The Chief Information Security Officer (CISO) is responsible for setting the direction and strategy for cybersecurity management to minimize information security-related risks. The Bank has enforced the Data Governance Policy that covers data privacy, data protection, and data management, and Cyber and Digital Risk Management Policy. Data management is embedded in group-wide risk management practices where annual control testing is conducted to evaluate the effectiveness of existing processes, procedures, and security controls. It enhances data protection across all stages of the data lifecycle through mandatory training for all employees to foster awareness. Any data loss or leakage is closely monitored and managed.
Connection to the Compensation of the Management	The metric is part of 2025 corporate KPIs under sustainability dimension which weights 10% of the corporate KPIs and are tied to all Chiefs' variable compensation.	The metric is part of 2025 corporate KPIs under sustainability dimension which weights 10% of the corporate KPIs and are tied to all Chiefs' variable compensation.	The Chief Information Officer's KPIs include maintaining a record of 0 critical cybersecurity incidents. This KPI is tied to the CIO's compensation.

Material Topics for External Stakeholders

Material topics with highest impact on external stakeholders are as follows.

Material Topics	Sustainable Finance	Financial Inclusion and Over-Indebtedness
Impact on External Stakeholders	**Positive Impact** • Job creation from our client's projects • Low-emission and environmentally-friendly projects supported by our sustainable finance products **Negative Impact** • Carbon emission from financed operations • Resettlement of communities surrounding our clients' projects **Stakeholder Groups** • Clients, society, and the environment	**Positive Impact** • Economic growth stimulation by including more people into the formal financial system • Poverty alleviation through the Bank's provision of tools to save, invest and manage risks **Negative Impact** • The risk of over-indebtedness due to easy credit access and people borrowing beyond their ability to repay • Financial instability due to rapid expansion of financial services without adequate regulation **Stakeholder Groups** • End customers and society
Output Metric	The Bank issued green bonds to finance a solar energy project and a sustainable transportation project, and a blue bond to finance a biodegradable and phosphate-free cleaning agent project, and a plastic recycling project. The estimated carbon dioxide emissions avoidance of these projects is 192,400 tonnes per year.	The Bank's debt consolidation program helps over 68,240 customers consolidate all debts from multiple accounts into one account with a lower interest rate. This program aims to reduce the customer's interest burden and simplify the repayment process into a single payment plan. The amount of debt consolidation is THB 18,920 billion.
Impact Valuation	The social cost of avoided carbon is USD 56 per ton of CO2 with an average discount rate of 3%. It is sourced from the Technical Support Document: Social Cost of Carbon, Methane, and Nitrous Oxide by the Interagency Working Group on Social Cost of Greenhouse Gases, United States Government.	Reduced interest burden is calculated from the difference in interest payment the customers had prior to and after joining the debt consolidation program.
Impact Metric	An avoided social cost of carbon dioxide equivalent is THB 355 million in 2025.	Reduced customers' interest burden results in increased household income by THB 2,840 million in 2025.

Stakeholder Engagement

The Bank regularly engages and communicates with our stakeholders: shareholders and investors, employees, customers, business partners and suppliers, competitors, regulators, civil society, and communities.

Stakeholders	Engagement Approach	Needs and Expectations	Response to Stakeholders' Interests
Shareholders and Investors	• Annual shareholder general meeting • Analyst meetings • Shareholder and investor roadshows • Quarterly reports • Seminars • Information disclosure via regulators' platforms • Enquiries submitted through the ttb website • Investor Relations contact point • Whistleblower and complaint channel	• Business performance • Changes in regulatory requirements from laws and/or government agencies • Transparency and accountability of information	• Corporate Governance, page 81-84 • Business Ethics, page 85-88 • Risk Management, page 89-93 • Digital Transformation and Innovation, page 24-26 • Financial Well-being, page 51
Employees	• Communication with HR Business Partners • Employee engagement survey • Orientation for new employees • Town Halls • Regular emails and other online communication • Whistleblower and complaint channel	• Career growth and development • Fair labor practices • Work environment that promotes employee well-being	• People, page 63-74
Customers	• ttb touch • Branches • Relationship Managers • ttb contact center • Website and social media (Facebook, Line, Instagram, TikTok, X, YouTube, and Threads) • Activities and events with customers • Whistleblower and complaint channel	• Products and services • Improvement of IT system's effectiveness • Quality and effectiveness of service • Privacy data management	• Customer Experience, page 29-32 • Beyond Banking and Ecosystem, page 27-28 • Financial Well-being, page 51 • Financial Literacy and Financial Inclusion, page 52-62 • Cybersecurity and Data Privacy, page 94-97

Stakeholders	Engagement Approach	Needs and Expectations	Response to Stakeholders' Interests
Business Partners and Suppliers	• Meetings • Relationship Managers • Procurement channel • Whistleblower and complaint channel	• Business growth through relationships with the Bank • Enhancing workforce capabilities to prepare for business growth	• Customer Experience, page 29-32 • Supply chain management, page 98-100
Competitors	• Banking industry activities, seminars, trainings and events hosted by regulators and external parties • Whistleblower and complaint channel	• Driving sustainability issues that are important to the banking sector, e.g., responsible lending and investment, climate strategy, digital fraud	• Responsible Lending and Investment, page 33-36 • Climate Actions and Decarbonization Strategy, page 38-43 • Sustainable Finance, page 44-47
Regulators	• Banking industry activities, seminars, trainings and events hosted by regulators and external parties • Whistleblower and complaint channel	• Driving sustainability issues that are important to the banking sector, e.g., responsible lending and investment, climate strategy • Compliance to legal requirements, e.g., PDPA, anti-money laundering, digital fraud management	• Risk Management, page 89-93 • Responsible Lending and Investment, page 33-36 • Climate Actions and Decarbonization Strategy, page 38-43 • Sustainable Finance, page 44-47 • Cybersecurity and Data Privacy, page 94-97
Civil Society and Communities	• fai-fah learning centers • Community relations • Community surveys • Whistleblower and complaint channel	• Creating positive change in youth and community development programs • Environmental and social risk management from the Bank's lending business	• Social Development, page 75-79 • Responsible Lending and Investment, page 33-36

Business

- Digital Transformation and Innovation
- Beyond Banking and Ecosystem
- Customer Experience
- Responsible Lending and Investment

Digital Transformation and Innovation

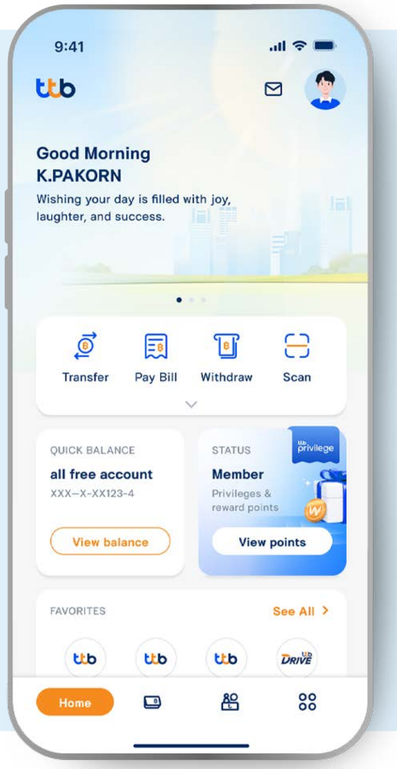
Our strategic direction continues to be anchored in a Digital-First, Digital-Only approach designed to deliver tailored, end to end customer journeys. This vision is powered by ttb spark, our internal innovation engine that enables the Bank to develop digital and technology solutions from system design to infrastructure ensuring seamless and secure financial services in an increasingly digital world.

Across all initiatives, customer well-being remains at the center. In 2025, we further enhanced accessibility, convenience, and personalization across our platforms, ensuring that every interaction supports long term Financial Well-being for all customers.

ttb touch: The Heart of Digital Banking

Since its launch in 2022, ttb touch has become the core of our digital banking strategy. Rather than relying on physical channels, we aim to make mobile banking the primary point of interaction by enabling customizable journeys that respond to each customer's needs and pain points. In 2025, enhancements in usability, security, and personalized tools and financial solutions further strengthened its role as the primary banking channel.

Digital Transaction via ttb touch



6.3 million users

93%
of financial transactions conducted on the ttb touch platform

Accounting nearly
50%
of retail revenue generation

Beyond offering financial and non-financial services, ttb touch addresses unmet customers' needs. It also serves as the central platform connecting all solutions offered to our customers and delivering integrated value across every stage of a customer's financial journey. The Bank develops new products and services based on our competencies and the collaboration with ecosystem partners. For more information on the Ecosystem Play strategy, please see the chapter 'Beyond Banking and Ecosystem'.

In 2025, ttb further strengthened ttb touch by leveraging advanced data analytics and AI to roll out hyper personalized experiences, including:

- Customized financial insights based on individual behaviors
- Real-time, relevant product recommendations
- Personalized security and risk-management settings

This evolution transforms ttb touch into a personal financial companion, offering each customer a uniquely tailored banking experience.

Digital-First Branch Transformation

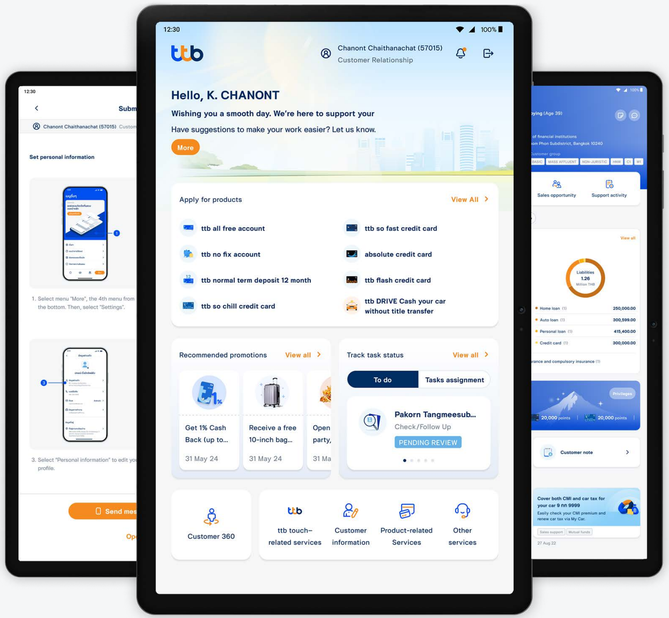
In 2025, all ttb branches fully adopted the Digital-First, Digital-Only model, transforming the role of physical interactions to complement mobile banking and emphasize value adding advisory services.

Digital-first branches:

- Promote digital self-service via ttb touch
- Empower staff to act as digital coaches
- Redirect branch engagement to complex, advisory-based services

As a result, 69% of routine transactions—such as deposits, withdrawals, bill payments, and transfers—migrated from branches to digital channels. This shift enabled staff to reallocate their capacity toward higher value support with significantly shorter customer waiting times.

ttb enterprise (TEP)



To strengthen its omnichannel capabilities and complement digital engagement with high-quality in-person service, ttb introduced ttb enterprise (TEP)—a tablet-based platform that enables branch and contact center staff to deliver fast, paperless, connected, and more personalized services. Piloted in 2024 at the Head Office and Central Ladprao branches and rolled out nationwide in 2025, more than 5,000 staff adopted TEP.

TEP was developed with four strategic intents: (1) improving customer experience through quicker turnaround and seamless journeys; (2) enhancing staff productivity by reducing manual work and enabling more data-driven service; (3) supporting straight-through processing to streamline middle- and back-office operations; and (4) creating a unified platform that scales across all staff-assisted touchpoints. In alignment with the Bank's digital strategy, TEP serves as a Humanized Digital Platform and staff-assisted channel that integrates frontline operations with back-end systems. By equipping staff with real-time customer information, digital input channels, and integrated service tools, TEP enables faster, more accurate support and helps staff offer tailored benefits, promotions, and product recommendations promptly and precisely. As part of this shift, all low counters now operate using tablets only, moving from service-focused interactions to a service-to-sales model that has helped increase transactions—particularly new account openings. In parallel, as TEP reduces reliance on the vendor's CRM platform for staff-assisted journeys, the Bank optimized CRM license usage in 2025 and expects to realize approximately THB 40 million in license fee savings in 2026. This unified approach bridges the digital–physical gap and creates a consistent experience across customer channels. This initiative strengthens productivity and efficiency, delivering a faster and more precise customer experience.

Digital Fraud

Thailand is currently grappling with the increased incidents of digital fraud, with money-siphoning apps and mule accounts being at the core of this challenge. These sophisticated apps can phish for user credentials, execute unauthorized transactions, and even harvest sensitive data for further fraudulent activities. Mule accounts are often created with the intention of digitally laundering money or facilitating fraudulent activities and pose a severe threat to the integrity and security of the financial ecosystem.

Recognizing the magnitude of this crisis, ttb has taken proactive steps to fortify our defenses and safeguard our customers. We have set up a dedicated mobile banking security unit to closely monitor, manage, and mitigate this crisis. The Bank has been relentlessly deploying advanced security measures beyond the regulatory requirements set by the central bank, enhancing surveillance to promptly identify and mitigate suspicious activities, and strengthening verification procedures to prevent exploitation.

Risk-Based Customer Profiling

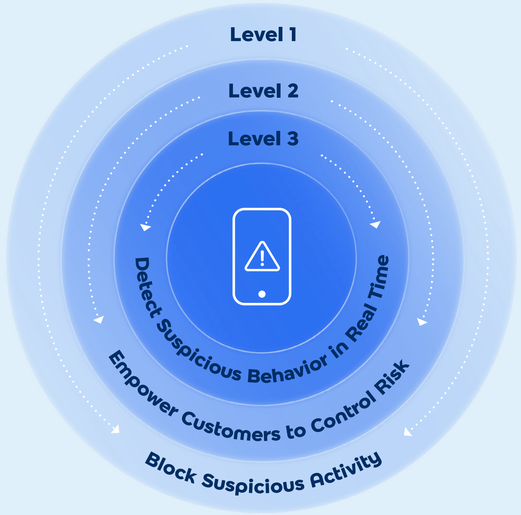
In alignment with the Bank of Thailand's customer profiling measures, ttb has embedded a risk based customer profiling framework within ttb touch to further strengthen digital fraud prevention. This framework adapts regulatory principles to assess customers based on transaction behavior, usage history, and digital engagement, enabling the Bank to dynamically assign appropriate transaction and payment limits.

By tailoring transaction thresholds to individual risk profiles, the system helps prevent unauthorized or suspicious transfers, particularly in cases involving mule accounts or irregular transaction behavior—such as limiting transfers that are significantly higher than the customer's usual patterns. Customers with limited transaction history, unusual usage patterns, or identified vulnerabilities may be assigned more conservative limits, while those with established and stable usage can transact within higher thresholds.

Following the implementation of the profiling framework within ttb touch, the number of identified mule accounts declined by approximately 66%. This reflects the effectiveness of behavior-based transaction controls in mitigating fraudulent account usage, enhancing protection for vulnerable groups, reducing the likelihood of large-scale fund siphoning, and supporting faster containment of suspicious transactions through proactive, risk-based defense mechanisms.

Proactive Digital Fraud Protection

In the face of rising digital threats, ttb is committed to protecting customers through a proactive, three-level fraud prevention system that is designed, built, and continuously refined by ttb.



Level 1

Block Suspicious Activity

More than 18 background features work to detect and block high-risk actions on customer devices. These features actively screen for apps that may compromise device safety, such as money-stealing applications or system-level tampering. This layer of protection helps stop fraud before it starts.

Level 2

Empower Customers to Control Risk

Through ttb touch, customers can customize their security settings to reflect their risk appetite. Features include transaction limit settings, face authentication, account visibility options, and more. These controls can also be reviewed or adjusted at one of the Bank's branches.

Level 3

Detect Suspicious Behavior in Real Time

ttb's fraud engine analyzes more than 45 million transactions with 99% accuracy. It uses real-time behavioral analytics and demographic insights to flag risks and suspend accounts, often within one to two seconds.

These multi-layered efforts help uphold customer trust and reflect our ongoing investment in safe, secure, and intelligent banking.

Beyond Banking and Ecosystem

Humanized Digital Banking for Retail Customers

Building on our digital foundation, ttb brings financial empowerment to life through our Ecosystem Play that goes beyond traditional banking. The Bank's retail ecosystems are designed to serve customers across four key segments: car owners, home owners, salarymen, and wealth customers. The ttb touch application combines tailored financial products and services with seamless digital experiences, namely, personalized engagement for each individual customer as well as a quick credit check through My Credit feature. It also connects a wide range of solutions and benefits from the Bank's leading partners to customers.

Car Owner Ecosystem

The Car Owner Ecosystem is designed to support mobility and financial control across the car ownership lifecycle.

- My Car helps customers manage car-related needs in one place—covering financing, insurance, tax renewal, Easy Pass, and resale-related journeys within ttb touch.

Over **1 mn customers** registered their cars on My Car

156% increase in insurance purchase

Over **20,000 cars** completed tax renewal

Over **10,000 customers** bookmarked My Car as favorite feature

Home Owner Ecosystem

The Home Owner Ecosystem focuses on financial resilience and household well-being.

- My Home supports customers in managing household-related financial routines, including utility payments, reminders, and the ability to oversee multiple dwellings through a simplified digital experience. The Bank also enhanced refinancing journeys to improve speed and ease, supporting customers seeking to manage long-term obligations more effectively.

Over **900,000 customers** registered their houses on My Home.

Salaryman Ecosystem

The Salaryman Ecosystem is designed to promote financial inclusion and everyday stability for salaried customers. The Bank supports this segment through a range of financial products such as transaction accounts and savings solutions, along with protection offerings that align with everyday needs.

- My Work connects employees with employers on payroll and human resource workflows—supporting employer operations while improving convenience for employees.

Over **1,700 companies** onboarded on My Work with more than 22,000 employees using the feature

Wealth Ecosystem

The Wealth Ecosystem supports long-term value across generations through investment access, financial planning, and curated advisory services.

- Solutions such as foreign currency deposit (FCD) e-savings accounts and principal-protected funds—complemented by the ttb reserve card—enable flexible rewards redemption aligned with customers' wealth and protection needs.

193% increase in FCD balance, reflecting strong adoption of foreign-currency savings and investment-related solutions

My Credit

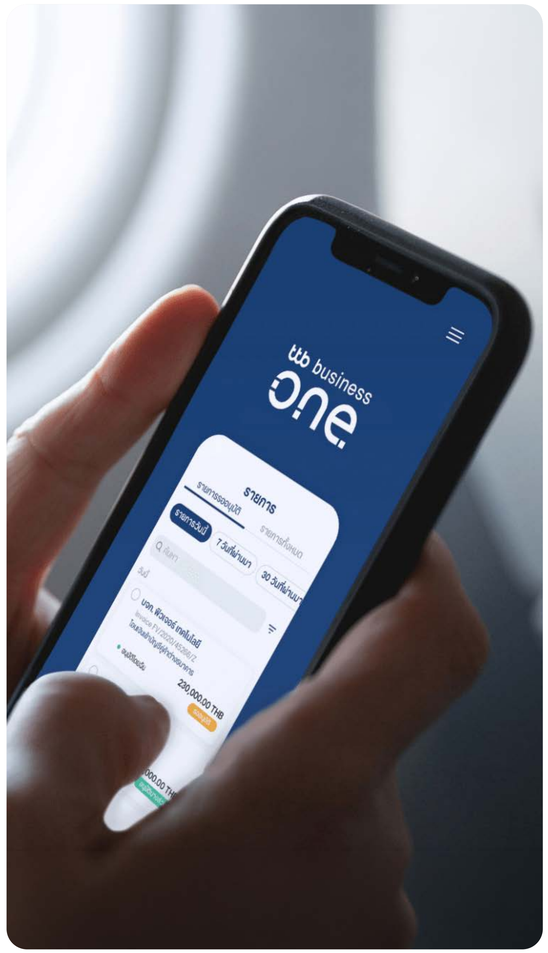
To help customers make more informed credit decisions, the Bank enhanced the My Credit feature, enabling customers to assess loan eligibility within 2 minutes and apply instantly through ttb touch. By simplifying the application journey, My Credit supports more informed credit choices and creates a consistent entry point into multiple customer journeys across the Bank's ecosystems.

My Credit is powered by ttb's customer-level credit risk model. Prefilled data is screened through knockout rules, and eligible customers are routed to an appropriate path based on customer quality indicators such as occupation stability, income capacity, and credit bureau and debt-behavior signals. The customer's risk profile is reflected in every product application. This approach improves speed for suitable customers while maintaining prudent risk management. The routing has enabled faster processing in lending journeys thus supported increasing in self-service CYC Top Up transactions for good credit quality customers by 7.3 times compared to 2024.

Over **30,000 users** per month used My Credit to assess loan eligibility

Humanized Digital Banking for Commercial Customers

Commercial customers—from SMEs to large corporates—often require more than financial transactions. The Bank responds with connected digital solutions designed to support operational efficiency, reduce friction, and improve financial control.



ttb business one

ttb business one serves as a personalized digital CFO for SMEs and corporate clients, supporting cash and transaction management, dashboards with mobile approvals, electronic letters of guarantee, and digital account opening via NDID. It serves as an operational core that connects with other tools to enable a more integrated business experience. In 2025, the number of companies using ttb business one increased by 7%, while monthly transaction value grew by 12% to THB 627 billion.

ttb smart shop

For merchants, ttb smart shop provides a digital storefront solution that supports payment acceptance, sales tracking, and multi-branch management—helping merchants monitor performance and manage operations through a single application. In 2025, the number of active merchants using ttb smart shop grew by 27%, transaction volumes rose by 62%, and total transaction value grew by 54% to THB 37.6 billion.

Strengthening Customer Value Through Strategic Partnerships

Strategic partnerships strengthen the Bank's ecosystem approach by broadening customer benefits, extending service capabilities, and opening pathways to new customer segments and use cases.

On the retail side, the Bank partnered with Disney to introduce co-branded debit and credit cards that enhance everyday payment experiences through lifestyle benefits. The Bank also launched the ttb world pass debit card to support foreign currency management and multi-currency spending, linked with the Bank's foreign currency deposit solutions to enhance customer value for international usage.

On the commercial and merchant side, the Bank strengthened collaboration with LINE Pay to deliver an integrated payment solution for merchants via Wongnai POS, supporting multiple payment channels and helping businesses streamline operations and manage costs more effectively.

In addition to partnerships, the Bank undertook strategic moves that reinforce ecosystem capabilities—such as strengthening wealth management capability through the integration of its securities business and expanding mobility financing capability through the motorcycle financing joint venture.

Customer Experience

Customer Experience Management

ttb recognizes that delivering a consistently positive and personalized experience is essential to becoming the bank of choice. In 2025, the Bank strengthened how we engage customers across all touchpoints by emphasizing relevance, simplicity, and trust in every interaction.

Using data-driven insights, ttb continuously monitors evolving behaviors and needs, enabling the design of solutions that truly support customers' Financial Well-being. Through deeper engagement on ttb touch, customers receive timely, personalized support that helps them make more informed decisions.

Yindee: Humanized Digital Support for Everyday Banking

Customer servicing improved significantly in 2025 through Yindee, ttb's AI powered chatbot on ttb touch. With enhanced intelligence and faster response capability, Yindee provides customers with immediate, round the clock assistance, helping them complete tasks and access information without waiting for a human agent. In 2025, Yindee was able to instantly resolve 59% of customer inquiries and reduce the need for escalation to staff by 37%, enabling quicker answers, smoother journeys, and more consistent support across all digital interactions. These improvements made everyday banking more convenient and reassuring, strengthening ttb's commitment to delivering a truly humanized customer experience.

Hyper Personalization

As personalization becomes a defining component of modern banking, ttb enhanced its data and AI engines to deliver hyper-personalized experiences within ttb touch. Customers now receive individualized insights, contextual alerts, tailored benefits, and proactive recommendations aligned with their financial behaviors and needs.

In 2025, hyper personalization significantly deepened digital engagement and improved service security. Customers benefited from financial nudges, lifestyle offers, spending and saving insights, tax reminders, credit opportunities, and fraud-related protections, each delivered precisely at the moment it adds the most value.

Enhanced Humanized Service Through ttb enterprise (TEP)

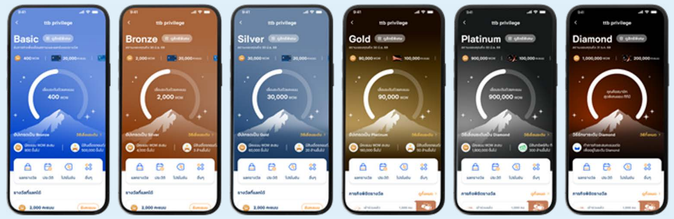
As TEP was introduced as ttb's tablet-based staff-assist platform to strengthen omnichannel service delivery, it has enhanced the humanized customer experience across branches and contact centers. Customers benefit from improved service consistency, shorter wait times, and smoother end-to-end journeys. Staff can provide clearer guidance, offer relevant product options and benefits, and resolve requests more efficiently. These enhancements collectively elevate the humanized service experience across all assisted channels, ensuring seamless quality between digital and physical touchpoints.

ttb privilege: Thailand's First Bank-wide Loyalty Program

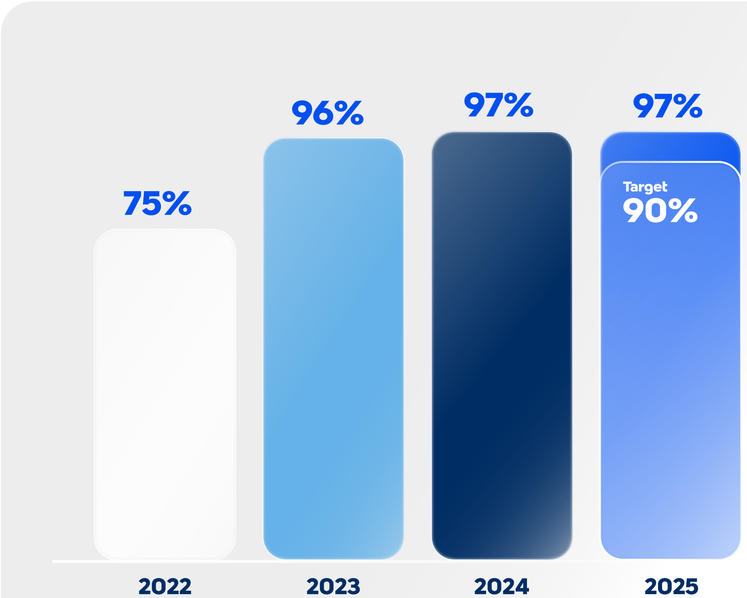
In 2025, The Bank launched ttb privilege, the first tiered loyalty program in Thailand that is open to all customer segments, not just wealth groups. Fully integrated within ttb touch, the program strengthens engagement by offering personalized missions, lifestyle and financial benefits, and rewards based on product holding, usage, and transactions. Over 1.5 million customers participated in its first year.

A key impact of the program is behavioral improvement, as personalized missions such as encouraging on-time loan repayments helped more than 50,000 customers pay on time without follow-up calls, reducing the Bank's operational cost and supporting the client's credit score.

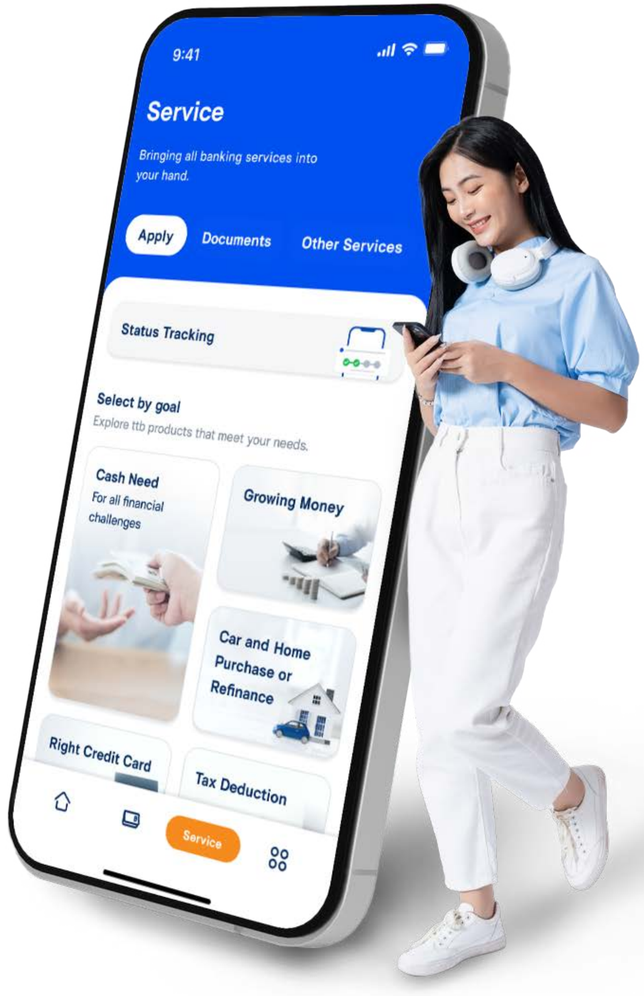
The program's inclusivity is evident, with participation from customers aged 14 to 95, proving its relevance across demographics. ttb privilege is designed to build deeper engagement and long-term loyalty, creating meaningful connections throughout each customer's financial journey.



Customer Satisfaction



Remarks:
1. Customer satisfaction is measured by the percentage of extremely satisfied customers receiving services at branch (top box of overall satisfaction score).
2. Data coverage is 100% of customers for 2022-2025.
3. The survey channel was changed from SMS in 2022 to QR code in 2023-2025.



Complaint Management

Our complaint management approach is designed to protect customers and strengthen trust by ensuring issues are handled fairly, consistently, and within clear timelines. Complaints can be submitted through multiple channels and are recorded in a centralized TEP system for Retail and CRM system for Commercial, with the Customer Care Center (CCC) managing cases end-to-end, coordinating investigations with relevant internal units, and updating customers regularly for longer cases.

We relentlessly improve our response time, setting an ambitious target to address all cases (100%) within the standard service level agreement (SLA), and successfully achieved a remarkable rate of 100%. The overall satisfaction score for complaint handling is 97%.

Complaint Handling Process

1 Complaint Receipt and Confirmation

- Complaints received through:
  - ttb contact center 1428
  - Online form on ttbbank.com
  - Social media channels
  - Yindee (AI-based chatbot on ttb touch)
  - ttb head quarter and branches
  - Regulatory channels.
- Acknowledgement of receipt, process and expected timeline are provided promptly

One-stop Contact Channel

2 Case Acceptance (within 1 working day of receiving complaint)

- Pre-screen and classify into
  - Complaint
  - Inquiry/Request/Feedback
- Log in TEP system for Retail and CRM system for Commercial immediately and assign correct topic/owner
- CCC is the end-to-end case manager

3 Case Assessment & Investigation (within 10 working days of receiving and confirming the complaint)

- CCC verifies facts and coordinates with relevant units
- If the investigation is expected to be longer than 10 working days, the Bank will provide status updates every 7 days (unless customer requests otherwise)

4 Reporting Results (within 10 working days of receiving and confirming the complaint)

- Communicate outcome/resolution via the customer's preferred channel; issue formal letter when requested/required
- If the customer is not satisfied with the proposed resolution, the Bank will reassess and propose an alternative resolution, and communicate the final outcome in line with the Bank's complaint-handling process

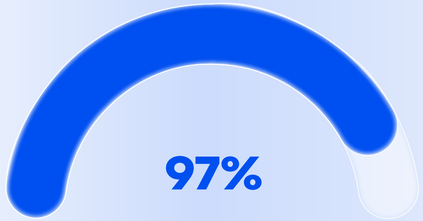
5 Follow-up Actions (case-dependent)

- Implement remedy/compensation/goodwill where applicable
- Close the case after actions completed and customer informed
- Consolidate feedback/complaints, perform trend & root-cause analysis, and drive process/system/product improvements to prevent recurrence

Inclusive Customer Service Enhancements

- Elderly customer call routing: Calls from elderly customers are directed to a specialized and dedicated support team staffed by senior-level agents. These agents are trained to provide attentive assistance and clear explanations, ensuring that each customer receives the time and support they need based on their individual requirements.
- Support for customers with disabilities at branches: Branch staff provide appropriate assistance in line with branch service guidelines to ensure accessible and inclusive service during in-person visits.

2025 Complaint Management Performance



97%

Overall Satisfaction
for Complaint Handling

Complaint Channel Breakdown

70%
ttb contact center

16%
Headquarters and branches

11%
Online channels

3%
Others

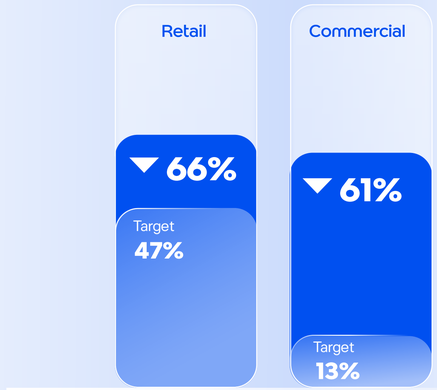
Complaint Issue Breakdown

58% **Products and processes**
for example, dissatisfaction concerning application rejection results, interest rates, fees and promotions, etc.

27% **People**
for example, inappropriate behaviors of employees, failure to follow up with customers, and providing incomplete information

15% **System**
for example, unable to access the application

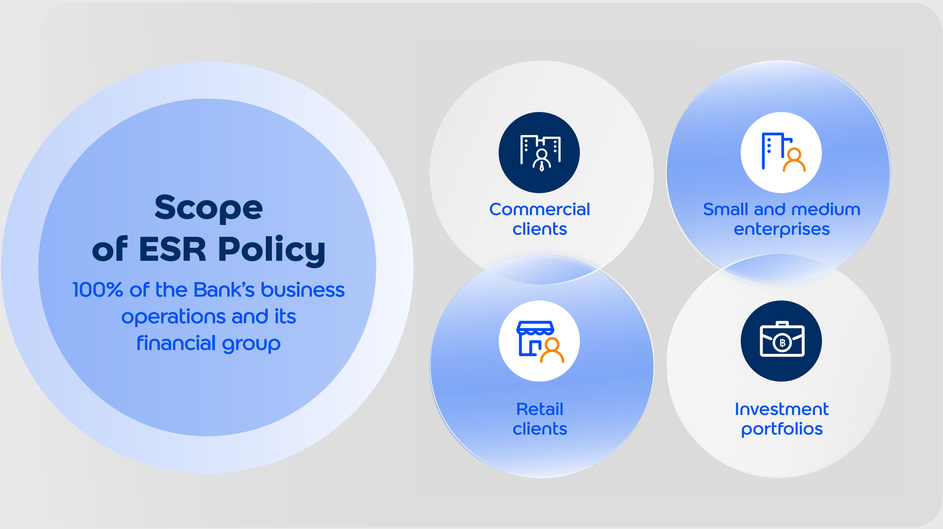
Reduction of Complaint Cases Compared to 2023



Responsible Lending and Investment

The Bank acknowledges that the financial industry can play a significant role in managing ESG impacts arising from lending and investment activities. The Bank has formulated an Environmental and Social Responsibility (ESR) Policy, which provides guiding principles and framework for managing and mitigating environmental and social impacts through a risk management point of view. Environmental and Social Management System (ESMS) is the process that has been established to structure policies, procedures, tools and internal capacity to translate the Bank's commitment into practice. ESR Guideline provides the guidance to relevant parties to ensure that environmental and social risks are taken into consideration, assessed and managed properly. This enables us to proactively address risks systematically and effectively.

Environmental and Social Responsibility (ESR) Policy



1 Screening Transactions

Screen out businesses on the Bank's exclusion list.

2 E&S Due Diligence

A. General questionnaire for *all clients* to assess general risk, environmental risk, and social and operational health and safety risk. The result will generate a risk rating (low/medium/high).

B. Specific questionnaire for *businesses on the ESR concern list.* The result of specific questionnaire is part of decision making.

3 Decision Making

For medium and high-risk credit applications, a time-bound action plan and relevant covenants must be included in the loan documentation and the transaction will be escalated to higher approval authority.

4 Control and Monitoring

Conduct periodic assessments on environmental and social compliance as part of the annual credit review. In case of non-compliance, the client must propose a new corrective action plan and/or periodic environmental and social performance reports throughout the duration of the transaction.

5 Reporting

Aggregate clients' sustainability performance at the portfolio level and report to senior management to inform overall risk exposure.

Exclusion List

ttb will not finance or invest in the following industries:

Animal Welfare

- Trade in wildlife and/or wildlife products
- Illegal activities under Thai laws or international agreements, or subject to international bans, such as wildlife or products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES), IUCN Red List
- Animal testing for cosmetic purposes
- Fur farms, the manufacturing or trading of fur products
- Production and processing of Angora wool
- Support of animal fights for entertainment
- Shark finning and shark fin products
- Commercial whaling

Coal Mining

- Coal mining, exploration and applicable to the coal mining entity

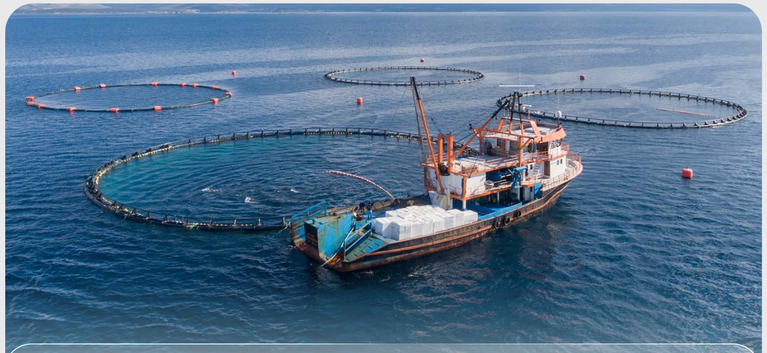
Controversial Weapons

- Controversial weapons or key components
- Arms and weapons trade to countries listed in the UN/EU Embargo

Energy

- Nuclear energy*
- Oil sand (Tar sand)*
- Coal-fired power plants (applicable only for project finance)
- Artic oil & gas*
- Shale oil & gas*
- Ultra-Deep-Water (UDW) oil & gas*

*In case the client has various types of businesses, the client must provide a Representative and a warranty under facilities agreement that credit granted by the Bank will not be used in the business under the exclusion list.



Fishery

- Drift net fishing using nets over 2.5 km in length
- Use of dynamite or poison related to the catching of fish or shellfish

Forestry

- Commercial logging operations for use in primary tropical moist forest
- Unsustainable sourced wood products
- Plot of land for forestry and/or plantation located inside or overlapped with a national protected area
- Deforestation and/or burning of tropical rainforest

Agriculture

- Palm oil that does not comply with the Roundtable on Sustainable Palm Oil (RSPO)

Gambling

- Gambling, casinos, and equivalent enterprises

Genetic Engineering

- Genetic engineering/modification on humans
- Genetic engineering/modification on plants and animals which are harmful to humans or used immorally

Materials

- Illegal activities under Thai laws or international agreements, or subject to international bans, such as pharmaceuticals, pesticides/herbicides, ozone-depleting substances, and PCB
- Production, trade-in or use of unbounded asbestos fibers (not applicable to bounded asbestos cement sheeting with asbestos content less than 20%)

Pornography

- Pornography, prostitution, and adult entertainment

Protected Areas

- Activities resulting in conversion or degradation of protected areas or critical habitats i.e., UNESCO World Heritage Sites Protected areas, Ramsar Convention on Wetlands, High Conservation Value Forest (HCVF)

Concern List

ttb pays extra attention to the environmental and social impacts of the following industries:

- Defense/weapons
- Natural resources, energy, and chemicals
- Production/trade in alcoholic beverages
- Production/ trade in tobacco
- Production/trade in radioactive materials

ESR Due Diligence in 2025	New applications	Applications that underwent annual review
General questionnaire	571	1,897
Sector specific questionnaire	70	272

100%

of loan applications were subjected to E&S Due Diligence.

From the annual review, no application was in non-compliance with the ESR Policy.

0 applications

were required to develop corrective action plans to mitigate environmental and social risks to an acceptable level.

Project Finance in 2025

3 projects
reviewed (100% of total project finance)

3 projects
having reached financial close

0 projects
declined

Top 5 Lending by Business Sector in 2025

(of total outstanding lending excluding personal consumption)

- Electricity & Water Supply
- Foods
- Transportation & Logistics
- Hospitality Business
- Agriculture Products

Environment

- Climate Actions and Decarbonization Strategy
- Sustainable Finance
- Environmental Management

Climate Actions and Decarbonization Strategy

Addressing climate change is ttb's top priority. At the Bank, we are committed to playing an active role in Thailand's transition to a low-carbon economy. As a financial institution, we recognize our responsibility to integrate climate-conscious financial solutions while ensuring resilience in our operations. Through sustainable financing, client engagement, and operational improvements, we strive to contribute to long-term climate goals.

Our commitment extends beyond compliance as it is an integral part of our corporate identity and responsibility by ensuring the Bank's pivotal role in fostering a sustainable future.

Climate Governance

In terms of our climate governance, ttb has made governance enhancements to reflect sustainability responsibilities more accurately that were finalized in 2025 and will become effective on 21 January 2026.

The Nomination, Remuneration, and Corporate Governance Committee was aligned to the Sustainability, Nomination, Remuneration, and Corporate Governance Committee to formally acknowledge its existing oversight of sustainability and ESG matters. These changes collectively enhance governance clarity, strengthen accountability, and embed sustainability more deeply into the bank's strategic and risk management processes.

At the executive level, the title of the Chief Risk Officer was aligned to Chief Sustainability and Risk Officer (CSRO) to better reflect the role's existing scope, which already includes ESG-related risk management in accordance with ttb's Sustainability Policy. This alignment ensures the title accurately communicates enterprise-wide accountability for integrating sustainability considerations into risk management.

Board of Directors (BoD)

- Approve the Bank's climate strategies, policies, and positions; KPIs and targets; and risk appetite.
- Foster an ESG culture and acknowledge environmental & climate (E&C) performance quarterly.

Risk Oversight Committee (ROC)

- Oversee management of E&C and social risks and responsible lending.
- Review and endorse strategic directions, key policies, and risk appetite; monitor E&C risk indicators quarterly.

Sustainability, Nomination, Remuneration and Corporate Governance Committee (SNRC)

- Oversee and ensure the effectiveness of sustainability management.
- Ensure adherence to corporate governance practices aligned with sustainability principles.
- Review and provide guidance on the sustainability framework; promote environmental stewardship, social responsibility, and ethical conduct.

Sustainability Steering Committee (SSC)

- Provide strategic direction and oversight to embed sustainability into strategy, risk, and decision-making.
- Lead execution of the sustainability roadmap; oversee sustainable financing solutions.
- Review performance against ESG targets/KPIs and escalate material issues to Board committees.

Chief Sustainability and Risk Officer (CSRO)

- Manage the Bank's sustainability risks and opportunities including E&C factors.
- Monitor implementation plans and report quarterly on E&C issues.

Climate Commitment and Strategy

Vision

To become the recommended bank of choice by our customers

Mission

To improve our customers' life-long Financial Well-being

Climate Commitment

The Bank is committed to achieving net-zero emissions, which is in line with Thailand's climate goals, by empowering customers toward a net-zero economy.

Strategic Directions

Reducing GHG emissions in our operations

Improve energy management by enhancing efficiency measures and investing in renewable energy where feasible.

Managing environmental and climate-related risks

Continuously strengthen risk framework, policies, and processes to identify, assess, and mitigate climate-related risks. Reduce exposure to high-risk sectors, integrate climate considerations into financial decision-making, and minimize potential financial impacts.

Financing and advising clients' transition to net-zero

Facilitate clients' transition through sustainable financing, advisory services, and strategic engagement. Expand sustainable finance solutions to support the growth of green assets in the portfolio and accelerate the transition to a low-carbon economy.

2025 Performance

24% reduction of Scope 1 and 2 GHG emissions, compared to the baseline year 2023.

Regularly revise ESR policy to address E&C risk factors and maintain compliance with all regulatory standards.

THB 55.6 bn of ESG loan setup

Client engagement sessions were organized focusing on carbon footprint accounting.

Key Enablers

Capacity Building | Process & System | Data Collection | Incentive

Decarbonization Commitments

Net-zero Commitment

In 2023, the Board of Directors endorsed ttb's net-zero commitment, aligning with Thailand's 2065 net-zero target while continuously exploring ways to expedite this transition where possible.

"The role of the Bank is not to lead itself to Net-zero, but rather how to empower businesses in their transition toward Net-zero."

Phase-Out Commitments

Limiting the impact of climate change and staying within a 1.5°C pathway necessitates moving away from economic activities with high greenhouse gas (GHG) emissions. The Bank focuses on the sectors within our portfolio responsible for the majority of GHG emissions. We also have policies in place to manage these carbon-intensive sectors effectively.

Coal

The Bank has committed to a coal mining, exploration, and power generation phase-out by 2028, earlier than the global expectation of 2030. Since 2021, it has ceased financing and investing in new or existing coal projects.

Oil & Gas

The Bank is committed to phasing out financing and investments in unconventional oil and gas, including tar sands, shale oil and gas, Arctic oil and gas, and ultra-deep-water oil and gas, by a target year that precedes the global commitment. Since 2022, the Bank has implemented a 5% restriction on upstream oil and gas activities within its total portfolio.

2025 Climate Performance

Recognizing ttb's significant role in the financial ecosystem, we have established metrics and targets aimed at reducing both our carbon footprint and the emissions financed through our lending and investment activities.

Our Targets	Progress Against Targets
9% **reduction of GHG** emissions Scope 1&2 compared to the 2023 baseline	The Bank achieved a **24% reduction** in Scope 1 and 2 GHG emissions compared to the 2023 baseline.
Drawing down existing financing of coal mining, exploration, and power generation by **2028**	Exposure in coal mining and exploration **decreased by 95%** Exposure in coal-fired power plants **decreased by 59%** in 2025, compared to the 2021 baseline.
5% **restriction** of upstream oil and gas activities in our total portfolio	The exposure to upstream oil and gas activities is still **under 5%** of the total portfolio.
THB 35 bn for ESG financing	The Bank allocated a total of **THB 55.6 bn** to support clients in their transition toward more sustainable practices.

Climate Risk Management

For our lending practices, the Bank has implemented an Environmental and Social Risk (ESR) policy, which integrates environmental and social risks into the credit assessment process. At bank-wide level, we assessed potential climate-related impacts across both physical and transition risks. This includes evaluating operational and strategic risk exposures and identifying appropriate risk management measures.

ttb conducted a pilot physical climate risk stress test using a three-year flood scenario modeled under RCP 4.5/SSP2 4.5. The exercise covered corporate, SME, and retail portfolios as well as critical operational sites.

Climate-related risk indicators are monitored regularly and reported to senior management and Board committees as part of our risk management framework.

The Bank continues to strengthen its Business Continuity Management (BCM) and physical resilience measures, including flood monitoring and automated early-warning notifications for branches and ATMs, as well as emergency simulations for earthquakes, security events, and other scenarios.

To build climate resilience, ttb also implements flood-related emergency planning, including action protocols for securing ATMs and branches during flood events. Our Flooding Monitoring and Early Warning Notification system automatically alerts branches and ATM teams when rainfall or river levels exceed defined thresholds, allowing for timely preventive action.

Engagement with Government and Banking Industry

The Bank of Thailand – ESG Data Platform

ttb participated in a sector-wide engagement hosted by the Bank of Thailand (BOT) to advance the development of Thailand's national ESG and carbon-data infrastructure. The session brought together regulators and financial institutions to explore how an interoperable platform could support standardized greenhouse gas emissions reporting, data accuracy, verification linkages, and consent-based data portability. Discussions highlighted the importance of strengthening SME data readiness, improving carbon-data flows across industries, and enabling more reliable climate-risk assessment, portfolio decarbonization planning, and scalable green/transition finance.

The Thai Bankers' Association – The Federation of Thai Industries (TBA–FTI) Green Lending Collaboration

As part of a cross-industry initiative, ttb worked with the TBA and FTI to strengthen green lending pathways and accelerate sectoral decarbonization. Nine participating banks committed approximately THB 5 billion in green financing to support SMEs and industrial operators. The collaboration focused on identifying industry-specific transition needs, linking financial institutions' green-finance mechanisms to real-sector requirements, and coordinating with the Climate Change Institute (CCI) on technical support and GHG-reporting capabilities.

This initiative aims to drive credible sectoral transition plans, promote standardized emissions reporting, and integrate environmental performance into credit considerations to foster wider adoption of transition finance.

Transition Plan Capability Development

As part of the Thai Bankers' Association (TBA), ttb participated in an industry-wide initiative in which TBA engaged external experts to build foundational capability on transition plan development for member banks. The program covered sectoral analysis, decarbonization levers, technological pathways, and the sequencing of transition measures.

This collective effort enhances ttb's readiness to develop credible and sector-aligned transition plans, while also strengthening the Bank's internal understanding to inform future sector strategies.

Thailand Taxonomy – Phase 2

ttb contributed to the development of Thailand Taxonomy Phase 2 and actively participated in the workshops convened by the Bank of Thailand (BOT), Department of Climate Change and Environment (DCCE), the Securities and Exchange Commission, Thailand (SEC), the Stock Exchange of Thailand (SET), and partner agencies to deepen understanding of Thailand's science-based classification system for sustainable economic activities. The sessions introduced expanded criteria for high-emitting sectors, including the traffic-light assessment system (green/amber/red), grounded in climate-science alignment, Do-No-Significant-Harm principles, and Minimum Social Safeguards.

The Taxonomy enhances transparency, reduces greenwashing, and supports financial institutions in aligning lending, risk management, and sustainable-finance instruments with national decarbonization pathways.

Client Engagement

Recognizing that the vast majority of the Bank's climate footprint comes from client-related emissions, ttb's transition-enablement approach focuses on empowering businesses — particularly SMEs and high-impact industries — to understand, prepare for, and act on climate-related risks and opportunities.

The framework follows four integrated steps:

Assess impacts of emerging climate regulation to clients (e.g., CBAM, Taxonomy).

Analyze clients' risk levels according to their sector-specific transition and physical risks to determine appropriate engagement strategy.

Prevent future impacts through ESG capability building and technical support, for example, workshops, materiality exercises, and Carbon Footprint for Organization (CFO) training.

Provide a suite of sustainable-finance solutions.

This framework guides all client engagements, including strategic partnerships, capability-building events, and financing programs.

SET x ttb — SETCarbon Platform

SETCarbon is a digital platform for carbon footprint management established by the Stock Exchange of Thailand (SET), designed to accelerate the adoption of standardized greenhouse gas (GHG) reporting among listed companies. In collaboration with SET, ttb extends access to SETCarbon for commercial customers not listed on the SET, enabling these businesses to improve both the accuracy and efficiency of their greenhouse gas emissions data management.

Through the platform, participating businesses gain access to:

- Standardized data collection and calculation for CFO (Carbon Footprint for Organization)
- Automated workflows for activity data input and GHG emissions calculation
- Improved data quality to support consistent, transparent, and verifiable reporting
- Complimentary platform access for early-phase users, based on SET's rollout plan
- Onboarding, training, and technical support provided jointly by SET, Carbonwize, and ttb

The 2025 SETCarbon workshop, co-hosted with ttb, delivered hands-on training for 23 participating companies (47 representatives) and demonstrated how digital CFO workflows can streamline emissions tracking and enhance readiness for IFRS S2, supply-chain requirements, and transition-finance eligibility. Post-event evaluation found 92% satisfaction, with participants noting improved understanding of CFO methods and confidence in applying SETCarbon for reporting and green-finance applications.

Following the workshop, ttb also offered participating customers complimentary access to SETCarbon for one year, enabling them to apply the tool to calculate and disclose their organizational carbon footprints using real business data.

LEAN for Sustainable Growth

LEAN for Sustainable Growth is ttb's flagship SME capability-building program under finbiz by ttb. The six-day program is designed to strengthen SMEs' operational efficiency, business resilience, and sustainability awareness. The curriculum spans Lean tools, supply-chain optimization, AI for business, and business-model transformation.

Importantly, ensuring participants first develop strong operational and financial fundamentals before integrating sustainability considerations.

The ESG module covers:

- Introduction to ESG in business and case studies
- Overview of ttb's green, blue, and sustainability-linked financial solutions

The 2025 cohort included 79 SME participants from food, beverage and consumer goods sectors, with >50% being business owners or heirs. The program culminated in certification, a panel discussion, and direct advisory interactions with ttb specialists.

Employee Capability Building

Climate & Sustainable Finance Capability Development

To strengthen internal readiness for climate strategy execution and sustainable-finance growth, ttb provides ongoing capability-building through collaborations with regulators and international partners.

Key initiatives include:

- IFC Alliance for Green Commercial Banks —As part of its commitment to advancing sustainable finance, ttb has joined the Alliance for Green Commercial Banks by the International Finance Corporation (IFC). This strategic partnership provides the Bank with access to specialized training, global best practices, and expert insights in sustainable finance. It includes multi-module training covering labeled bonds, climate risk management, blue finance, and sustainable supply chain finance.
- Financed-emissions and transition-finance training for related business units
- Sustainable supply chain finance to reinforce the integration of ESG principles into supply chain financing

Together, these programs enhance employees' ability to evaluate regulatory developments, structure sustainability-linked products, and integrate climate considerations into credit and risk assessments.

ESG Integration & Responsible Business Conduct

To ensure employees apply sustainability principles across business operations, ttb implements targeted learning on:

- IFRS S1/S2 disclosure sessions — Regulator-led workshops to build technical capability for climate-risk disclosure, data governance, and scenario-analysis alignment.
- Human-rights due diligence (HRDD) to align with global ESG expectations.
- Internal knowledge sharing through Quarterly Leadership Forums, intranet updates, and refresher briefings.

This integrated approach builds a workforce capable of supporting clients through transition, identifying climate-related risks and opportunities, and upholding responsible-business standards.

Sustainable Finance

Our Commitment to Sustainable Finance

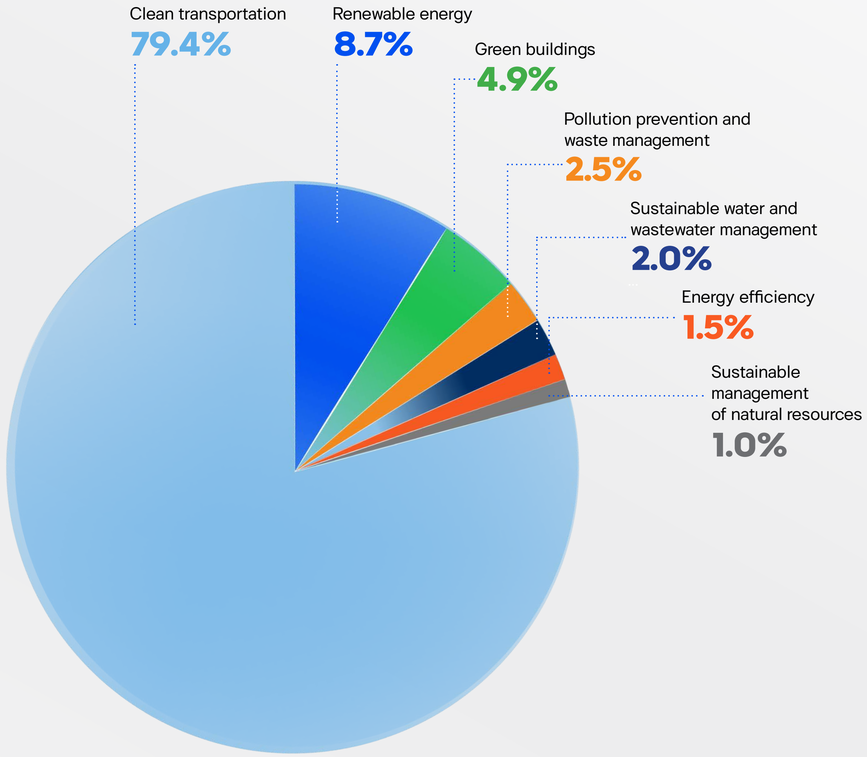
At ttb, we play a pivotal role in advancing a resilient and sustainable financial system. By embedding Environmental, Social, and Governance (ESG) principles into our credit underwriting, investment strategies, and financial product development, we ensure that our services align with global sustainability standards while fostering long-term business growth. Our risk management frameworks proactively address evolving regulations and environmental challenges, reinforcing our commitment to responsible finance.

Sustainable Finance Solutions

To support businesses and individuals in their transition toward sustainability, ttb offers a comprehensive suite of ESG-focused financial solutions, integrated with advisory services to help clients navigate ESG risks and opportunities effectively. These include green and blue loans that finance climate change mitigation, low-carbon transition, environmental conservation and sustainable water management projects, sustainability-linked loans that incentivize improved ESG performance, and green and blue bonds that channel investments into environmentally and socially responsible initiatives. Additionally, ESG-themed investment funds provided through Eastspring Asset Management (Thailand) Co., Ltd., enable responsible investing aligned with sustainability principles, further driving capital toward sustainable growth.

Overview of Green Finance in 2025

The Bank provided sustainable financing support to clients in different segments including corporate and retail clients. In 2025, the share of sustainable finance over total lending value for corporate segment was 12.0%, comprising THB 12.0 billion of green and blue loans, and THB 30.3 million of SME-tailored financing out of THB 99.9 billion limit setup. The Bank provided loans to retail clients to support the purchase of electric vehicles amounting THB 14.7 billion or 16.5% of THB 89 billion of total consumer auto finance. In addition, the Bank supported auto dealers in the distribution of electric vehicles through floorplan financing totaling THB 28.8 billion.



Total ESG Financing:
THB 55.6 bn

Green Loans for Corporate and SME Clients Highlights

The Bank promotes sustainable finance to empower clients in their endeavor toward a low-carbon economy. All loan applications, including green loans, must comply with ttb's ESR policy. This subjects all applicants to the Bank's environmental and social (E&S) due diligence process, which includes an exclusion list screening and an environmental and social risk screening. All approved loans comply with the ESR policy.

Sustainable Wastewater Management and Renewable Energy

Biogas Facility

ttb provided THB 730 million to Eiamburapha to support the construction of a tapioca starch manufacturing facility equipped with an on-site wastewater treatment system and a biogas plant that recovers energy from wastewater. The biogas facility has a production capacity of 18 million cubic meter per year and is expected to operate at approximately 50% utilization in the initial phase. The recovered biogas is reused as process heat, replacing approximately 3.6 million liters of furnace oil per year—equivalent to an estimated cost saving of around THB 54 million per year.

Expected environmental impact includes improved wastewater quality through treatment prior to discharge, reduced pollutant load to the environment, and lower fossil fuel use through renewable energy recovery.

Renewable Energy

Waste-to-Energy (WTE) Power Generation

ttb provided a THB 1,135 million long-term green/project finance loan to Green Power 4 Co., Ltd. (GP4) to support the construction of a new 6.6 MW municipal solid waste (MSW) waste-to-energy power plant in Surat Thani Province. The project converts MSW into electricity using proven waste-to-energy technology, drawing on both newly collected waste and existing landfill waste to strengthen local waste management while supplying renewable power. The project is supported by long-term concession and power purchase arrangements that enable stable operations over its lifecycle.

Expected environmental impact includes energy recovery from waste, reduced reliance on landfill disposal, and increased renewable electricity generation that supports a lower-carbon energy system.

Sustainable Management of Natural Resources

Sustainable Hotel

ttb provided a THB 1,751 million blue loan to support Capella Bangkok's sustainable management of natural resources, reflected through recognized environmental certifications. The hotel has been assessed against EarthCheck Silver certification requirements and meets Thailand's Green Hotel Standard at the Gold level. These certifications support structured environmental management and operational practices focused on resource efficiency.

Expected environmental impact includes improved water and resource stewardship, strengthened monitoring and operational controls, and a reduced environmental footprint across hotel operations.

Clean Transportation

EV Floor Plan Financing

In addition to the new limit setup, ttb provided THB 28.8 billion in EV Floor Plan Financing to support the growth of electric vehicle (EV) distribution, enabling auto dealers to stock and sell more sustainable mobility solutions. This approach offers dealers flexible working capital when procuring EV inventory and ensuring a consistent supply of electric vehicles in order to meet the increasing demand. By enhancing EV availability, this initiative accelerates Thailand's shift toward greener mobility, reduces dependency on fossil-fuel-powered vehicles and advances long-term environmental sustainability. As a leader in EV financing, ttb actively contributes to Thailand's goal of making 30% of its automobile production EVs by 2030, a key milestone in achieving a 40% reduction in greenhouse gas emissions and reinforcing the nation's climate action commitments.

Sustainable Products and Services for Retail Clients

ttb supports retail clients in adopting sustainable lifestyles through:

Solar Loans

Financing for homeowners and businesses to install solar panels, reducing electricity costs and promoting renewable energy adoption. Through the ttb cash your home gogreen program, clients can leverage their home equity to access affordable solar financing, making the transition to renewable energy more accessible and cost-effective. This initiative aligns with Thailand's sustainability goals by enabling households to reduce their carbon footprint while benefiting from long-term energy savings.

EV Loans

Supporting clean mobility by providing competitive financing for electric vehicles. ttb offers specialized EV financing solutions that make electric vehicle ownership more accessible. Recognized as a three-time winner of the 'Best EV Finance Brand Thailand' by Car of The Year event, ttb provides tailored financial products that support Thailand's shift toward a low-carbon transportation sector. These offerings include competitive interest rates, flexible payment plans, and incentives for customers transitioning to sustainable mobility solutions. In 2025, a total of THB 14.7 billion in loans went to EV financing.

Green and Blue Bonds

As a Thai financial institution in the private sector, ttb is the first Thai commercial Bank to issue green bonds in 2018 and blue bonds in 2022. Green bonds that were issued in 2018 and 2022 amounted to USD 60 million and USD 100 million, respectively. The first blue bond issued in 2022 was at USD 50 million.

Type of Product	Year of Issuance	Use of Proceeds	Amount	Impact
Green Bond	2018	Renewable energy	USD 60 million	32,400 tonnes CO_2 emissions avoided per year
	2022	EV financing	USD 100 million	20,000 tonnes of CO_2 equivalent emissions avoided per year
Blue Bond	2022	Biodegradable and phosphate-free cleaning agent project	USD 50 million	140,000 tonnes of CO_2 equivalent emissions avoided per year
		Plastic recycling project		

Green Bond

The first green bond was issued at USD 60 million. The proceed has been used to finance one renewable energy project (solar energy), which is estimated to reduce around 32,400 tonnes of CO_2e per year. The results of the impact evaluation indicate that this reduction is equivalent to an avoided social cost of carbon dioxide equivalent of THB 60 million.*

The second green bond was issued at USD 100 million. Its proceeds have been used to finance EV car loans totaling 6,236 units. It is estimated to reduce around 20,000 tonnes of CO2e per year. The results of the impact evaluation indicate that this reduction is equivalent to an avoided social cost of carbon dioxide equivalent of THB 37 million.*

*The social cost of carbon is sourced from the Technical Support Document: Social Cost of Carbon, Methane, and Nitrous Oxide by the Interagency Working Group on Social Cost of Greenhouse Gases, United States Government, with an average discount rate of 3% in 2025, valued at USD 56 per ton of CO_2.

Blue Bond

ttb's inaugural blue bond, valued at USD 50 million, is dedicated to advancing ocean and water-related solutions. The proceeds have been allocated to two impactful projects. The first project supports a company that manufactures raw materials for biodegradable and phosphate-free cleaning agents. These alternatives help reduce global plastic waste and marine pollution. Avoiding harmful substances reduces the long-term impact on the aquatic ecosystems and promotes the health of marine life. The second project finances a high-quality recycling company that converts post-consumer plastic waste into food-grade rPET and rHDPE resins. This initiative diverts approximately 60,000 tonnes of plastic from landfills each year and contributes to an annual reduction of over 140,000 tonnes of CO_2 equivalent emissions. The estimated annual financial positive implications of this bond were THB 258 million. With the bond tenor of five years, the estimated annual costs associated with this bond were THB 2.05 million.

Environmental Management

Beyond supporting our clients through sustainable finance solutions, advisory services, and capacity-building initiatives such as training workshops and seminars, ttb is equally committed to minimizing our environmental footprint in our internal operations. The Bank implements practical measures to enhance energy efficiency, optimize water consumption, and foster environmental consciousness among employees, demonstrating our holistic approach to sustainability across all aspects of our business.

Our Commitments

2025

Target

- Reduce **9%** of Scope 1 and 2 GHG emissions
- Reduce **9%** of electricity and water consumption

2026

Target

- Reduce **28%** of Scope 1 and 2 GHG emissions

2030

Target

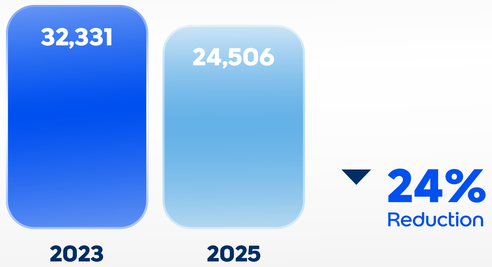
- Reduce **42%** of Scope 1 and 2 GHG emissions

2065

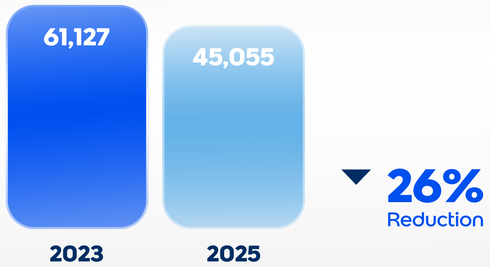
Target

- **Achieve** net-zero emissions across the value chain

Scope 1 and 2 GHG Emissions (tCO_2e)



Electricity Consumption (MWh)



Water Consumption (tCO_2e)

Remark: The targets and performance are compared to 2023 baseline.

Our Operational Initiatives

Energy Conservation: Smarter Use, Greater Impact

Since 2019, ttb has focused on making our buildings more energy efficient by improving key areas of energy consumption in our offices, including lighting, air conditioning, and the cooling system. Here's how we're making a difference:

- Cooling Tower Ventilation System Upgrade: The cooling tower's ventilation system was improved to enhance heat-dissipation efficiency, thereby reducing the operational load on the central air-conditioning system and supporting more stable and energy-efficient cooling performance.
- Chiller Refrigerant Replacement: The refrigerant in the chiller system was replaced to increase heat-exchange efficiency, resulting in lower electricity consumption and more effective cooling operations across the building.
- Chilled & Condenser Water Pump Optimization: The chilled water pumps (CHS/CHR) and condenser water pumps (CDS/CDR) were overhauled and refurbished to restore optimal mechanical performance, reducing energy losses within the water-circulation loop and improving system reliability.
- Wastewater Treatment Pump Enhancement: The pump systems in the wastewater treatment facility were upgraded to improve operational efficiency and decrease utility-related electricity use, contributing to more environmentally responsible wastewater management.
- Chiller Plant Management Optimization: Operational control of the chiller plant was enhanced to ensure the system adjusts according to real-time cooling demand, maximizing overall efficiency while maintaining consistent and reliable performance.

Emissions Reduction: Driving Electric

- Switching to Electric Vehicles (EVs): The Bank's traditional fuel-powered fleet is replaced with EVs, significantly reducing emissions and minimizing air pollution from fossil fuel combustion. This transition helps decrease the release of harmful pollutants, improving air quality and contributing to a cleaner environment.
- Supporting EV Growth: EV charging stations have been installed at our office buildings to support the charging of our EV fleet, ensuring more accountable and sustainable vehicle use within our operations.

Water Conservation: Every Drop Counts

- Smart Water Systems: Sensor-activated faucets have been installed to limit unnecessary water use.
- Building Water Savings: Calibrating water pressure in buildings and improving efficiency of cooling towers have significantly reduced water usage.
- Water Treatment and Monitoring: Wastewater is treated, and water discharge quality is regularly monitored to ensure compliance with environmental standards.

Waste Management: Less to Landfills

- Recycling Target: The Bank aims to increase the recycling rate by 9% compared to the 2023 baseline. In 2025, the recycling rate increased by 12% compared to 2023.
- Office Recycling:
  - Secure bins for confidential documents ensure proper paper recycling.
  - Electronic waste is responsibly managed, and food waste from our canteen is repurposed into animal feed.
  - Biohazard waste is safely disposed of, such as masks and Antigen Test Kits (ATKs), through partnerships with local hospitals.
- Going Digital: By transitioning to digital documents, e-signatures, and online reports, we have significantly reduced paper usage and streamlined information management.
- Eco-friendly Packaging & Gifting: Kraft paper is used for credit card welcome packs and we prioritize gifts made from recycled materials, contributing to the circular economy by utilizing 14,820 kilograms of recycled plastic.

Social

- Financial Well-being
- Financial Literacy and Financial Inclusion
- People
- Community Development and Investment

Financial Well-being

At ttb, we firmly believe that Financial Well-being is the foundation for achieving life goals. Our mission is to empower customers with the confidence to meet their current financial commitments while securing their future resilience. We strive to be a trusted advisor, building long-term relationships and delivering value through lifelong financial solutions that enhance Financial Well-being at every stage of life.

The 4 Pillars of Financial Well-being

ttb defines Financial Well-being into four fundamental pillars that underpin the way we work and how our products and services are designed.

1 Mindful Spending & Smart Saving

Build financial discipline to create a secure and robust financial foundation that provides a safety net in case of future emergencies.

Our Support

Providing saving account solutions with high interest and convenient spending accounts tailored to meet various needs.

More than
2.3 mn
customers get free coverage through ttb all free accounts

Processed
24,500
cases of personal accident insurance claims

Covered medical expenses for customers' family members over
THB 296 mn

2 Healthy Borrowing

Being in debt is acceptable as long as there is the right balance between today's needs and future liabilities.

Our Support

Providing loan solutions designed for each lifestyle, optimizing every necessary spend, as well as low-interest loans through debt consolidation scheme.

Engaging over
68,240
customers or
THB 18,920 mn
of loan outstanding in Debt Consolidation program

Reducing customers' interest burden by approximately
THB 2,840 mn

3 Investing for Future

Investment through proper asset allocation using risk profiles is a crucial step for managing savings to prepare for the future and foster lifelong stability.

Our Support

Providing diverse investment options amid market volatility through the Wellness Solution initiative.

Term Fund over
THB 183,820 mn

Structured Notes / Structured Fund over
THB 39,600 mn

4 Sufficient Protection

Recognize the importance of insurance as a tool to mitigate risks and select relevant insurance that addresses the changing needs of each stage in life.

Our Support

Providing insurance solutions to help manage risks for everyone in the family at every stage of life and helping customers find the right coverage.

Health Insurance
35,160
policies

Savings Insurance
77,900
policies

Life Insurance
780,430
policies

Car Insurance
402,360
policies

Data from July 2021 – December 2025

Financial Literacy and Financial Inclusion

Commitment to Providing Financial Literacy and Promoting Financial Inclusion

ttb is committed to promoting financial inclusion while preventing over-indebtedness among individuals. We believe that access to financial services is a fundamental right that empowers individuals to build a secure future and uplift their Financial Well-being. Recognizing that access to financial services remains a challenge to various underserved groups in Thailand, the Bank directs its efforts to the following areas:

Financial Literacy

Financial literacy is a cornerstone of sustainable financial inclusion. The Bank provides a wide range of non-financial support, focusing on comprehensive education on mindful spending and smart savings, healthy borrowing, future investing, and sufficient protection. This enables individuals to make informed financial decisions that align with their long-term goals. Through our digital platforms, we aim to equip all individuals, particularly those living in remote areas, with the knowledge and skills necessary to improve their Financial Well-being according to the Bank's mission.

Digital Solutions

The Bank leverages technology to enhance accessibility and efficiency in its financial services. Our digital solutions not only facilitate convenient access to our banking and payment services but also enable secure and transparent transactions. Through our mobile banking apps and online financial management tools, we strive to bridge the gap between underserved populations and formal financial services.

Inclusive Financial Products and Services

The Bank continues to develop financial products and services based on market surveys and customer needs to ensure inclusivity for all groups of customers. Acknowledging that each group of customers is different, we tailor delivery methods to the targeted group's needs and preferences. In addition, we proactively engage with government agencies, industry associations, and private sector partners to promote access to financial products and services in Thailand.

Over-indebtedness Prevention

While advocating for financial inclusion, we are vigilant about preventing over-indebtedness. The Bank adheres to responsible lending practices by conducting thorough assessments of borrowers' financial capacity using risk-based pricing approach and offering tailored credit solutions. Through continuous monitoring and personalized financial counseling, we proactively identify and address signs of financial distress to mitigate the risk of over-indebtedness.

Fair Treatment

To ensure fair treatment and maintain sales quality control, the Bank emphasizes training all levels of employees involved in delivering financial services to customers. All groups of customers shall receive valuable and adequate information to support their decision-making in a respectful, non-discriminatory and non-intrusive manner. We provide complaint mechanisms that are convenient and accessible for underserved customers and ensure that the handling of complaints is clear, timely, independent, effective, and fair.

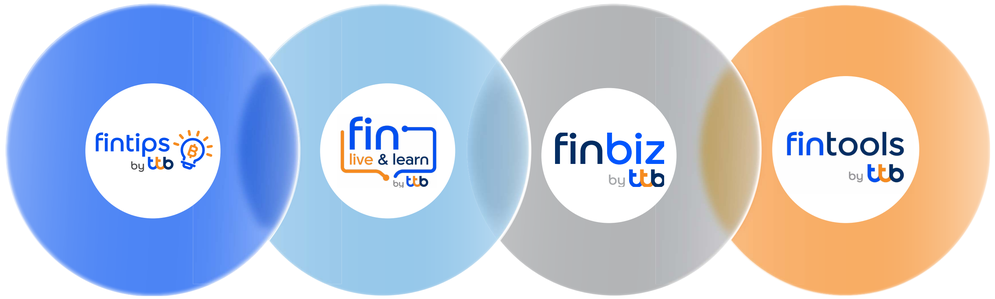
Ultimately, our commitment is to create a positive and lasting impact through inclusive financial practices. By promoting financial inclusion and preventing over-indebtedness, we contribute to building a more equitable and prosperous society for all.

The Bank's Board of Directors provides strategic guidance and oversees policies and frameworks related to financial inclusion, ensures effective implementation, and maintains its focus on financial inclusion to achieve the Bank's objectives. The board holds senior management accountable for achieving ttb's targets. The Bank has formed multiple dedicated teams to lead initiatives in key areas such as financial literacy, digital solutions, inclusive financial products and services, prevention of over-indebtedness, and fair treatment.

Financial Literacy

At ttb, our mission is to enhance our customers' life-long Financial Well-being. We believe that financial literacy is a fundamental tool for making informed financial decisions and managing money effectively. The Bank has long been an advocate of financial education, actively implementing outreach programs designed to empower customers, employees, and the broader Thai public with essential financial knowledge and skills.

ttb financial literacy



Objective: To enhance financial literacy for all customers through ttb's digital platforms. Financial literacy is an indispensable tool used to transform financial mindset and behavior by providing the correct understanding of financial knowledge that ultimately leads to Financial Well-being.

fintips by ttb

A hub for savings and financial management tips tailored to the younger generation, accessible via the ttbbank.com website and social media channels. Guided by the 'Financial Partner You Can Trust' concept, this initiative also builds internal awareness by deepening employees' understanding of saving. Our goal is to empower everyone, both within and outside the organization, to create meaningful financial plans and achieve sustainable growth.

A total of
1.68 mn
visits to the webpage

Reached
7.5 mn
people in target groups through ttb's social media accounts (Facebook, LINE OA, and TikTok)

fin live & learn by ttb

A program focused on providing financial literacy to salaried employees and the general public, starting with raising awareness through financial health check-ups and offering tailored financial knowledge based on individual assessment results.

Financial education program specifically designed for employees of companies that use ttb payroll plus, an all-in-one digital platform for compensation and benefits.

In 2025, ttb provided training (both online and offline) to
30,047 employees
from 639 companies and organizations within the Ministry of Defense and the military.

Assessed the financial health of
3,720 employees
from 174 companies and organizations within the Ministry of Defense and the military.

finbiz by ttb

Tailored to specific industry contexts, this is a financial and business advisory hub that provides insights and emerging trends to empower SMEs. finbiz by ttb provides knowledge across multiple platforms to enhance operational efficiency and strengthen business financial health. We help SMEs stay resilient, navigate change, and thrive sustainably in today's digital world.

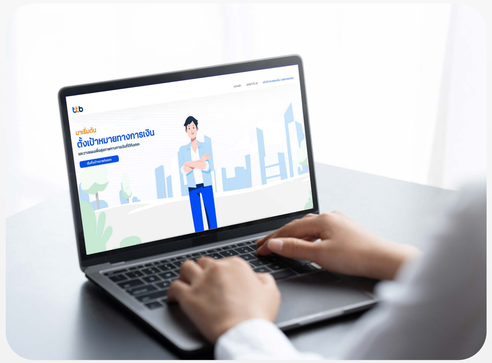
A total of
138,029 visits
to Finbiz webpage

Engaged
231 SME clients
from 77 companies

Contents from finbiz webpage were shared
868 times

fintools by ttb

The online tools designed to help set targets and provides financial planning together with the provision of financial knowledge based on individual needs. The tools offer suitable financial solutions that enhance the Financial Well-being of everyone. Currently, five tools are publicly available on ttb website.



Tool to identify customer's financial personalities by associating them with 16 types of athletes
More than
3,500 sessions
Learn more

Tool to identify suitable insurance products through ttb smart protect
More than
2,900 sessions
Learn more

Tool for Financial Well-being goal setting
More than
2,300 sessions
Learn more

Tool to set targets and investment plans with ttb smart port
More than
3,900 sessions
Learn more

Tool to recommend personalized financial solutions to enhance Financial Well-being
More than
4,100 sessions
Learn more

Holistic Initiatives to Solve Over-Indebtedness for Thais

The Phi-Chit-Nee initiative and Debt Free Program are two key efforts by ttb designed to solve over-indebtedness for Thais. While Phi-Chit-Nee focuses on providing financial literacy and debt management solutions for customers, the Paying Off Debt Program is designed specifically for employees to enhance their financial resilience. Both programs address over-indebtedness through personalized financial assessments, education, and structured debt repayment solutions, ensuring that individuals, whether customers or employees have the tools to achieve long-term financial stability.

Debt Free Program for ttb Employees		Phi-Chit-Nee for Customers
Recognizing that employees' financially literacy and stable Financial Well-being are fundamental to enabling customers and Thai society to achieve greater financial security and well-being, we prioritize raising financial health awareness, providing comprehensive financial education, and supporting employees in managing and resolving debt responsibly and sustainably, as follows:		Phi-Chit-Nee stems from our commitment to addressing household debt issues through responsible lending, ensuring that customers do not take on excessive debt, develop financial discipline, and avoid debt traps. Our mission is to empower Thai consumers with accessible debt solutions and financial education.
Key Initiatives: • Employees can assess their financial health, especially debt and receive immediate practical recommendations for improvement. In 2025, over 6,000 employees have undergone the financial health assessment.	**Financial Health Check Assessment Tools:**	**Key Initiatives:** • Customers can assess their financial status and receive immediate practical recommendations for improvement. This tool offers a free financial health assessment along with online courses to strengthen debt management skills. Over 10,540 participants have assessed their financial health, receiving a personalized debt analysis, guidance on financial planning, and steps to enhance their Financial Well-being.
• Employees receive personalized financial courses designed by experts, based on their financial health level. In 2025, more than 3,400 employees have participated in these courses. Additionally, the program includes fintalk online live sessions, where financial experts provide deep insights and practical financial tips for daily life.	**Financial Literacy:**	• Customers receive structured financial education through programs like fintips and fin live & learn, designed to improve their financial decision-making skills and empower individuals to take control of their Financial Well-being.
• Employees can receive free, one-on-one advisory sessions with a Debt Free coach to help them develop sustainable debt management plans. From its launch in 2023 to 2025, more than 390 employees received financial advice and were provided with debt management plans.	**Debt Advisory and Consolidation Solutions:**	• Customers with multiple outstanding debts can consolidate them into a single manageable loan and receive a lower interest rate for secured loans using a house or car as collateral to ensure affordable repayments. The Bank also offers unsecured ttb welfare loan for the employees of private companies, government agencies and state enterprises that have signed the Memorandums of Understanding (MOUs) with ttb. Additionally, customers with high-interest credit card debts can transfer their balances to ttb flash card with special interest rates, making debt repayment faster and more affordable. This service provides structured repayment plans, financial restructuring guidance, and personalized support from our team of more than 745 loan specialists, helping borrowers meet their obligations and achieve long-term financial stability. Over THB 18.9 billion in debt consolidation solutions were provided. Over 68,240 customers accessed the loans for financial relief. Thousands of individuals improved financial stability through structured repayment plans.

Additional Initiatives to Support Customers' Financial Stability

Beyond the Phi-Chit-Nee program and debt consolidation solutions, in 2025, ttb declared the year as a strategic "Year of Supporting Customers," reflecting the Bank's heightened focus on helping individuals and small businesses navigate prolonged household debt pressures, ongoing economic uncertainties, and unexpected natural disasters. During this period, ttb intensified support for vulnerable segments—particularly retail and SME customers—ensuring that those facing financial strain or operational challenges received timely, sustainable assistance tailored to their needs.

"You Fight, We Help" Debt Restructuring Program

This program enables customers to restructure their debts in a way that accelerates repayment while helping them retain their homes, vehicles, and businesses. In 2025, more than 77,500 customers participated, representing a loan portfolio of approximately THB 41 billion, accounting for 45% of all eligible loans entering the program as specified by the Bank of Thailand (BOT).

"Tang-Lak" Relief Program for Disaster-Affected Customers

To support customers impacted by severe flooding, the "Tang-Lak" initiative offer up to 12-month skip payment for approximately 8,970 affected customers, covering home loans, car loans, personal loans, credit card, and SME loans totaling over THB 4.23 billion of outstanding loans to help stabilize their financial situation during recovery

"Pay Well, Get More" Initiative

Setting a new benchmark in Thailand's financial industry, ttb introduced an incentive program that rewards customers with strong repayment discipline. This initiative has already supported over 10,000 customers, equivalent to over THB 3.5 billion in loans, and collectively reduced interest burdens by over THB 243 million.

These initiatives reflect ttb's steadfast commitment to tackling Thailand's household debt challenges in a responsible and sustainable manner. By empowering customers with practical solutions, incentives, and long-term financial support, ttb aims to enhance economic resilience and improve the quality of life for Thai people in the long run.

Financial Inclusion

The Bank recognizes that financial inclusion is fundamental to Financial Well-being; however, it remains a challenge for various customer segments, including the unbanked, underbanked, underserved, and vulnerable populations.

Financial inclusion empowers individuals to manage their finances more effectively. It enables them to build sufficient savings to navigate unexpected life events or access loans during emergencies, thereby unlocking opportunities for a more secure future. Conversely, the lack of financial inclusion can force individuals to rely on informal lending, often burdened by exorbitant interest rates and unfair terms.

To address these challenges, the Bank has continuously developed a range of products and services aimed at enhancing financial inclusion.

Products for Financial Inclusion

Products
Microinsurance/
Inclusive Insurance

Targeted customers
- Poor and/or low-income individuals
- Individuals in rural or hard-to-reach areas
- Elderly people

ttb all free

The Bank believes that having access to accident and life insurance is a vital shield against unforeseen circumstances and a necessary element to enhance Financial Well-being for all Thais. However, several vulnerable groups do not have access to the service, particularly for low-income group and the elderly who find insurance fees unaffordable. ttb all free banking account offers accident and life insurance for free with no requirement for medical check-ups. The accident insurance covers up to THB 3,000 per accident with an unlimited number of claims, eliminating the need for upfront medical expenses. Additionally, life insurance coverage is 20 times the deposit, with a maximum value of THB 3 million.

Seniors up to 70 years old are included in the program. Those aged 71-85 can enhance their insurance coverage at a low cost. Both the account and insurance can be accessed digitally, with no medical check-up required, allowing customers in rural areas to avoid long-distance travel for hospital visits.

2025 Impact

Number of accounts:
6 mn accounts

Number of customers benefited from accident and life insurance:
2.3 mn customers

Insurance claim cases:

Medical claims
7,542 cases or
THB 19 mn

Death claims
52 cases or
THB 37 mn

ttb puentarn account and ttb basic banking account

The Bank has launched the ttb puentarn account to promote financial inclusion for low-income individuals and senior citizens aged 65 and above. Opening the account does not require a minimum deposit, and there are no annual fees, account maintenance fees, or transaction fees when using the touch mobile application and ATMs. Additionally, there is no limit on the number of transactions.

Low-income individuals who do not have government welfare cards can apply for the ttb basic account, which also does not require an initial deposit.

Products
Savings Accounts

Targeted customers
- Poor and/or low-income individuals
- Individuals in rural or hard-to-reach areas
- Elderly people

2025 Impact

Number of accounts:
1.6 mn accounts

Inclusive Home Loan

Same-sex, low-income couples, even without legal marriage status, can access home loans, aligning with our commitment to promote equality and financial inclusion for all Thais. Previously in Thailand, only couples with marriage certificates were eligible for such loans, excluding same-sex couples from accessing the product. By applying for a home loan with their same-sex partner, low-income individuals can significantly increase their loan amount compared to applying alone, making homeownership more attainable. This financial product supports same-sex, low-income individuals by helping them expand their loan budget to achieve their dream of homeownership.

Products
Loans

Targeted customers
- Poor and/or low-income individuals
- LGBTQ+ couples

2025 Impact

Number of loans:
64 accounts

Total amount of loans:
THB 323 mn

Services for Financial Inclusion

Products

Assistance to Ensure Access to Financial Services

Targeted customers

- Elderly people
- Individuals in rural or hard-to-reach areas
- Individuals with health condition or impairments

Banking Agents

Some elderly customers and residents in rural areas are not familiar with making transactions online or may find it inconvenient to visit a branch. To ensure these groups of customers can access financial services, the Bank has introduced an additional channel to make deposits, pay bills, and verify their identities via a Banking Agent. This enhances access to financial services for customers in remote areas, significantly improving convenience and reducing travel expenses.

For customers with limited mobility, branch employees can provide off-site services including collecting deposits from their accounts to pay for medical fees as requested by the medical service providers. Patients can also prepare a power of attorney letter to authorize a designated person to conduct transactions at the branch on their behalf. This authorization should be accompanied by a letter from medical service providers certifying that the patient cannot be physically transported to the branch and is mentally competent.

2025 Impact

7-Eleven counter service:
15,946 branches

Lotus's:
2,484 branches

Thailand Post:
1,550 branches

Big-C:
1,613 branches

Boonterm Kiosk and counter services:
132,000 service points

Amount of transactions:
Over
5.7 mn transactions

Non-financial Support for Financial Inclusion 2025

Project
Business Management Tools and Training

Targeted groups
- Microbusinesses
- Poor and/or low-income individuals
- Individuals with health conditions or impairments

Business Assistance for Community Microbusinesses

Business Management Training for community Empowerment is a volunteer initiative under fai-fah for communities led by 20 ttb Thought Volunteer teams working across 20 projects to equip low-income individuals and microbusinesses with essential business management tools and training. By partnering with small community enterprises, schools, and charity foundations, the program helps participants improve efficiency, strengthen competitiveness, and create sustainable livelihoods.

Key activities include:

- Providing marketing and packaging support for community products, such as assisting with branding and packaging development, as well as offering marketing support for handicraft products from the Phlu Ta Luang Women's Community Enterprise in Chonburi Province.
- Developing career opportunities for low-income groups, including providing support in recipe development and food processing techniques for mangoes, resulting in the creation of 'Chewy Mango' products that generate additional income for members of the Huai Khwang Community Housing Elderly Learning Center.
- Delivering business management training and promotional strategies for social enterprise products, including the development and processing of 'Pla Som' (fermented fish) for the Ban Thap Chan Community Enterprise in Surat Thani Province.
- Supporting charities serving underprivileged groups by developing a website to showcase products and services created by visually impaired members of the Friends of the Disabled and Underprivileged Foundation.

Social impact/ outcome 2025

Number of training sessions:
40 sessions

Number of project participants:
1,326 participants

Community beneficiaries (direct and indirect):
22,149 people

Project
Financial Literacy Training

Targeted groups
- Vulnerable youths

Financial Literacy for Underprivileged Youths

Fun for Fin is a program designed for vulnerable youths aged 12-17 years old from a low-income family. This group of youths face a unique set of challenges, e.g., limited access to education, financial instability, lack of social capital, and higher exposure to crime and violence. The Bank utilizes our expertise in financial services and designs this program to increase their financial knowledge which we believe is a necessary element to uplift them from poverty. Fun for Fin teaches teenagers budgeting and financial decision-making through interactive workshops, games, and role-playing.

The program covers nine key financial literacy topics, including budgeting basics, financial goal-settings, smart shopping, distinguishing between needs and wants, debt and assets, and an introduction to investing and entrepreneurship. With a focus on smart saving, spending wisely, and applying financial knowledge in real life, the program fosters lifelong financial responsibility.

Social impact/ outcome 2025

Number of youths who participated:
77 youths from five fai-fah Learning centers and
31 youths from partner schools

Project
Incentives to Establish Saving Account

Targeted groups
- Microbusinesses
- Poor and/or low-income individuals
- Individuals with health conditions or impairments

ttb ME save account

Financially disadvantaged individuals often find saving money a challenge due to high cost of basic needs, lack of financial literacy, and limited access to savings accounts.

ttb ME save is a high-yield digital flexible savings account designed to encourage a saving habit among low-income individuals. The account can be opened online through the ttb touch application, eliminating the need to visit a physical branch. The account offers an attractive interest rate which is higher than the normal interest rate, on deposits ranging from THB 1 to 100,000. Customers can earn higher interest rates simply by maintaining a higher deposit amount than their withdrawal amount each month. This policy incentivizes continuous saving efforts. Additionally, customers have access to a digital tool that supports them in setting financial goals and tracking progress toward those goals. The account can be opened and accessed digitally with no requirements on minimum initial deposits.

Social impact/ outcome 2025

Number of accounts:
607,500
accounts

People

The Bank recognizes that employees are a driving force behind sustainable growth and is committed to fostering a progressive human resources strategy that adapts to evolving work dynamics. We cultivate a work culture and environment that prioritizes both employee well-being and high performance, ensuring that our people thrive personally and professionally.

Our strategy places the highest importance on diversity, equity, and inclusion, talent attraction, continuous learning and development, employee well-being, and retention. Additionally, we emphasize succession planning to build a strong leadership pipeline, securing long-term organizational success.

I CARE – the way we work with customers, business partners, and our colleagues to Make REAL Change for Thais' Finacial Well-being.

- Be Honest
- Work Professionally
- Build Trust

- Dare to be Different
- Challenge the Norm
- Cultivate Innovation

- Foresee the Future
- Learn & Adapt Continuously
- Lead the Change

- Value Diversity
- Openly Communicate
- Collaborate to Win

- Plan & Align
- Pay Attention to Detail
- Commit to Excellence

Human Resources Strategy

At ttb, we are committed to Make REAL Change in the Thai banking sector. By empowering our employees to continually challenge and elevate the status quo, the Bank unlocks the potential to deliver exceptional value to all our stakeholders: our customers, our shareholders, our community and, of course, our employees themselves.

Our employees have a clear career development plan – We offer a career mobility model based on individual potential. Employees use this for their career development planning and discuss their plans with their direct line manager.

Our employees can move to a new career path and are provided with development opportunities within the Bank – We support employees to reach their full potential by deepening their understanding of the business to enhance our operations and processes.

Best Development – We are a learning organization with a structured development program.

Performance Recognition – We offer a competitive performance-based pay scheme and recognition.

Culture – We empower our employees to Make REAL Change.

ttb employee insights 2025

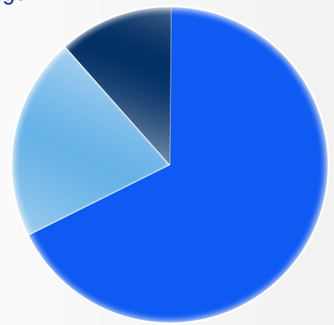
Employee Demographic

By gender

Female
67.5%

Male
32.5%

By age



11.8%
< 30 years old

67.5%
30-50 years old

20.7%
> 50 years old

Total employees 13,364

Learning and Development

Average training hours: **42 hours/person/year** (Target: 40 hours/person/year)

Employees' learning and development investment over **THB 107.9 mn**

100% of employees were assessed for their performance and discussed their work plan with their direct line manager at least once a year.

Diversity and Inclusion

Women at different levels

Top management
37.5%

Middle management
38.1%

Junior management
58.5%

Women at non-management level
68.5%

Women in revenue-generating functions
58.5%

Women in STEM (science technology, engineering, and mathematics) related functions
40%

Women workforce target 40%

Employee Well-being

Benefits Highlights

- Medical and dental clinic
- Fitness center
- Work From Home arrangement
- 120 days of maternity leave
- Lactation room
- Scholarship for children

Diversity, Equity, and Inclusion

The Bank is committed to promoting diversity, equity, and inclusion. We have zero tolerance for any form of discrimination based on age, gender, sexual orientation, ethnicity, race, nationality, cultural background, religion, belief, or socio-economic status. We believe that diversity is essential for sustainable growth.

Since the launch of ttb's Diversity and Inclusion Statement, which was approved by the Chief Executive Officer and the Board of Directors in 2019, the Bank has been regularly publishing diversity and gender equality data while continuously enhancing corporate culture to support this commitment.

A key objective of the Bank is reflected in its 2025 target to ensure that at least 40% of the workforce consists of women across all positions, including management roles, operational functions, revenue-generating positions, and STEM-related fields. The Bank's compensation framework mandates that remuneration is determined by role and performance, irrespective of gender, ensuring pay equity at all levels. Additionally, the Bank regularly assesses gender pay equity to maintain fairness.

Beyond workplace rights, the Bank requires all employees to complete an annual online Code of Conduct refresher training. This training includes equity, inclusion, and individual rights content, ensuring employees uphold the highest standards of conduct toward both customers and colleagues.

To uphold a safe and respectful work environment, the Bank has established a whistleblowing procedure that enables employees and stakeholders to confidentially and anonymously report any suspected labor rights violations, wrongdoing, or misconduct, including discriminatory practices. Complainants and related individuals are protected from retaliation and will not face disciplinary action for filing a grievance or reporting a violation.

All reports are thoroughly investigated, and appropriate disciplinary actions are taken to ensure accountability. Additionally, in 2025, no significant reports were received from trade unions. To foster a positive and collaborative relationship, ttb maintains open and ongoing communication with trade unions, addressing key topics such as health benefits and compensation matters. Additionally, the Bank provides employees with safe and anonymous channels to file grievances, ensuring that all details are handled confidentially.

Whistleblowing Procedure and Disciplinary Actions Related to Labor Rights and Misconduct (e.g. harassment and discriminatory practices)

Reporting Channels

Employees, supervisors, or any other individuals can report incidents or grievances through the following channels:

- **Governance Risk and Compliance (GRC) System** – For reporting incidents that affect the Bank, including violations of internal rules, regulations, labor rights, or the Employee Code of Conduct through the Bank's internal system.
- **Whistleblowing Website** – A channel that allows both identified and anonymous reporting to ensure confidentiality and protect whistleblowers.
- **Direct Supervisors or Higher Management** – Employees may submit written complaints to their supervisors. If issues prevent reporting through the chain of command, the employee may escalate directly to higher-level management.

Escalation and Investigation Process (Step-by-Step Process)

1 Complaint/Grievance Submission

Employees who observe any wrongdoing or experience a grievance should report it through the designated channels.

2 Investigation Process

The Complaint Management and Investigation Center investigates within 75 days from the reporting date following the Bank's Investigation Policy.

3 Review by Human Resources and Submission to the Disciplinary Committee

Upon completing the investigation, the findings are submitted to HR, which then presents them to the Disciplinary Committee (the committee meets at least once a month) to review and determine appropriate disciplinary measures.

4 Corrective and Disciplinary Actions

Once the committee finalizes the decision:

- HR informs the employee's supervisor, who must notify the employee of the disciplinary decision within 5 days, including any appropriate follow-up measures (e.g., reassignment or other management actions).
- If the employee continues the same misconduct, the Bank may impose more severe disciplinary actions.

Disciplinary Actions

- **Written warning**
- **Salary deduction**
- **Demotion**
- **Termination**

Employees may receive one or multiple disciplinary actions simultaneously, and actions do not need to follow a sequential order. The penalty depends on the facts and severity of the violation.

Disciplinary actions will affect the employee's performance evaluation.

Talent Attraction

In the context of a highly competitive labor market and the rapid transformation of skills required for business operations, ttb places strong emphasis on proactive recruitment to effectively attract and select high-potential talent aligned with the long-term strategic direction of the organization.

The Bank has implemented a systematic recruitment strategy through participation in job fairs, the use of leading job-search platforms, and consistent employer branding communication across both offline and online channels. These initiatives aim to reach a diverse pool of candidates across business, technology, and support functions.

In addition, ttb has initiated the development of a project to integrate Artificial Intelligence (AI) into the recruitment process, focusing on enhancing the effectiveness of candidate selection. Examples include preliminary application screening and matching candidate qualifications with job requirements. The Bank expects to operationalize these capabilities in 2026. This approach reflects ttb's commitment to sustainable human resource management by integrating efficiency, agility, and employee engagement to build a strong workforce foundation that supports future organizational growth.

Employee's Learning and Development

The Bank is committed to developing employee competencies, leadership, and expertise at all levels. In 2025, the Bank expanded the scope of its competency assessment to cover more than 70% of job positions across the organization, utilizing the assessment data to design targeted development programs and learning pathways. This has been achieved through close collaboration between business units and the Human Resources function.

The Bank places strong importance on preparing its workforce for the future by developing key Future Competencies to strengthen skills essential in the digital era. Currently, more than 30% of employees have engaged in learning programs related to these competencies, reflecting the Bank's commitment to continuous and systematic human capital development.

Furthermore, the Bank has designed diverse learning experiences that emphasize hands-on practice within real work contexts to enable deep and immediately applicable learning. One of the key initiatives is the development of Artificial Intelligence (AI) skills for executives and high-potential employees through learning combined with real work applications, resulting in prototype solutions that can be further scaled within the organization. This initiative enhances efficiency and strengthens workforce readiness for future transformation.

In 2025, ttb employees completed a total of 561,288 hours of development training — averaging 42 hours or approximately 5.3 days per employee per year.

Framework for Learning and Development Programs

The Bank designs learning and development initiatives to align with business needs and ensure effectiveness based on the following approaches/models:

Kirkpatrick Model

Defines expected business outcomes and behavioral changes before training programs are developed.

Leadership Involvement

Ensures senior management and people managers co-design programs with HR to enhance accountability.

Blended Learning Approach

Integrates classroom training, virtual learning, and knowledge-sharing on a digital platform, enabling employees to learn anytime.

Bite-sized Learning Model

Delivers microlearning modules for self-paced study, ensuring accessibility and engagement.

Integrated Development Framework

Provides structured, goal-oriented learning, avoiding fragmented initiatives.

Learning and development programs are categorized into key groups based on:

Competency-based Development

Employees develop core skills essential for career success through structured training. The Core Competency Training Roadmap builds foundational skills, while Functional Competency Development within ttb academy provides specialized learning in four areas: Sales & Relationship Management, IT & Data, Risk Management, and Product Development.

Leadership Development

Leadership programs prepare employees for managerial and executive roles. New managers build people management and decision-making skills, mid-level managers refine leadership capabilities, and senior executives focus on strategic thinking and business acumen. High-potential employees receive fast-tracked career development opportunities to prepare them for leadership positions.

Learning and Development Initiatives in 2025

Talent Development Program

ttb is committed to developing our people to become ready for the "Bank of the Future" by designing tailored development pathways for high potential employees. These pathways align with organizational transformation and business direction, with an emphasis on strengthening capabilities essential for sustainable growth. This includes enhancing customer experience, leveraging data and technology effectively, and building the ability to lead and drive change within the organization.

Approach to Development and Training

- Designing customized learning pathways that take into account employees' readiness, competencies, and potential against organizational expectations. These considerations are aligned with future critical competencies to establish a systematic development roadmap for each talent group.
- Integrating diverse learning methods under the Education–Exposure–Experience framework to match the program duration and learning journey. Learning weight and emphasis are adjusted along each stage—from building foundational knowledge, gaining broader perspectives and exposure to expanded work roles, to hands on experiential learning directly connected to the Bank's business challenges.
- Setting clear individual development goals through the creation of an Individual Development Plan (IDP).

Business Benefits

- Enhancing capability to drive organizational transformation through hands on learning linked to real business challenges, enabling tangible outcomes. This includes applying knowledge through more than 20 AI-driven projects, which help improve operational efficiency, reduce process redundancies, and enable more effective use of technology.
- Building learning networks through teamwork and strengthening collaboration with senior leaders, supporting the transfer and exchange of knowledge across the Bank and fostering cross-functional cooperation.
- Supporting tangible career progression and growth by creating opportunities for employees to advance into new roles within the organization. This reinforces the Homegrown Management concept, reduces reliance on external hiring, and strengthens workforce continuity and long-term people sustainability.

Data and AI-driven Culture Development Program

ttb is committed to strengthening a data-driven and AI-driven culture across the organization by equipping employees at all levels with the essential skills to make well-informed decisions based on complete data, while also incorporating AI as a tool to enhance capability and improve work efficiency. This program focuses on developing data and digital tool competencies to improve organizational adaptability and support long-term sustainable growth.

Approach to Development and Training

- Structured learning pathways – Designing a systematic capability development framework for data (Data) and artificial intelligence (AI), with clearly defined maturity levels appropriate for each business function to ensure targeted and role-aligned skill development.
- Practice-based learning – Emphasizing real-world application by integrating actual work outputs and processes into training activities to enhance work efficiency and reduce process redundancies.
- Building internal expertise – Developing a network of Data & AI Champions grown from high-potential employees, who serve as key contributors in driving and supporting long-term organizational objectives.

Business Benefits

This program has enhanced the capabilities of more than 4,000 employees across all business units, enabling them to apply data-driven thinking and use AI tools to improve work efficiency in tangible ways. Key business outcomes include:

Application dimension

76% of participants applied their learning to **more than 900 work tasks,** resulting in improved time efficiency and work accuracy.

Productivity impact

These applications helped reduce total working time by to **more than 100,000 minutes,** or **1,600 hours,** reflecting improved workforce productivity and more efficient resource utilization.

ttb leadership program

The Bank places great emphasis on enhancing leadership skills in three key areas: business leadership, team leadership, and change leadership. In 2025, the leadership development program continues to refine future leadership training to keep pace with rapid changes and evolving business needs. The program is divided into three tailored tracks based on leadership experience and competencies.

Approach to Development and Training

Sub-program 1: First-time Manager Program
This program is designed for newly appointed people managers and focuses on building strong leadership foundations by developing essential managerial skills. Participants learn to understand their roles and responsibilities, analyze their strengths and weaknesses, and apply leadership principles aligned with The Bank's expectations.

Sub-program 2: Leadership Program for Experienced People Managers
This program reinforces leadership skills across all three areas: business leadership, team management, and change leadership. Since responsibilities and expectations vary across leadership levels, The Bank customizes training content and methodologies to align with the competencies required for each leadership tier, ensuring effective application in daily responsibilities.

Sub-program 3: Moment-based Leadership for All People Managers
This program equips all people managers with situational leadership skills that align with the employee lifecycle. It enables managers to apply leadership skills in real-time, addressing challenges, adapting to change, and continuously improving management approaches. Key topics include KPI setting, delivering feedback, and crafting Individual Development Plans (IDP) at the beginning of the year.

Business Benefits

Given that leadership plays a critical role in team performance and employee retention, the ttb Leadership Program has had a measurable impact. In 2025, 958 people managers completed the program. After completing the program, The Bank observed an 8.6% reduction in employee turnover compared to 2024, leading to direct cost savings in recruitment, onboarding, and early-stage employee development.

ttb management trainee program 2025

ttb launched the Management Trainee Program in 2025 to attract high-potential young talent committed to driving meaningful transformation in the financial industry. This two-year intensive program develops future leaders through real business challenges, strategic project assignments, and cross-functional rotations across the bank's core units. It aims to build talent with strong strategic thinking, digital and data capabilities, and a deep understanding of banking operations—enabling participants to create real impact and contribute to improving Thailand's Financial Well-being.

The 2025 cohort features two specialized tracks: Business track, for those interested in business strategy, marketing, and financial product development; and Tech & Data track, for individuals passionate about technology, data, and AI-driven solutions that enhance banking services.

Approach to Development and Training

1 Real-world learning and job rotations

Trainees rotate across key business areas, gaining hands-on experience in strategy, management, and financial technology to build a well-rounded understanding of the Bank's ecosystem.

2 Mentorship from experienced leaders

Continuous coaching and guidance to strengthen leadership readiness and accelerate career development.

3 Industry-integrated learning

Collaboration with Sasin School of Management and NIDA Business School through Guest Lectures on marketing innovation and analytics/AI applications in banking.

4 Strategic project involvement

Participation in high-impact initiatives that contribute directly to organizational innovation and customer experience improvement.

Expected Business Benefits

- Builds a robust pipeline of high-potential young talent equipped with strategic, digital, and analytical capabilities aligned with ttb's long-term priorities.
- Strengthens organizational capability as trainees contribute to real business projects and support transformation across key functions.
- Drives innovation and operational improvement through fresh perspectives, modern skill sets, and data-driven approaches brought by program participants.

ttb awards 2025

At ttb, we recognize innovation and impactful efforts that drive real change for our customers and the Bank. The ttb awards, an annual in-house competition, celebrates employee-driven initiatives that enhance Financial Well-being and optimize the Bank's performance.

Employees compete across four key categories: Revenue Generation, Digital-First Operating Model, Tech, Data & Risk Infrastructure, and People & Culture

The competition culminates in the grand prize, "Make REAL Change," awarded to the most transformative initiative demonstrating exceptional impact. The special award for 2025, "Most Improvement," is presented to teams in each category that demonstrate strong dedication and continuous efforts to improve their performance, resulting in clear and tangible progress. Every submission undergoes rigorous evaluation by the CEO, President, and Chiefs to ensure that the most outstanding projects are recognized.

The ttb awards is more than just recognition—it is a symbol of excellence and achievement, reinforcing our commitment to continuous improvement and meaningful change.

In 2025, nine awards were presented to the teams that best demonstrated the impact and benefits of their projects based on the award criteria. A total of 54 teams participated in the competition.

Training and Awareness: Empowering Health & Safety

Employee Education & Safety Preparedness

In 2025, a total of 2,249 employees participated in on-site training programs focusing on fire safety and energy conservation. Coverage will continue to expand to all employees in the coming years. Annual fire evacuation drills were also carried out across multiple buildings to ensure compliance with legal requirements and strengthen emergency readiness.

Life-saving Skills: CPR & AED Capability Building

ttb provides regular CPR and AED training sessions multiple times a year, delivered by the Emergency Center of a partnering hospital.

In 2025, 850 employees received this 3-hour CPR and AED training, ensuring broad and continuous coverage across the organization. In addition, ttb established the Beat Center at ttb Head office, a dedicated facility for hands-on AED and CPR practice. Employees are encouraged to revisit the center anytime to review or practice their skills, helping maintain confidence and competence in responding to medical emergencies.

Performance Monitoring and Evaluation

To ensure continuous growth, employees undergo structured evaluations through regular performance reviews, competency assessments, and talent reviews. Succession planning identifies high-potential employees for leadership roles, while structured performance improvement plans provide additional support for those needing further development. The human resources department collaborates with business units to conduct competency evaluations and implement targeted development plans based on three key dimensions: core competency, potential assessment, and 360-degree evaluation.

In 2025, 100% of employees participated in performance assessments and work plan discussions with their direct line managers, ensuring alignment with business goals and individual career progression.

Employee Well-being

The Bank is committed to fostering a work environment that supports the holistic well-being of employees, as we believe that employees with a good quality of life can deliver strong performance and feel fulfilled in their work. The Bank's approach to employee well-being encompasses four key dimensions: physical, mental, financial, and social well-being.

In 2025, the Bank organized a series of well-being initiatives designed to promote good health and support work–life balance for employees across all four dimensions. These initiatives were delivered through both online and on-site formats, enabling broad participation regardless of location while ensuring that activities requiring hands-on practice or in-person instruction were conducted effectively.

Four Dimensions of Employee Well-being

1 Physical Well-being

The Bank promotes the physical health and safety of employees through annual health check-ups tailored to individual risks, along with comprehensive health, life, and accident insurance coverage. We also encourage active lifestyles through wellness activities designed to help employees maintain energy, resilience, and readiness for work.

2 Mental Well-being

The Bank supports emotional balance and mental resilience by providing access to mental health knowledge, awareness activities, and opportunities for employees to seek professional psychological consultation when needed. These efforts help employees manage stress, adapt to workplace challenges, and maintain overall well-being.

3 Financial Well-being

The Bank aims to strengthen employees' financial stability by providing financial education, resources for responsible money management, and access to financial support programs. Employees can benefit from financial planning guidance, special-rate loans, and long-term savings schemes that help build security and confidence in the future.

4 Social Well-being

The Bank values meaningful relationships and social participation. Employees are encouraged to engage in volunteering and community-focused activities. We also support knowledge-sharing initiatives that allow employees to apply their expertise to benefit local communities, promoting long-term social sustainability.

In 2025, more than 7,000 employees took part in the well-being activities

Happy Friday: An Allows employees to finish work one hour earlier on the third Friday of every month, giving them more time to rest, engage in personal activities, or spend quality time with their families. This initiative helps reduce stress and supports work–life balance.

Hobby Biz: Workshops and skill-building activities that may help employees generate additional income—for example, workshops on TikTok content creation for extra earnings, photography and online selling, and caregiving skills for the elderly and patients.

Payday Talk: Provides employees with guidance on budgeting, saving, personal financial management, and maximizing the use of available benefits.

Health-athon: A step-count challenge designed to promote physical activity. Employees can exercise in a fun and engaging way, with the chance to win prizes as motivation to begin their health journey.

Health Talk: Focuses on exercise techniques that help reduce the risk of respiratory illnesses, NCDs, and musculoskeletal conditions, along with guidance on healthy eating.

Casual Talk: Online conversations with psychiatrists on stress management and practical mindsets for both personal well-being and work life.

Mental Health one-on-one: One-on-one counseling sessions with mental-health professionals, available to all employees seeking personal advice and support to navigate challenges in both their work and personal lives.

Employee Retention and Succession Planning

Employee Engagement & Satisfaction Survey (VOE-Pulse Survey 2025)

The Bank recognizes that employee engagement is a key factor in driving sustainable growth and development. To strengthen this, the Bank conducts an annual Voice of Employee (VOE) survey to assess employee engagement. The survey results are used to enhance the workplace environment and develop strategic plans to improve employee engagement and satisfaction.

In 2025, the Bank conducted the VOE-Pulse Survey to gather employee feedback and use the insights to refine action plans that better address employee needs and concerns. The survey saw a 99% participation rate, with an average satisfaction score of 70%, achieving the target of 70%. This has continued to increase steadily since 2021 up to the present year. The areas where employees reported the highest levels of satisfaction were that 81% feel their work is meaningful, and 78% are willing to learn and develop new skills to keep pace with the digital world.

Participation rate of
99%

Average satisfaction score of
70%

81%
feel their work is meaningful

78%
are willing to learn and develop new skills

The employee engagement survey covers:

Career & Development: Opportunities for career growth and learning, including aspects of job satisfaction and purpose.

Senior Leadership: Leadership's role in fostering clear purpose and motivation among employees.

Talent & Staffing: Attracting, retaining, and developing employees, as well as workforce planning, ensuring employees experience job satisfaction and happiness at work.

Enabling Infrastructure: Resources and tools for work, reducing stress levels caused by inefficiencies or inadequate support systems.

Collaboration: Teamwork and cross-functional cooperation, which contributes to happiness and reduced stress in the workplace.

Long-term Incentives for Employees

Recognizing the importance of high-potential employees, the Bank launched the Employee Joint Investment Program (EJIP) in 2023, becoming the first Thai bank to implement such a program. This initiative serves as a long-term incentive to foster a sense of ownership among employees. The program supports employees' investment in purchasing the Bank's shares over a period of 3 years or 5 months to 5 years and 5 months, with the Bank making contributions of 100%-750% to encourage long-term participation. These shares are held under employees' accounts, allowing them to receive dividends and normal voting rights as shareholders.

The Bank's contribution budget for EJIP has grown significantly to enhance employee engagement. In 2025, the budget increased to 1.2 times from the previous year to THB 685 million. The program is also structured to ensure there is no dilution effect on existing shareholders.

Succession Plan

To ensure a seamless leadership transition and maintain business continuity, the Bank established a structured succession planning framework. In 2025, all critical positions were identified, and succession plans were developed. This approach proactively identifies critical positions that impact long-term business sustainability and future growth, particularly in key functions that align with evolving industry demands and the Bank's strategic direction.

Succession Plan Process

1 Identifying Critical Positions and Successors

The succession planning process begins with the identification of critical positions by considering roles that significantly influence long-term business impact and future industry trends. These positions, which are at the Team Head level and above, are evaluated based on their strategic importance.

Successor identification is a collaborative process involving Chief-level executives and direct managers, who assess internal talent pools to recognize individuals with high potential. Unlike traditional models, successors do not necessarily need to come from the same function as the critical position they are being considered for. Instead, a broader talent-matching approach ensures that leadership potential is effectively harnessed across the organization.

2 Assessment and Gap Analysis

Potential successors undergo a comprehensive evaluation to determine their readiness. This includes:

- Core Competencies – Fundamental skills and behaviors.
- Leadership Competencies – Ability to inspire, make decisions, and drive strategic objectives.
- Functional Competencies – Specific technical or business expertise relevant to the position.

A gap analysis is conducted to compare the candidate's current capabilities with the role's requirements. This analysis helps determine the developmental needs and readiness of each successor.

3 Personalized Development Programs

To bridge identified competency gaps, successors are placed into a tailored development program, customized based on the risk level associated with potential vacancies. Programs vary in intensity and focus, ensuring that successors develop the necessary skills through targeted interventions, which may include:

- Coaching and mentorship from experienced leaders
- Cross-functional job rotation across key business areas
- Job shadowing to gain hands-on learning from senior professionals
- Participation in strategic project assignments

By implementing this structured approach, the Bank ensures a robust leadership pipeline that minimizes risks associated with leadership transitions and strengthens its long-term business resilience.

Community Development and Investment

In 2025, the Bank's social development activities remain committed to supporting youth and communities to foster better and sustainable lives, reflecting ttb's Make REAL Change philosophy.

fai is the power inherent in every child and community **fah** is the power of "giving" by ttb

Social Development Strategies Toward Sustainability

The Youth Inspiration
Building capacity of youths in the community through fai-fah learning center – a safe space for learning and participating in art and life skill development activities.

The Community Inspiration
Empowering communities toward sustainability through impactful "Giving" from ttb volunteers.

The Cultural Inspiration
Promoting and conserving Thai culture through Garuda Museum and Royal Kathin Robe Presentation.

20 fai-fah
community projects by ttb volunteers

5 fai-fah
community projects by youth from fai-fah learning centers and Tae Young Thai by fai-fah ttb projects

> 60,000
community members

> 16,000
youths benefited from fai-fah projects

> 4,500
ttb volunteers

Financial contribution with a total value of **THB 34 mn**

Community Investment Impact 2025

From a total investment of THB 34 million by ttb, the funds supported various fai-fah initiatives, including 20 projects that benefited over 60,000 community members and engaged more than 16,000 youths. These projects provided underprivileged children with opportunities to explore their interests — such as arts, music, professional skills, and academics.

Youth Inspiration

fai-fah learning centers by ttb

Currently, there are five learning centers namely, fai-fah learning center at Pracha-Uthit, fai-fah learning center at Chan, fai-fah learning center at Bangkok Noi, fai-fah learning center at Samut Prakarn, and fai-fah learning center at Nonthaburi. The primary goal of all fai-fah learning centers is to teach individuals to be self-reliant. The centers offer free learning opportunities for youths aged 12 to 17 within the community, allowing them to make productive use of their free time by acquiring artistic and life skills. The centers also serve as platforms for youth to showcase their talents and develop their potential through the fai-fah Art Fest, an exhibition featuring artistic works and performances. This enables participants to apply their skills for personal growth while contributing to positive change within their families and the broader society. The Bank also organized a financial knowledge course through Fun for Fin "fai-fah Youths Learn How to Save and Spend" project. The course is offered annually from June to December, aiming to instill positive financial habits related to saving and conscious spending.

fai-fah learning centers

Tae Young Thai by fai-fah ttb

In 2025, the project continued to preserve Thai heritage by promoting Thai etiquette, literacy, and communication skills. A key initiative was the 'Cool without Bullying' competition, offering participants the opportunity to compete for Her Royal Highness Princess Maha Chakri Sirindhorn's Royal Trophy and educational scholarships. The program attracted more than 6,600 applicants from over 700 schools nationwide.

Tae Young Thai

fai-fah Scholarship

The fai-fah Scholarship provides free, continuous educational support for underprivileged youths, offering THB 7,000 per year for general education and THB 14,000 per year for vocational studies. The selected students are who actively join fai-fah activities, maintain at least a 2.0 GPA, and contribute to community service. The scholarship helps them stay in school and grow into positive changemakers. Since 2016, we have granted more than THB 3.5 million valued of scholarships to 446 students.

Community Inspiration

fai-fah for Communities

In 2025, ttb continued to promote employee volunteerism through various activities that will help communities achieve sustainability. Aligned with the Sustainable Development Goals, a total of 20 projects were delivered nationwide. This year, more than 1,000 ttb volunteers from four teams namely, Branch Management Team, Sales and Auto Leasing Team, Talents Team, and Passionate Team came together to share their knowledge with communities and charitable organizations, benefiting more than 22,000 community members.

fai-fah for communities

The ttb Red Cross Lottery

The Bank actively participated in the Red Cross Fair 2025 by issuing a total of 220,000 ttb Red Cross lottery tickets to raise funds. More than THB 9 million were collected and contributed to the Thai Red Cross Society to support social development initiatives in the areas of public healthcare and natural disaster relief for communities across Thailand.

The donation of proceeds from the sale of the ttb Red Cross lottery this year is yet another testament to the ttb's commitment that "giving" is not merely about making donations, but about creating opportunities for society to grow sustainably. It serves as a vital driving force that inspires all sectors to work together in building a quality society for a better life for all Thai people.

Ar-Sar...Chuay-Kan-Tam (Volunteer...Together)

The project showcases an efficient collaboration of 3,400 ttb volunteers that achieved impactful results without excessive time investment. Volunteers diligently undertook the task of creating over 18,000 products to address community challenges and issues. The activities encompassed creating vocabulary flashcards, sharing fabric bags, recycling old to new shirts, sorting medication, recycling plastic bottle caps, and crafting healing inhalers. Subsequently, these products were then delivered to foundations, hospitals, schools, and other organizations in need throughout the country. Additionally, volunteers also engaged in external activities, such as the Elderly Home Visit Program, which supported over 60 underprivileged elderly families. In total, more than 50 organizations have benefited from these volunteer initiatives. More than 38,000 youths and vulnerable individuals have benefited, either directly and/or indirectly.

ttb | Thanachart Insurance Parkrun 2025

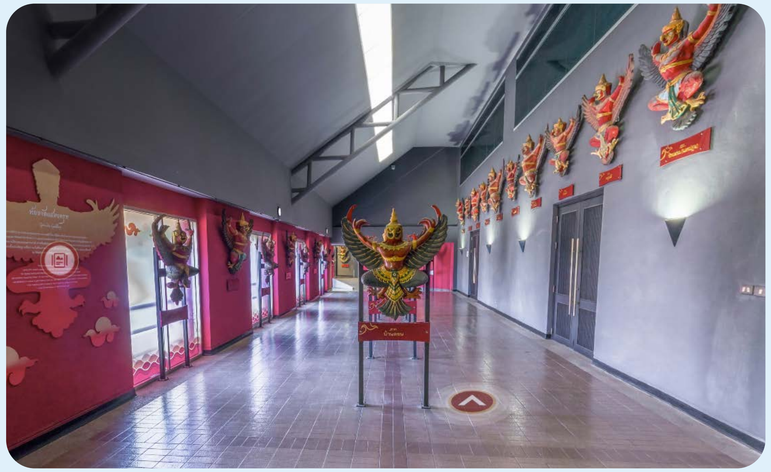
The Bank extends the power of giving through a charity run held under the concept of "Run for Change – the Finish Line of Giving." Proceeds from ticket sales (with no expense deductions), merchandise sales, contributions from ttb, and direct donations were distributed by the ttb foundation to six local hospitals to support pediatric patients, as well as children under the fai-fah project. The activity raised over THB 7.3 million in donations, with more than 5,000 runners and partners participating.

Cultural Inspiration

Garuda Museum by TMBThanachart

the Garuda Museum serves as a cultural haven for garuda exhibits from all over the country, welcoming visitors free of charge every Friday and Saturday throughout the year. With over 9,600 visitors thus far, the museum's strategy focuses on public relations, network building with relevant organizations, and Garuda promotion through youth champions in collaboration with schools in Samut Prakarn Province and neighboring areas. Another significant milestone in 2025 was the Garuda Museum by TMBThanachart receiving the 'Outstanding Moral Organization' Award from the National Moral Promotion Commission.

Garuda Museum



TMBThanachart Royal Kathin Robe Presentation

His Majesty King Maha Vajiralongkorn Phra Vajiraklaochaoyuhua graciously bestowed the Royal Kathin Robes upon ttb for the 19th consecutive year. The 2025 ceremony was held at Wat Pituladhiratrungsarit in Chachoengsao Province and raised more than over THB 14 million in donations. In addition to supporting local schools, the temple contributed THB 4.6 million to 488 charitable organizations through the 'Punboon' platform to support various public causes.

In line with ttb's environmental commitment, souvenirs produced for the 2025 Royal Kathin ceremony were made from recycled plastic pellets derived from 103,920 water bottles. Compared to virgin plastic production, this initiative reduced water consumption by 467,795 liters, saved 54,395 kWh of energy, and lowered greenhouse gas emissions by 10.6 tons of carbon dioxide equivalent (tCO_2e).

ttb Foundation

Punboon by ttb: Seamlessly Connecting Donors and Charitable Organizations

Established in 2018, Punboon is an online donation solution developed by ttb to support foundations and charitable organizations in their fundraising efforts through digital channels. Designed to be user-friendly, convenient, and transparent, Punboon enables donors to contribute seamlessly anytime, anywhere. The solution benefits both donors and charitable organizations by simplifying the donation process and ensuring efficiency.

Key Features of Punboon:

- Multiple Donation Channels: Donors can contribute via QR code scanning, e-Wallets, or credit cards, making the donation process simple and accessible.
- Simplified Tax Deduction Process: With integration into Thailand's Revenue Department's e-Donation system, Punboon automatically forwards tax deduction data, reducing the administrative burden on charitable organizations and eliminating the need for donors to keep physical donation receipts.
- Comprehensive Reporting for Project Improvement: Organizations can access detailed donation reports to analyze and refine their existing projects or develop new initiatives to enhance fundraising efforts.
- Expanded Donor Reach: Punboon helps organizations increase visibility through its website, ttb's social media channels, and marketing seminars that provide insights into the latest trends in online fundraising, allowing charities to reach new donors effectively.
- Centralized Donation Hub: Punboon serves as a bridge between donors and charitable organizations through punboon.org, a centralized hub featuring a wide range of foundations categorized by cause, such as hospitals, child welfare, and education. This categorization makes it easier for donors to find and support causes that align with their values. Likewise, organizations benefit from broader exposure beyond their usual donor base. For example, a hospital foundation typically reaches only hospital visitors, but by being listed on Punboon, it gains access to a much wider pool of potential donors.

By making charitable giving easier and more accessible, Punboon empowers donors and organizations alike, creating a more connected and impactful giving ecosystem.

Punboon by ttb's 2025 Performance

Number of Foundations

601 foundations
+39%
compared to 2024

Donation Amount

THB 357 mn
+31%
compared to 2024

Number of Transactions

>987,400
+9%
compared to 2024

Donors on Punboon

>488,500
+38%
compared to 2024

ttb remains dedicated to advancing its social development efforts, creating meaningful impacts, and driving positive, sustainable transformation within the Thai society, in alignment with our Make REAL Change philosophy.

More information and Donate via Punboon

Governance

- Corporate Governance
- Business Ethics
- Risk Management
- Cybersecurity and Data Privacy
- Sustainable Supply Chain

Corporate Governance

The Bank recognizes the importance of a sound governance structure, in which the Board of Directors plays a crucial role in overseeing corporate governance and setting the organization's strategic direction. Accordingly, the Bank has established policies, criteria, and procedures for director nomination that consider diversity across various dimensions, including business experience, skills, knowledge, competencies, and expertise, without gender discrimination. This approach fosters diverse and valuable perspectives that enhance the Bank's decision-making process in a challenging business environment, while upholding the principles of good corporate governance.

14 directors on the Board

13 non-executive directors (including independent directors)

1 executive director

6 independent directors

42.9%
independent directors

3 (or 21.43%)
female directors

Average tenure of board members:
6 years, 0 month, and 6 days
(or **6.02 years**)

13
independent or non-executive directors with industry experience

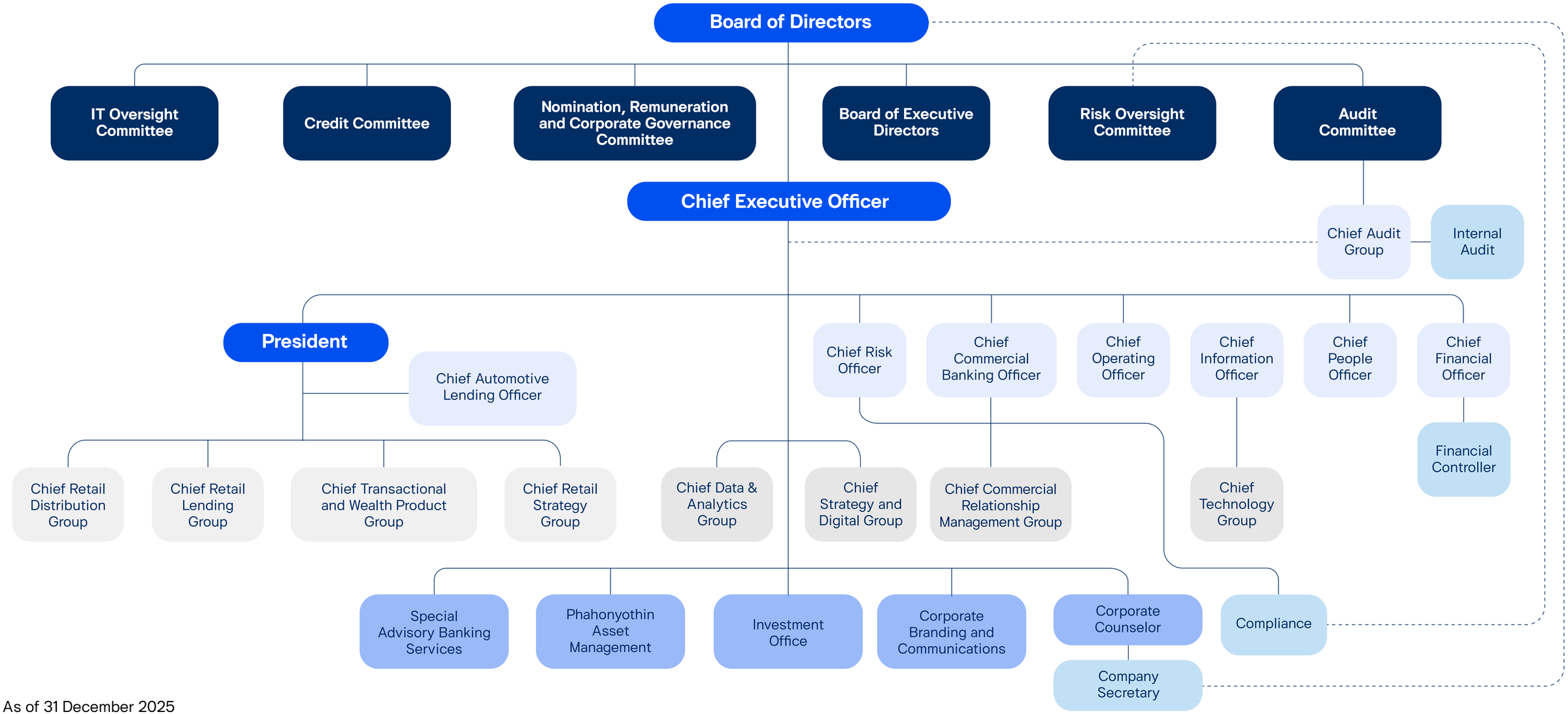
13
independent or non-executive directors holding positions in 4 other companies or fewer

Diversity and Inclusion Statement demonstrates that the Bank embraces differences in:

- Age
- Gender
- Sexual orientation
- Physical ability
- Race or ethnicity
- Country of origin and cultural background Nationality
- Religion and beliefs
- Socio-economic background

Applicable to the Board of Directors and bank-wide employees

Organization Structure



As of 31 December 2025

Board Skills and Experience

Skill Category	Mr. Suphadej Poonpipat	Gen. Ekarat Changkaew	Mr. Philippe G.J.E.O. Damas	Mrs. Charita Leelayudth	Mr. Teeranun Srihong	Mr. Willem Frederik Nagel	Mr. Yokporn Tantisawetrat	Mr. Orapong Thien-Ngern	Mr. Somjate Moosirilert	Mr. Prinya Hom-anek	Mrs. Chananyarak Phetcharat	Mrs. Patricia Mongkhonvanit	Mr. Johannes Franciscus Grisel	Mr. Piti Tantakase
Banking and Financial Sector	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Strategic Planning / Management of Major Projects Profit & Loss Responsibility	●	●	●	●		●	●	●	●		●		●	●
Executive Compensation and Human Resources	●	●	●		●	●		●	●		●	●		●
Financial Expertise	●			●				●	●		●			●
Audit / Controls				●	●	●		●		●	●	●		●
Legal and Compliance	●							●	●			●		
Governance, Ethics, Culture, and CSR	●		●		●	●	●	●	●		●			●
Information Technology and Digital					●	●		●		●	●	●		●
Enterprise Risk Management / Risk Management Oversight	●			●	●	●	●	●	●	●	●		●	●
Public Relations and Communication / Customer Experience and Customer Service / Strategic Brand Management	●		●					●	●		●			●

Activities of the Board of Directors

17 meetings were held in 2025.

The average attendance rate of all the directors was **100%** exceeding the BOT's requirement of 75% for each director.

100% of the Board of Directors completed the annual self-assessment of board performance.

The Board of Directors arranged for the performance assessment of the Board of Directors, subcommittees, and individual directors through self-assessment and cross assessment annually.

35.71% of the Board of Directors attended ESG and climate training in 2025.

100% of the Board of Directors attended risk management training in 2025.

Summary of Training and Seminars in 2025

The Board of Directors, in conjunction with 6 Board-level subcommittees, namely (1) the Board of Executive Directors, (2) Nomination, Remuneration and Corporate Governance Committee, (3) Credit Committee, (4) IT Oversight Committee, (5) Risk Oversight Committee, and (6) Audit Committee, ensures crucial oversight for the sustainable growth of the Bank. In this regard, the Board of Directors has also participated in training sessions, in accordance with the organization's business direction and goals. In 2025, all directors and senior executives attended the following trainings/seminars.

Sustainability/ESG

- The Board's Role in Climate Governance (BCG), the Thai Institute of Directors Association (IOD)
- Board's Roles in Purpose-driven Transition (PDT), the Thai Institute of Directors Association (IOD)
- ESG in the Boardroom: A Practical Guide for Board (ESG), the Thai Institute of Directors Association (IOD)

Climate Change

- The Board's Role in Climate Governance (BCG), the Thai Institute of Directors Association (IOD)

Risk

- IT Risk Management Training for ROC, TMBThanachart Bank Public Company Limited
- AI: Opportunity and Cyber Security Challenges, TMBThanachart Bank Public Company Limited

Digital Technology

- AI: Beyond Experimentation, TMBThanachart Bank Public Company Limited
- AI: Opportunity and Cyber Security Challenges, TMBThanachart Bank Public Company Limited
- Banking and Technology in Japan, TMBThanachart Bank Public Company Limited

Leadership

- Director Certification Program (DCP), the Thai Institute of Directors Association (IOD)
- Director Accreditation Program (DAP), the Thai Institute of Directors Association (IOD)
- Successful Formulation & Execution of Strategy (SFE), the Thai Institute of Directors Association (IOD)
- Independent Director Forum 2025: Role of Independent Directors in Overseas Expansion and International Markets, the Thai Institute of Directors Association (IOD)

Operations

- The Board's Role in Mergers and Acquisitions (BMA), the Thai Institute of Directors Association (IOD)
- Banking and Technology in Japan, TMBThanachart Bank Public Company Limited

For more information on the Board of Directors and Corporate Governance, refer to the One Report 2025.

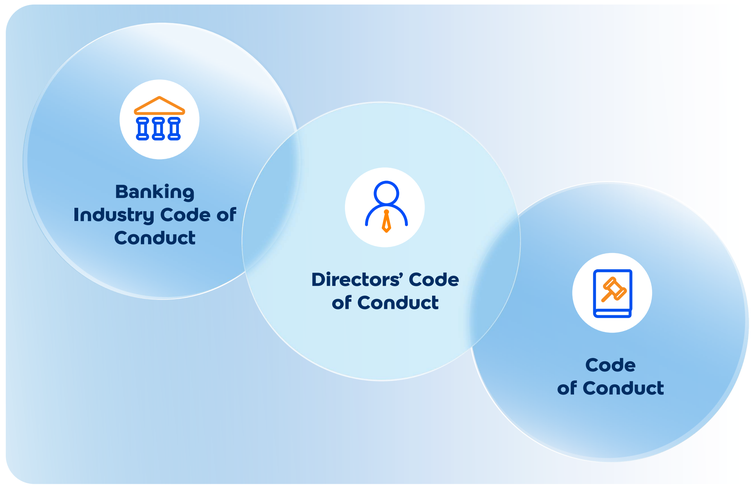
Business Ethics

By prioritizing clients' interests and creating a foundation of integrity and trust, ttb adheres to the highest ethical and professional principles. The Bank's Code of Conduct establishes how we conduct our day-to-day business activities to meet all legal, ethical and economic obligations.

Ethics Management Framework

Ethical value is an essential element for building accountability and trust. The Bank established a bank-wide ethical standard to create a practical and ethical management culture within all stakeholder groups.

Relevant Code of Conducts the Bank uses in business operations



Policies and controls to ensure good business ethics across the organization

- Corporate Governance Policy
- Code of Conduct
- Anti-corruption and Bribery Policy
- Gift, Entertainment, Donation, and Sponsorship Policy
- Market Conduct Policy
- Whistleblower Policy
- Tax Policy
- Anti-Money Laundering/ Counter Terrorism and Proliferation of Weapon of Mass Destruction Financing Policy (AML/CTPF)
- Human Rights Policy
- Diversity and Inclusion Statement
- Customer Privacy Policy
- Employee Rule Book
- Supplier Code of Conduct

The Bank has joined Thai Private Sector Collective Action Against Corruption (CAC) which reflects the Bank's intention and aspiration to become an organization that upholds a transparent and corruption-free culture.

The Bank has zero tolerance for fraud and corruption and puts in place control measures ranging from policies to processes and mechanisms, to prevent and mitigate unethical behavior. On an annual basis, the Bank promotes business ethics through employee training and internal communications. This enables employees to refresh their understanding of the Bank's ethical standards.

Business Ethics Training

(% of targeted employees completed the training)

100%
Code of Conduct

100%
Anti-corruption

100%
Anti-Money Laundering and Counterterrorism and Proliferation of Weapons of Mass Destruction Financing (AML/CTPF)

Business ethics-related policies

Whistleblowing System and Handling

The Bank provides multiple channels for reporting complaints, concerns, and suspected wrongdoing to promote transparency, integrity, and ethical conduct across its operations. These channels are accessible to employees, customers, shareholders, suppliers, and all stakeholders who wish to report potential breaches of the Bank's Code of Conduct or other ethical standards. All reports are assessed, documented, and handled confidentially in accordance with internal guidelines.

Internal channels for employees

- Direct line manager and department head
- Human Resources Business Partner of the department
- Employee Relations
- Phone
- Registered mail
- Intranet

Channels for employees, shareholders, customers, suppliers, and all those who do business with the Bank

- ttb contact center
  - Phone number: 1428
  - Website: ttbbank.com/th/contact/cxm/level1
  - Online form for reporting suspected fraud or misconduct of ttb's executives or employees: ttbbank.com/en/contact/whistleblower

External Channels

- External Whistleblowing Centre
  - Phone number: 0 2844 1999, available on Mondays to Fridays (except public holidays), 9:00-12:00 hrs. and 13:00-20:00 hrs.
  - Email: ttb_whistleblower@wbc-helpdesk.com
  - Address: 15th Floor Bangkok City Tower 179/74-80 South Sathorn Road Bangkok10120
- Bank of Thailand (BOT)
- Office of Insurance Commission (OIC)
- Office of the Consumer Protection Board (OCPB)
- Securities and Exchange Commission, Thailand (SEC)

To ensure effective use of these channels, all new employees receive mandatory training on whistleblowing procedures and ethical conduct. Annual refresher training further reinforces proper use, escalation protocols, and the Bank's key reporting mechanisms. For external stakeholders, reporting channels and procedures are published on the Bank's website.

ttb has established a structured whistleblowing and breach-case handling process to uphold sound governance, protect whistleblowers, and ensure that all allegations are managed fairly, confidentially, and independently. Reports submitted through any channel are registered and reviewed to determine whether an investigation is required. Individuals with potential conflicts of interest are excluded from the handling or investigation process to safeguard impartiality.

If an investigation is initiated, fact-finding is conducted by the assigned investigation team, which may involve document examination, interviews, and other evidence-gathering procedures. Following completion, investigation results are submitted to the appropriate governance body such as the Audit Committee (AC) for review and to Disciplinary Action Committee (DAC), or Credit Fraud Forum (CFF) for decision.

Where wrongdoing is confirmed, disciplinary actions consistent with internal regulations are imposed, ranging from verbal warnings to termination. Relevant units also implement corrective measures to strengthen internal controls and prevent recurrence. Where appropriate, and while maintaining confidentiality, whistleblowers may be informed of the status or outcome of the case.

Whistleblowing & Investigation Process

1 Whistleblowing Submission

Reports received through:
- Internal channels
- Website / online whistleblowing form
- External whistleblowing provider

2 Case Acceptance (2–7 working days)

- Pre-screening
- Cases routed to the appropriate units

3 Case Investigation (15–75 working days)

- Conflicts of interest avoided throughout the investigation
- Interviews conducted confidentially, with respect and dignity
- Whistleblower anonymity maintained unless disclosure is required by law
- Facts and evidence reviewed objectively according to internal procedures
- Investigation report prepared summarizing key findings and recommended preventive actions

4 Reporting Results (within 10 working days)

- Investigation conclusions submitted to DAC or CFF for decision, and to AC for oversight
- Case outcomes updated on the complaint system within 10 working days after committee review

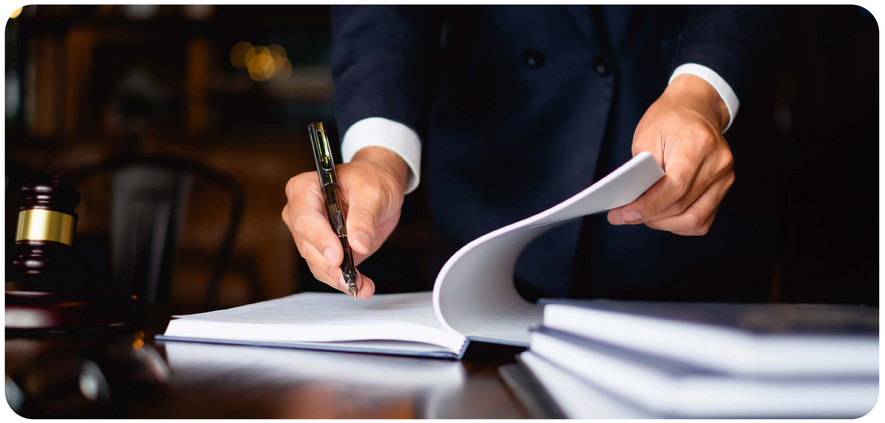
5 Follow-up Actions (case-dependent)

- Disciplinary actions:
  - Warning
  - Written warning
  - Salary deduction
  - Termination
- Corrective actions and control improvements implemented
- Whistleblower updated on case status as appropriate

In 2025, a total of 70 cases were substantiated following the investigation. All cases were concluded with appropriate disciplinary actions in accordance with the Bank's policy. No cases have resulted in fines or penalties imposed on the Bank. Further details are provided in the table below.

Number of Substantiated Breach Cases by Topic in 2025

Fraud	24
Mis-selling	46
Corruption or bribery	0
Discrimination or harassment	0
IT security/ cybersecurity breaches	0
Customer data privacy	0
Confidentiality of information	0
Conflict of interest	0
Money laundering or insider trading	0
Anti-trust or anti-competitive behavior	0
Safety, health andenvironment	0



The Bank did not incur any fines or settlements related to anti-competitive practices in the past five fiscal years.

The Bank did not incur any fines or settlements over the previous three years where each is valued over THB 3 billion.

Suspicious transactions report in 2025:

83.05%
reported by the public, police, and Anti-Money Laundering Office (AMLO)'s order

16.95%
reported by ttb's internal detection of high volume or high-value transactions that are inconsistent with occupation and income (KYC/CDD)

The amount of fines related to corruption and bribery cases in 2025: 0
The amount of convictions related to corruption and bribery in 2025: 0

Cases reported through external channels (BOT, OIC, OCPB, and SEC) reduced in 2025 compared to 2023.

Reduced by
61%
for the Commercial segment

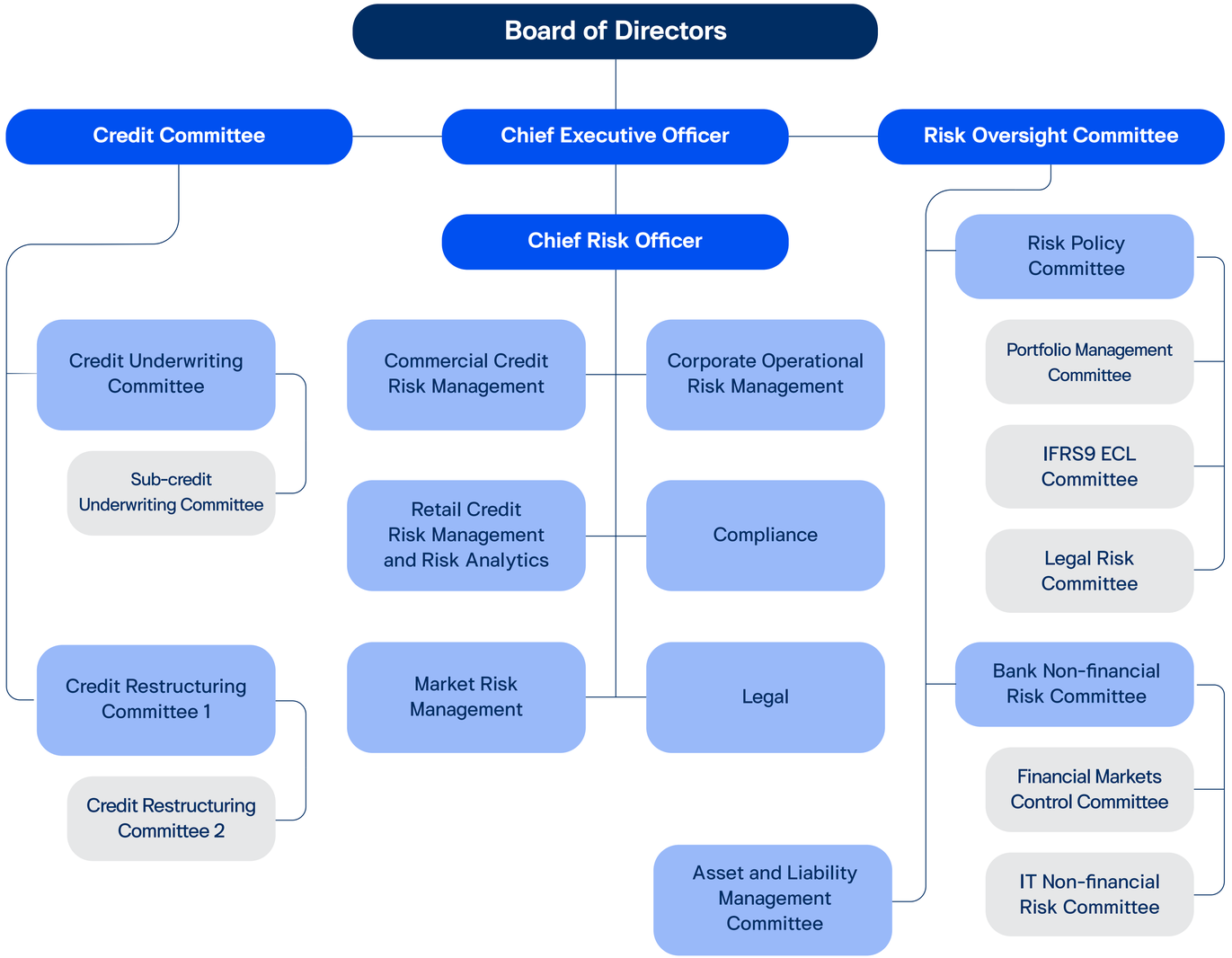
Reduced by
66%
for the Retail segment

Risk Management

Risk management is an integral part of the Bank's business activities and strategic planning with the objective to optimize risks and returns and create sustainable shareholder value while remaining in compliance with regulatory requirements. The Bank has established a solid risk governance framework which serves as the foundation for consistent and effective risk management. The risk governance framework mainly consists of a clear risk governance structure, risk appetite, risk management policies, consistent risk management processes, and an embedded risk culture.

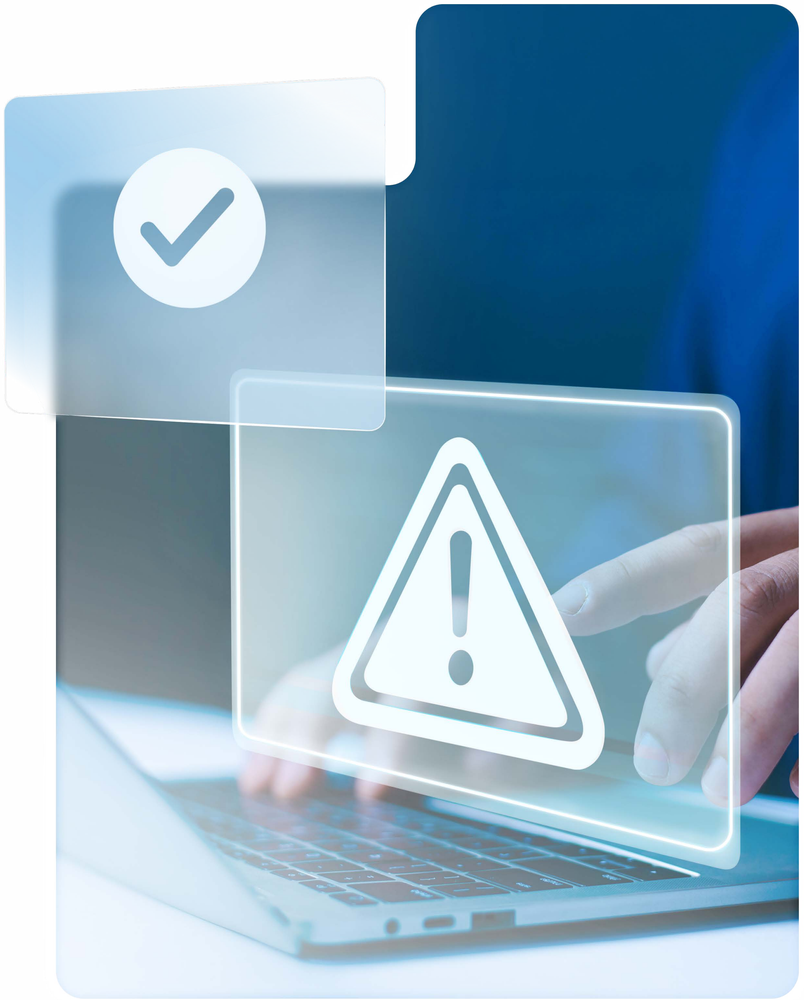
Risk Governance Structure

The Bank maintains a risk governance structure that is intended to strengthen risk management by ensuring that risk-taking authorities are properly cascaded down from the Board to the appropriate committees and functional levels. Risk issues and changes in regulatory and business environments are managed in an efficient and effective manner. To maintain the independence of the Compliance function, Compliance has a reporting line to both the Risk Oversight Committee and Chief Risk Officer.



Three Lines of Defense in Risk Governance

Over the years, the Bank has significantly strengthened its risk management culture by implementing a Three Lines of Defense model. This structured framework ensures a clear division of roles and responsibilities across Business Units, Risk Management and Compliance Units, and Independent Assurance (Internal Audit) Unit. Details of Three Lines of Defense are as follow:



First Line of Defense – Business Units

The first line of defense comprises the Business Units that own the risks. They are responsible for identifying, assessing, and managing risks in day-to-day activities, including implementing controls, mitigating risks, and executing appropriate risk mitigation strategies in accordance with the Bank's policies and risk appetite. They also report risks appropriately.

Second Line of Defense – Risk Management and Compliance Units

The second line of defense comprises the Risk Management and Compliance Units, which operate independently from the first line of defense. This line reports to the Chief Risk Officer and is responsible for establishing strategies, risk appetite, policies, guidelines, standards, and an appropriate risk management framework. It also oversees risk management activities, monitors compliance with laws and internal regulations, and promotes consideration of risk and return in a balanced manner. The Risk Oversight Committee and other risk committees provide oversight and ensure that operations align with the Bank's risk appetite and governance principles.

Third Line of Defense – Independent Assurance (Internal Audit) Unit

The third line of defense comprises the Internal Audit Unit, which operates independently from the first and second lines of defense to ensure objectivity and promote good corporate governance. This function is responsible for auditing operations to ensure that the Bank has effective internal controls, as well as assessing whether risk governance processes are adequately designed and implemented. It also identifies gaps and provides recommendations for improvement.

By maintaining a clear segregation of duties among these three lines and integrating the Risk Oversight Committee within the governance structure, the Bank ensures proactive risk management, regulatory compliance, and continuous improvement in governance. This approach reinforces financial stability, operational resilience, and stakeholder trust.

Risk Culture

A strong risk culture is one of the key factors that strengthens the Bank's resilience, enabling it to manage business operations effectively in line with evolving risks and a changing financial environment. It also supports the Bank in achieving sustainable success amid ongoing changes.

The Bank has implemented measures to ensure risk awareness at all levels of the organization through the following initiatives:

1 Communication and Knowledge Sharing

The Bank regularly provides risk management knowledge to directors, executives, and employees to enhance understanding and engagement in risk governance. Mandatory annual online training programs are provided to employees to reinforce risk awareness. Key training topics include:

- Anti-Money Laundering and Counter-Terrorism Financing
- Personal Data Protection Act (PDPA)
- Market Conduct
- Code of Conduct and Anti-Corruption
- Fraud Risk, Non-Financial Risk, and Cybersecurity

2 Integration of Risk Modifiers

The Bank has established risk modifiers and integrated them into organizational performance metrics, cascading them to relevant executives and employees. This approach promotes risk awareness and ensures that remuneration outcomes are aligned with sound risk management practices, discouraging short-term behaviors that overlook risk. Key indicators include:

- Customer Information Review (KYC Review)
- Compliance with Personal Data Protection Act
- Regulatory Compliance and Reporting
- Risk Assessment and Complaint Management
- Technology and Cybersecurity Risks
- Fraud Risk Events and Avoidable Losses

3 Promoting Risk Culture Through Recognition

The Bank organizes an annual innovation competition and presents the ttb awards to encourage employees to propose ideas that enhance customers' Financial Well-being and improve the Bank's performance, with a strong emphasis on data management and risk governance.

4 Risk Assessment in Product and Service Approval

The Bank applies appropriate risk assessment processes in product and service approvals to ensure adequate risk evaluation and implementation of mitigation measures, keeping risks within acceptable levels.

Emerging Risks

In an increasingly complex and dynamic environment, emerging risks pose significant challenges to businesses worldwide. While the Bank has a robust risk management framework, the rapid evolution of internal and external factors demands a forward-looking approach to proactively anticipate and respond to new threats. Identifying these risks early is critical to ensuring business resilience, sustaining growth, and safeguarding our operations.

Through a combination of external information such as the Global Risks Report and internal assessments, the Bank continuously monitor and evaluate risks most relevant to our business. In Thailand, cyber fraud and misinformation have been escalating rapidly, with evolving tactics that make them increasingly difficult to detect and prevent. These digital threats, coupled with the growing impact of extreme weather events, present significant challenges to financial security, trust, and operational stability. This section explores these risks in detail, outlining their potential impact on our business and the strategies the Bank employs to mitigate them.

Risks	Risk Description	Business Impacts	Measures
Cyber Fraud and Misinformation	The growing reliance on digital platforms exposes businesses to increasing cyber fraud, misinformation, and security threats. Scams, phishing, and social engineering tactics exploit technology to deceive individuals and businesses. In Thailand, call center fraud and impersonation scams are widespread. Scammers use AI-generated voices and deepfake technology to impersonate bank representatives, government officials, or close contacts, tricking victims into transferring funds or sharing sensitive data. Misinformation, such as false financial alerts and misleading investment opportunities, further erodes trust and disrupts the Bank's operations. The rise of mobile banking has worsened these risks. Instant transactions enable scammers to move stolen funds quickly, making fraud harder to detect and reverse. The speed of digital payments challenges banks in identifying suspicious activity in real time. Strengthening cybersecurity, improving fraud detection, and raising customer awareness are critical to reducing these threats.	**Financial Losses:** • Costs associated with cyber fraud prevention, remediation, and additional investments in cybersecurity systems may rise. **Reputation Damage:** • Misinformation campaigns targeting the company could undermine customer trust and brand integrity. **Regulatory Challenges:** • Non-compliance with data protection laws, such as Thailand's Personal Data Protection Act (PDPA), could result in significant penalties.	**Enhanced Cybersecurity Infrastructure:** • The Bank has implemented the BOT CRAF 2.0 Framework, which aligns with the NIST Cybersecurity Framework 2.0. This framework covers six key areas: governance and policy enhancement, risk assessment and identification of critical assets, strengthening preventive measures, real-time threat detection, incident response, and system recovery after an event. These measures help enhance resilience, reduce risks, and support operations in accordance with international standards. **Customer and Employee Education:** • Regularly educating customers on identifying scams and secure banking practices through campaigns and tutorials. • Mandating Cybersecurity Risk Awareness training for all employees and disseminating best practices through internal communication channels. **App Security Enhancements:** • Frequent updates to the ttb touch mobile banking app to include advanced security features, such as protections against screen recordings and other potential exploit methods. **Proactive Monitoring and Response:** • Actively monitoring for misinformation or disinformation campaigns and implementing crisis communication strategies to counteract false narratives. **Regulatory Engagement:** • Actively working with regulators and industry groups to strengthen cybersecurity policies and share best practices.

Risks	Risk Description	Business Impacts	Measures
Extreme Weather Events	Extreme weather events in Thailand—flooding, storms, droughts, and heatwaves—present escalating challenges. Flooding, often intensified by storms, overwhelms drainage systems, disrupts transport, and damages infrastructure, submerging homes and displacing thousands, worsening economic and social instability. Droughts deplete water resources, straining agriculture, industries, and supply chains, while heatwaves further strain resources, intensify health risks, and accelerate shortages. While clients experience financial strain, leading to increased non-performing loans (NPLs) or difficulties in debt repayment, the Bank may also face operational risks from branch damage, power outages, and service disruptions that hinder continuity. To mitigate these risks, the Bank incorporates climate considerations into its strategic planning and enhance business continuity measures.	**Rising Credit Risk Exposure:** • Clients may fail to repay loans due to loss of income or damage to assets, such as properties destroyed by floods or businesses losing operational capacity after wildfires. • Non-performing loans could increase, particularly in high-risk sectors like agriculture, energy, and real estate. **Disruptions to Banking Operations:** • Bank branches, data centers, and ATMs may be damaged or disrupted due to floods, storms, or heatwaves. • Interruptions to essential services like power and internet could disrupt daily banking operations. **Unstable Market Conditions:** • Fluctuations in commodity prices, such as food and energy, driven by extreme weather events, may raise costs for businesses, reduce profitability, and weaken loan repayment capacity, increasing credit risk and market uncertainty. • Sudden changes in asset values, including properties losing value after floods, could affect collateralized loans.	**Climate-related Risk Management:** • Integrate climate-related risks into relevant credit risk policies and guidelines. • Conduct climate risk stress test focusing on physical risk to assess the financial impact of climate disasters. • Regularly monitor climate-related risk. **Building Portfolio Resilience:** • Develop the transition plan of hard-to-abate sectors to strengthen portfolio resilience. • Diversify loan portfolios to mitigate overexposure to climate-vulnerable sectors. **Supporting Clients in Climate Adaptation:** • Provide advice to help clients integrate climate resilience into their business strategies and adapt to evolving regulatory requirements. • Promote and finance green initiatives, including investment in environmentally friendly Green projects that enhance resilience against extreme weather events.
Geopolitical Risk	The evolving geopolitical landscape, influenced by increasingly stringent US trade policies particularly the use of tariffs and origin verification measures presents significant challenges for Thai exporters and global economy. These developments may lead to increased tariffs and trade restrictions, limiting Thailand's access to this key market. Concurrently, Chinese goods, facing even higher tariffs from the US may flood into Thai market, resulting in intensified competition for Thai manufacturers. The broader implications of these geopolitical shifts include disruptions in trade flows, investment dynamics, and supply chain stability.	**Exposure to the US New Trading Policies:** • Corporate customers exporting to the US may face higher cost due to increased tariffs and stricter regulations, reducing their competitiveness in the US market. This can lead to declining export volumes, cash flow issues, and financial stress, affecting their ability to repay debts. **Chinese Goods Influx into Thai Market:** • As US trade barriers limit Chinese goods' access to the US markets, China's overcapacity may increasingly be redirected to Thailand. This leads to pricing challenges and market displacement for local corporate customers offering similar products. Additionally, dependence on Chinese supply chains increases vulnerability to economic situations in China.	**Global Economic Monitoring:** • Establish monitoring of evolving global economic trends, to stay informed of key developments, including regulatory and trade policy changes, and support timely business adaptation. **Strategic Business Positioning:** • Organize workshops and seminars to support business and SME clients in adapting to geopolitical regulatory changes, enabling them to manage their organizations efficiently, overcome challenges, and achieve sustainable growth. **Risk Assessment:** • Conduct comprehensive risk assessments to identify and evaluate geopolitical risks that may impact industries within the loan portfolio.

Cybersecurity and Data Privacy

Cybersecurity

At ttb, cybersecurity is a fundamental pillar that ensures the security and resilience of our operations. As digital banking services expand, protecting customer information, financial assets, and critical infrastructure from cyber threats is more important than ever. We are committed to implementing robust security measures, proactive risk management, and continuous monitoring to safeguard against evolving cyber risks while fostering trust and confidence among our customers.

Our 2025 Performance

0
cybersecurity breach cases with significant impact

0
amount of fines/ penalties paid for information security breaches or other cybersecurity incidents.

0
number of clients, customers and employees affected by cybersecurity breaches

100%
of new joiners completed Cybersecurity Risk Awareness Training in 2025

Cybersecurity Governance and Management

At ttb, cybersecurity is taken very seriously as cyber threats pose a significant risk to business operations. The IT Oversight Committee (ITOC), which reports directly to the Board of Directors, supervises the formulation of IT and cybersecurity strategies, policies, and operating plans and oversees cybersecurity risks. Most notably, our independent directors, Mr. Orapong Thien-Ngern, Mr. Teeranun Srihong and Mr. Prinya Hom-anek have extensive IT and cybersecurity experience and actively engage in the cybersecurity strategy and review process. The Board of Directors appoints the Chief Information Security Officer (CISO) to protect our customers' sensitive financial information. The CISO's role and responsibilities include setting the direction and strategy of the Bank's cybersecurity management, establishing end-to-end security technologies and processes, and minimizing information security-related risks. Cyber and Digital Risk Management Policy, which is internally available to all employees, details the Bank's management approach to managing information risks and minimum standards to protect the Bank's data and information of all organizational units and those contracted to provide services. As one of the Domestic Systemically Important Banks (D-SIB) defined by the Bank of Thailand, the Bank is automatically considered a Critical Information Infrastructure (CII) and must fully comply with the Cybersecurity Act B.E 2562 (CSA). To comply with the law, the Bank has revised its cybersecurity incident response plan (IRP) to align with the CSA requirements, and regularly informs the authorities of any cybersecurity incidents that occur, particularly those that are considered critical or high severity.

In 2025, ttb continued to strengthen ttb's information security framework. The Bank has adopted the Bank of Thailand's Cybersecurity Resilience Assessment Framework (BOT-CRAF) as the primary cybersecurity guideline. This framework provides financial institutions with a structured approach to assessing cyber inherent risks and implementing risk management controls based on their maturity level. iPentest (Intelligence-Led Penetration Testing) was utilized to simulate real-world cyberattacks, assessing the security of the Bank's network beyond traditional penetration testing. Unlike conventional methods, iPentest focuses on demonstrating potential real-life impacts and is a mandatory requirement under BOT-CRAF for D-SIB banks.

To further strengthen cyber threat detection and response capabilities, ttb is enhancing automation within Security Orchestration and Automated Response (SOAR) by expanding toward hyper-automation (AI Gen II). This initiative is designed to enrich cybersecurity playbooks across a wider range of use cases and incident scenarios, improving consistency and speed in operational response. In parallel, the Bank is increasing its leverage of Artificial Intelligence capabilities in Extended Detection and Response (XDR) to enable more autonomous cyber defense, enhancing detection precision and accelerating decision-making in security operations.

Recognizing the growing sophistication of external threats, the Bank is enhancing Threat Intelligence capabilities, including the development of more reliable intelligence sources and takedown services to strengthen cybersecurity posture and reinforce proactive defense strategies. With the transition to a new Security Operations Center (SOC) Managed Service Provider, the Bank will continue to uplift key performance outcomes—Mean Time to Detect (MTTD), Mean Time to Contain (MTTC), and Mean Time to Triage (MTTT)—to improve end-to-end incident handling effectiveness. Furthermore, the Bank is enhancing security log management and security event detection to strengthen resiliency and visibility across the technology environment. These initiatives reflect the Bank's continued commitment to continuously enhancing cybersecurity resilience against evolving threats.

As part of strengthening our cybersecurity controls for payment-related systems, the Bank complies with the Payment Card Industry Data Security Standard (PCI DSS) version 4.0, the global framework for protecting cardholder data. PCI DSS 4.0 enhances cybersecurity through strengthened multi-factor authentication requirements, continuous monitoring expectations, and improved vulnerability management practices—all of which reduce unauthorized access risks and enhance real-time threat detection. Compliance with PCI DSS reinforces the Bank's overall security posture and ensures that card payment processes meet internationally recognized cybersecurity standards.

In addition to strengthening cybersecurity defenses, the Bank has implemented a comprehensive data leakage protection strategy, integrating a full suite of Data Leakage Protection (DLP) measures across all potential leakage channels. This ensures that sensitive customer information remains safeguarded, with regular reporting to senior management for timely identification and resolution of any data leakage risks. Considering the increasing sophistication of cyber threats, ttb has also procured a cyber insurance policy to mitigate financial risks associated with potential security breaches. These proactive measures reflect the Bank's strategic commitment to continuously enhancing cybersecurity resilience and safeguarding its operations and customer data against evolving threats.

In order to safeguard the Bank's data, ensure regulatory compliance, and proactively address emerging threats, employee training plays a crucial role. By equipping the workforce with knowledge and awareness, the Bank can effectively mitigate the risk of data breaches and other malicious activities. Therefore, annual cybersecurity training is mandatory for all employees. In addition, the Bank has enhanced the approach by conducting phishing simulations twice a year for all employees as part of our ongoing efforts. If employees understand the dangers and how to spot potential threats, they are less likely to fall for phishing scams or other tactics used by cybercriminals.

Information security is part of ttb's corporate key performance metrics used to measure and improve the performance of controls in employee performance evaluation. If employees come across suspicious circumstances or potential risks, an escalation process and procedure are in place. The escalation procedure guides response actions and time requirements based on the incident type and the associated criticality level. This defines the roles of authority and chain of command including the authority to interrupt production services based on the severity, impact, and exposure presented by a particular situation. In the past year, there were no cases of cybersecurity breaches that led to any financial or reputational impacts for the Bank or the customers.

Information security certifications by external assessors

- ISO 27001 (Information Security Management System) for the BOT BAHTNET and ICAS
- ISO 27001 (Information Security Management System) for the SEC (Securities and Exchange Commission)
- ISO 27001 (Information Security Management System) for the OIC (Office of Insurance Commission)
- Swift Customer Security Controls Framework (Swift CSP)

Data Privacy

ttb's operations are based on data analysis and insights. The collection of data plays a vital role in the bank's day-to-day activities while catering to customers. It is our responsibility to manage customer data in a way that fosters trust and mitigates any potential risks that may jeopardize the customers' Financial Well-being, privacy, and rights.

Our 2025 Performance

0
customer data breach cases with significant impacts

0
amount of fines/ penalties paid for customer data breaches

100%
of employees of the Bank and its subsidiaries completed Personal Data Protection Act training every year since 2020 to 2025.

28%
of customer data is used for secondary purposes.

Data Privacy Governance and Management

To ensure that ttb and its subsidiaries fully comply with Thailand's Personal Data Protection Act (PDPA) and to properly manage customer data, the Bank developed a company-specific Data Governance Policy that covers Data Privacy (PDPA), Data Protection, and Data Management based on the Bank of Thailand's Data Governance Framework, Guideline on Personal Data Protection for Thai Banks by Thai Bankers' Association ("Deloitte Guideline"), Thailand Data Protection Guideline by Faculty of Law, Chulalongkorn University ("Chula Guideline"), and ING advisory on General Data Protection Regulation Compliance (GDPR). The Data Governance Policy provides governance, roles and requirements for data privacy, security, and management. We regularly update our Data Governance Policy, Privacy Policy and/or Privacy Notice, and operating procedures for data protection measures in accordance with relevant laws and regulations. Our privacy policies cover our operations, subsidiaries and supply chain, for example, outsourcing, third parties and service providers, which include but are not limited to suppliers, consultants, contractors, advisors and vendors.

The Board of Directors has designated the Head of Compliance as the Data Protection Officer (DPO), who is responsible for overseeing the Bank and its subsidiaries' compliance and fostering a culture of data protection. The DPO reports to the Chief Risk Officer (CRO) with a dotted line to the CEO, ensuring that the privacy management system is embedded in group-wide risk management. Internal Audit, Business Operational Risk Management (BORM), and Corporate Operational Risk Management (CORM) conduct annual control testing on Data Management matters within the framework of Data Governance. These tests encompass data privacy (PDPA), data protection, and data management, and are tailored to specific focus areas identified by regulators or the organization's strategies. The primary goal of these assessments is to evaluate the effectiveness of existing processes, procedures, and security controls. By identifying areas of improvement, these tests aim to enhance quality and efficiency in risk management, thereby mitigating the potential for financial loss, regulatory non-compliance, damage to reputation, and other adverse outcomes.

Data Privacy Governance Structure

The Bank's ongoing efforts to enhance data protection across all stages of data lifecycle ensures that employees and vendors are aware of their responsibilities regarding data protection and comply with relevant legislation. Internal communication and training were continuously provided throughout the year to foster awareness and keep employees informed of the PDPA's importance and key contents. Examples of internal communication methods include reinforcement via email and executive communication to branch employees during meetings to convey information about the Personal Data Protection Act (PDPA). For employee training, aside from the organizational-wide mandatory training on PDPA, there was additional ad-hoc training specifically tailored for certain functions whose roles and responsibilities involve data processing and data control. In the event of a data breach, the Bank will set up a team to carry out an investigation. If the case is substantiated, suitable disciplinary actions will be enforced for the accountable employees. In 2025, there were zero customer data breach cases that resulted in fines or penalties.

Sustainable Supply Chain

At ttb, we recognize that a sustainable and responsible supply chain is a key driver in creating long-term value for the Bank, our customers, and society. The way we procure goods and services directly impacts our operational efficiency, business resilience, and environmental and social footprint. As a financial institution committed to responsible business practices, we strive to ensure that our procurement processes align with ethical, environmental, and social standards while fostering strong partnerships with suppliers who share our values.

Our 2025 Performance

Supplier Categorization

22 critical tier 1 suppliers accounting for
3% of total suppliers and
27% of the total procurement spend in 2025

120 critical tier 2 suppliers accounting for
15% of total suppliers

Supplier Evaluation and Monitoring

100% of suppliers on the approved supplier list signed and complied with the Supplier Code of Conduct

100% of critical suppliers were assessed economic and ESG risks

NO economic and ESG risks from suppliers based on supplier due diligence and assessment

NO fatal accident among contractors working on-site

Payment term

Payment made on average **31 days** of after the approval of suppliers' work and the receipt of the invoice from suppliers

Business Principles and Procurement Process

We integrate ESG principles into our responsible procurement management by considering environmental, social, and governance dimensions throughout our sourcing practices. This includes assessing suppliers on their environmental impact, labor rights, ethical business conduct, and long-term sustainability commitments.

Supplier Code of Conduct

Environmental	Social	Governance
• Environment • Waste and emissions	• Social and working conditions • Freedom of employment • Child labor avoidance • Compensation • Working hours • Non-discrimination • Harassment, abuse, and disciplinary practices • Working conditions	• Compliance with laws and regulations • Business integrity • Anti-corruption/ anti-bribery • Confidential information and personal data protection • Free competition • Intellectual property • Conflicts of interest • Subcontractor and supplier management • Rumours • Monitoring/data keeping

Sustainable Procurement Strategies

- Foster good relationships with suppliers and acquiring their support to achieve the Bank's strategic objectives by having a central procurement unit.
- Increase efficiency and manage the Bank's procurement spend.
- Collaborate with other business units to anticipate future changes that will support the Bank's objectives and strategies and utilize expertise in procurement and business operations to enhance procurement practices.
- Integrate digital technology and tools to help improve procurement processes for increased efficiency.
- Build supplier capacity to help suppliers align with the required standards while also considering impacts on occupational health and safety of employees, community, and society.

Sustainable Supply Chain Management Framework

The Bank has established supplier management process which encompasses the following steps to ensure sustainable supply chain management.

1. Supplier Selection

The Bank conducts a preliminary assessment of the basic qualifications of all potential suppliers, including both new and existing suppliers. During the selection process, the Bank conducts supplier due diligence to assess potential risks of the suppliers. The assessment criteria cover various aspects such as economic and ESG issues. These include financial status, ability to deliver goods and services, and multiple environmental, social, and governance (ESG) factors. Specifically, the assessment considers environmental practices, such as the existence of environmental policies and data collection processes, as well as any history of violations or complaints regarding environmental regulations. Social factors include compliance with labor laws, working conditions, child labor, employment of migrant workers, compensation and working hours, and workplace discrimination or harassment. The assessment also reviews political and ESG risks in the supplier's country of origin, reputation risks, corruption risks, conflicts of interest, confidentiality, and environmental risks, including waste and emissions management.

2. New Supplier Registration

After the selection process is completed, suppliers are registered on the approved supplier list and the Bank's payment system. Approved suppliers are evaluated annually.

3. Supplier Categorization

The Bank categorizes tier 1 and non-tier 1 suppliers based on the importance of suppliers, considering various risk factors covering economic, social, and environmental aspects such as:

- Criticality to operations and revenue generation of the Bank
- Non-substitutable suppliers that provide highly customized products/services tailored to the Bank's needs, with high switching costs or long-term contracts that cannot be easily terminated.
- Risks of non-compliance with ESG requirements as specified in the Bank's Supplier Code of Conduct.

4. Supplier Evaluation and Monitoring

Maintain or improve the quality of approved suppliers at the required level and to be in line with the Bank's strategy. Critical tier 1 and tier 2 suppliers are required to undergo this evaluation every 2-3 years.

The Bank's Strategic Suppliers are evaluated annually based on the AQSCIR method to improve the quality of work and sustainable procurement practices. In 2025, 100% of our critical tier 1 suppliers were evaluated according to this method.

Annual Supplier Evaluation

The Annual Supplier Evaluation is conducted under the C-SAT Weighted Evaluation framework, focusing on assessing supplier performance in the dimensions of Quality and Cost. The objective is to ensure that suppliers can support the bank's day-to-day operations effectively, reliably, and cost-efficiently.

The evaluation structure consists of five key categories, as follows:

- **Performance (35%)** Assesses overall service delivery, covering service quality, on-time delivery, responsiveness, accountability, and service stability
- **Incident & Problem Management (10%)** Evaluates the supplier's capability in managing incidents, resolving issues, and implementing effective corrective and preventive actions to avoid recurrence
- **Resource Management (20%)** Reviews the adequacy and suitability of resources allocated for service delivery, including resource planning, staff expertise, and continuity of the service team
- **Improvement & Innovation (10%)** Assesses continuous improvement initiatives, service enhancement plans, and contributions toward operational efficiency, including support in related processes such as contract management, billing, and coordination
- **Cost Management (25%)** Evaluates cost effectiveness through market price comparison, negotiation flexibility, and initiatives to enhance cost efficiency

Supplier Engagement and Capability Enhancement for Sustainable Business Operations

The Bank recognizes that collaborating with suppliers to create long-term value for all stakeholders, including suppliers, customers, and society, is essential in driving the organization toward its sustainability goals. Therefore, the Bank places strong emphasis on communicating with suppliers regarding collaborative operations and maintaining high-quality work that considers social and environmental impacts.

To strengthen this engagement, the Bank conducts annual company visits to key suppliers. These visits serve as a platform to communicate and promote the concept of Financial Well-being, while also fostering joint development in areas such as technology, service delivery, product enhancement, and strategic procurement. This approach supports mutual progress and sustainable growth.

In 2025, the Bank's Strategic Procurement Department visited 10 supplier companies, receiving highly positive feedback and strong satisfaction from participating partners. In addition, the Department provided training sessions to suppliers on procurement procedures and good governance practices to support transparent and efficient operations.

Supplier Satisfaction Survey

In 2025, more than 200 suppliers responded to our supplier satisfaction survey on the Bank's Procurement Strategy. The results showed an average satisfaction rate of 88 percent. The results of the 2025 Supplier Satisfaction Survey showed that suppliers were most satisfied with the following:

- Honesty and ethics in procurement
- Clear and transparent policies and procedures
- Convenience in communication, document check process, and supplier registration process

The Bank has established a channel on the website for suppliers and related stakeholders to make suggestions, raise concerns, or report any suspected wrongdoings.

Contribution to the UN Sustainable Development Goals

ttb advocates for equal access to financial services and inclusivity in all aspects of life, believing that equipping communities with fundamental financial knowledge enhances their standard of living and quality of life.

Through community development projects, ttb encourages Thais to adopt healthier lifestyles by promoting better nutrition, regular exercise, and overall health and well-being. These initiatives help rural communities gain improved access to essential healthcare services.

ttb fosters quality education and learning opportunities by offering educational programs and activities at the fai-fah Learning Center. This platform empowers youth to explore their potential, express creativity, and develop skills in financial, art, music, sports, and languages. ttb fai-fah program also supports sustainable social development and educational growth.

ttb is committed to sustainable business growth, advocating for human rights, and ensuring fair treatment for all employees.

Innovation is a key priority for ttb. The bank drives digital transformation through its digital banking roadmap and platforms, reflecting its philosophy of 'Make REAL Change' to deliver creative, meaningful, and unique experiences for the benefit of customers and the environment.

ttb supports social development by adopting a cleaner, greener, and more inclusive approach, offering sustainable and green finance instruments and engaging in impactful community development projects.

In its efforts to promote a low-carbon society, ttb continues to enhance internal resource efficiency and address climate change impacts in its lending practices. This includes promoting green and blue loans while reducing exposure to high GHG-emitting industries, such as coal-fired power plants.

Sustainability Performance

Environmental Data	Unit	2022	2023	2024	2025
Greenhouse Gas Emissions (GHG Emissions)					
Total Scope 1 GHG emission	tCO_2e	3,604	3,296	3,237	3,105
Total Scope 2 GHG emission (Location-based)	tCO_2e	20,922	29,035	26,581	21,401
Total Scope 2 GHG emission (Market-based)	tCO_2e	20,922	29,035	26,581	21,401
Total Scope 1 and 2 GHG emission	tCO_2e	24,526	32,331	29,817	24,506
Total Scope 1 and 2 GHG emission intensity	tCO_2e per FTE	1.68	2.11	2.05	1.83
Total Scope 3 GHG emission	tCO_2e	957	1,251	1,154	753
Category 1: Purchased goods and services	tCO_2e	933	986	858	474
• Paper consumption	Tonnes	444	469	408	226
Category 5: Waste generated in operations	tCO_2e	1	226	242	219
• Diverted from landfill	Tonnes	55	77	76	103
• Plastic recycling	Tonnes	NA	1	1	1
• Office paper recycling	Tonnes	32	51	42	63
• Corrugated boxes recycling	Tonnes	NA	1	0	0
• Food waste composting	Tonnes	23	24	33	39
Disposed to landfills	Tonnes	NA	96.84	103.70	93.87
• General waste	Tonnes	NA	96.62	103.51	93.65
• Hazardous waste	Tonnes	NA	0.22	0.19	0.22
Category 6: Business travel	tCO_2e	NA	7	19	18
• Distance of business travel by road	km	NA	45,817	130,029	123,334
Category 13: Downstream leased assets	tCO_2e	23	32	35	41
• LPG consumption by lessee	Tonnes	7	10	11	13
Category 15: Investment	tCO_2e	Separately disclosed in ttb's TCFD Report 2025			

Environmental Data	Unit	2022	2023	2024	2025
Other emissions					
Biogenic CO2 emissions from ethanol and biofuel consumption	tCO_2	510	451	441	388
Energy					
Total energy consumption within organization from renewable and non-renewable sources	MWh	59,179	75,093	70,285	57,736
Total energy consumption within the organization from non-renewable sources	MWh	57,001	73,165	68,358	56,041
Total energy consumption within the organization from renewable sources	MWh	2,178	1,928	1,928	1,695
Total energy consumption intensity from renewable and non-renewable sources	MWh per FTE	4.05	4.90	4.84	4.32
Total energy consumption outside organization from renewable and non-renewable sources	MWh	NA	NA	NA	NA
Water					
Total water withdrawal	m^3	232,481	266,929	234,935	224,551
In all area	m^3	232,481	266,929	234,935	224,551
In areas with water stress	m^3	232,481	256,902	213,954	200,122
Water withdrawal intensity	m^3 per FTE	15.90	17.42	16.17	16.80
Total water discharge to surface water	m^3	185,984	176,197	154,774	150,519
Total water consumption	m^3	46,496	90,732	80,161	74,032
Waste					
Total waste generated	Tonnes	55	161	180	197
Hazardous waste	Tonnes	NA	0.22	0.19	0.22
Non-hazardous waste	Tonnes	55	161	180	197
Total waste diverted from landfills	Tonnes	32	64	76	103
By recycling	Tonnes	32	53	43	44
• Hazardous waste	Tonnes	NA	NA	NA	NA
• Non-hazardous waste	Tonnes	32	53	43	64
By other recovery options	Tonnes	23	24	33	39
• Food waste composting	Tonnes	23	24	33	39
Total waste disposed to landfills	Tonnes	NA	96.84	103.70	93.87
Hazardous waste	Tonnes	NA	0.22	0.19	0.22
Non-hazardous waste	Tonnes	NA	96.62	103.51	93.65

1. The scope of reporting in 2023-2025 covers the Head Office (including subsidiaries located in the Head Office i.e., Phahonyothin Asset Management Company Limited and ttb consumer company limited), other buildings, branches either owned or leased, and ttb broker which is a subsidiary not located in the Head Office.
2. 2022 data covers Head office, Wongsawang, Petchburi, Bangpoo, Rama VII, and Suan Mali office buildings and owned branches only. Thus, the data of 2022 cannot be used for comparison purposes with 2023-2025 data.
3. GHG emissions are calculated using operational control basis.
4. Direct GHG emissions (Scope 1) includes stationary combustion, mobile combustion, and fugitive emissions.
5. Due to the recent revisions calculation methodology, the GHG Scope 1, 2, and 3 emissions data for 2022-2024 may reflect variances in the reported figures.
6. The GHG emission calculation is based on the latest emission factors (EF) from Thailand Greenhouse Gas Management Organization (Public Organization) (TGO) version 2026. Where the information is not available, the EF from the IPCC assessment report, Emissions Factors for Greenhouse Gas Inventories, U.S. Environmental Protection Agency (EPA), UK Government GHG Conversion Factors for Company Reporting 2023 are used. All emissions are converted to Carbon dioxide equivalent by 100-year time horizon global warming potentials (GWP) from the IPCC Fifth Assessment Report, 2014 (AR5).
7. By diverting from landfills, office paper is securely collected and recycled by a third-party service provider, food waste is composted by third-party service provider for further use by other recovery operation offsite, i.e., animal feeds, and the rest is recycled by BMA.
8. Paper consumption: The amount of paper consumption is tracked from the purchase. Paper consumption data is collected from the Head Office and branches where the paper bills and payments are directly managed by the Corporate Property and Services Department.
9. GHG emissions for Scope 3 Category 6 (Business Travel) and the distance of business travel by road include only information derived from external transportation providers.
10. NA means data not available.

Social Data	Unit	2022		2023		2024		2025	
		Male	Female	Male	Female	Male	Female	Male	Female
Total employee									
Total employees	Persons		14,620		15,320		14,529		13,364
		4,619	10,001	4,786	10,534	4,605	9,924	4,348	9,016
	%	31.59	68.41	31.24	68.76	68.30	68.30	32.54	67.46
By type of contract									
Permanent employee	Persons	4,614	9,992	4,774	10,488	4,582	9,838	4,301	8,914
Contract employee	Persons	5	9	12	46	23	86	47	102
By type of employment									
Full time	Persons	4,619	10,001	4,786	10,534	4,605	9,924	4,348	9,016
Part time	Persons	0	0	0	0	0	0	0	0
Temporary	Persons	0	0	0	0	0	0	0	0
By age									
Under 30 years old	Persons	574	2,154	645	2,110	584	1,587	485	1,096
30-50 years old	Persons	2,774	6,144	2,903	6,613	2,820	6,532	2,798	6,217
Over 50 years old	Persons	1,271	1,703	1,238	1,811	1,201	1,805	1,065	1,703
By level									
Top management	Persons	7	5	6	5	6	4	5	3
Middle management	Persons	39	26	37	27	39	26	39	24
Junior management	Persons	583	738	564	751	528	719	474	668
Non-management	Persons	3,990	9,232	4,179	9,751	4,032	9,175	3,830	8,321
By location									
Thailand	Persons	4,619	10,001	4,786	10,534	4,605	9,924	4,348	9,016
Head Office	Persons	1,897	2,878	2,241	3,372	1,790	3,778	2,169	2,881
Office buildings	Persons	800	1,675	737	1,950	606	1,347	902	2,224
Elsewhere	Persons	1,922	5,448	1,808	5,212	2,209	4,799	1,277	3,911
Overseas	Persons	0	0	0	0	0	0	0	0

Social Data	Unit	2022		2023		2024		2025	
		Male	Female	Male	Female	Male	Female	Male	Female
By tenure									
< 1 year	Persons	761	1,514	686	1,438	421	700	475	619
1 - 3 years	Persons	521	1,535	913	2,171	1,275	2,825	1,227	2,280
4 - 5 years	Persons	439	1,092	446	1,168	212	536	149	415
6 - 10 years	Persons	666	1,773	672	1,747	738	1,919	744	1,889
11 - 15 years	Persons	601	1,325	561	1,291	387	857	375	912
16 - 20 years	Persons	627	1,298	602	1,338	682	1,671	575	1,515
>21 years	Persons	1,004	1,464	906	1,381	890	1,416	803	1,386
By nationalities									
Thai	Persons	14,614		15,314		14,523		13,357	
	%	99.96		99.96		99.96		99.95	
Management employee with this nationality (all management level)	Persons	1,394		1,386		1,318		1,209	
	% of management	99.71		99.71		99.70		99.67	
Chinese	Persons	0		1		1		2	
	%	0.00		0.01		0.01		0.01	
Management employee with this nationality (all management level)	Persons	0		0		1		1	
	% of management	0.00		0.00		0.08		0.08	
Hungarian	Persons	1		1		1		1	
	%	0.01		0.01		0.01		0.01	
Management employee with this nationality (all management level)	Persons	1		1		1		1	
	% of management	0.07		0.07		0.08		0.08	
Others	Persons	5		4		4		4	
	%	0.03		0.03		0.03		0.03	
Management employee with this nationality (all management level)	Persons	3		1		2		2	
	% of management	0.21		0.22		0.15		0.16	

Social Data	Unit	2022		2023		2024		2025	
		Male	Female	Male	Female	Male	Female	Male	Female
Hiring of employee with disability									
Hiring of employee with disability (Section 33)	Persons		1		1		0		0
	%		0.68		0.65		0.00		0.00
Hiring of employee with disability (Section 35)	Persons		152		156		153		138
New employees									
Total new employees	Persons		2,932		2,748		1,500		1,288
	%	951	1,981	843	1,905	517	983	536	752
New hire rate	Persons		20.05		17.94		10.32		9.64
	%	6.50	13.55	5.50	12.43	3.56	6.77	4.01	5.63
By age									
Total	Persons		2,932		2,748		1,500		1,288
Under 30 years old	Persons		1,571		1,306		583		468
	%		10.75		8.52		4.01		3.50
	Persons	412	1,159	374	932	205	378	200	268
30-50 years old	Persons		1,339		1,418		894		802
	%		9.16		9.26		6.15		6.00
	Persons	530	809	461	957	300	594	326	476
Over 50 years old	Persons		22		24		23		18
	%		0.15		0.16		0.16		0.13
	Persons	9	13	8	16	12	11	10	8
By region									
Total	Persons		2,932		2,748		1,500		1,288
Thailand	Persons		2,932		2,748		1,500		1,288
	%		20.05		17.94		10.32		9.64
	Persons	951	1,981	843	1,905	517	983	536	752
Head Office	Persons	486	553	408	448	337	349	406	344
Office buildings	Persons	148	384	134	448	68	228	61	195
Elsewhere	Persons	317	1,044	301	1,009	112	406	69	213

Social Data	Unit	2022		2023		2024		2025	
		Male	Female	Male	Female	Male	Female	Male	Female
By region									
Overseas	Persons	0	0	0	0	0	0	0	0
Average hiring costs per new FTE	Baht per person		9,298		107,313		104,640		104,452
Employee filled in open position	%		40.70		39.30		43.97		42.00
	Persons		2,032		1,561		981		958
Total open positions	Persons		4,993		3,977		2,231		2,246
Employee turnover									
Total employee turnover	Persons		3,414		2,985		2,291		2,453
	Persons	976	2,438	919	2,066	697	1,594	794	1,659
Turnover rate	%		23.35		19.48		15.77		18.36
	%	6.68	16.68	6.00	13.49	4.80	10.97	5.94	12.41
Total voluntary turnover	Persons		2,997		2,646		1,925		1,759
	Persons	798	2,199	754	1,892	537	1,388	512	1,247
Voluntary turnover rate	%		20.05		17.27		13.25		13.16
Regrettable loss	%		9.00		6.70		5.20		6.30
By age									
Total	Persons		3,414		2,985		2,291		2,453
Under 30 years old	Persons		1,217		881		658		542
	%		8.32		5.75		4.53		4.06
	Persons	256	961	194	687	146	512	149	393
30-50 years old	Persons		1,747		1,649		1,275		1,424
	%		11.95		10.76		8.78		10.66
	Persons	517	1,230	499	1,150	397	878	411	1,013
Over 50 years old	Persons		450		455		358		487
	%		3.08		2.97		2.46		3.64
	Persons	203	247	226	229	154	204	234	253

Social Data	Unit	2022		2023		2024		2025	
		Male	Female	Male	Female	Male	Female	Male	Female
By region									
Total	Persons		3,414		2,985		2,291		2,453
Thailand	Persons		3,413		2,985		2,291		2,453
	%		23.34		19.48		15.77		56.42
	Persons	976	2,437	919	2,066	697	1,594	794	1,659
Head Office	Persons	388	508	302	375	280	341	292	374
Office buildings	Persons	169	493	184	451	116	314	129	370
Elsewhere	Persons	419	1,436	433	1,240	301	939	373	915
Overseas	Persons		1		0		0		0
	%		0.01		0.00		0.00		0.00
	Persons	0	1	0	0	0	0	0	0
Training									
Employee development investment	Baht		112,630,000		118,093,413		118,678,860		107,884,771
Average amount spent per FTE on training and development	Baht per person		7,704		7,708		8,168		8,073
Average training hour	Hours per person		61		39		43		42
	Hours per person	51	66	35	41	39	45	36	45
By category									
Top management	Hours per person	28	39	24	42	25	42	13	21
Middle management	Hours per person	28	28	29	27	39	40	23	23
Junior management	Hours per person	70	94	45	54	50	60	52	69
Non-management	Hours per person	49	64	34	40	39	47	35	44
Employee performance evaluation									
Percentage of evaluated employees	%		100		100		100		100
Diversity									
Female share of total workforce	%		68.41		68.76		68.31		67.46
Females in Board	%		21.40		21.43		21.43		21.43

Social Data	Unit	2022		2023		2024		2025	
		Male	Female	Male	Female	Male	Female	Male	Female
Diversity									
Females in management positions	%		55.01		56.33		56.66		57.30
Females in top management positions	%		41.67		45.45		40.00		37.50
Females in middle management positions	%		40.00		42.19		40.00		38.10
Females in junior management positions	%		55.87		57.11		57.66		58.49
Females in management position in revenue generating functions	%		55.12		56.42		56.78		58.66
Females in STEM related functions	%		43.50		42.60		40.00		40.00
Females in IT related functions	%		47.70		48.10		47.80		40.30
Females in Engineering related functions	%		37.50		36.10		37.70		37.60
Females in non-management positions	%		69.82		70.00		69.48		68.48
Pay equity									
Equal pay - ratio of average basic salary of women and men									
Executive	Ratio of female:male		0.85		0.83		0.83		0.83
Management			0.87		0.88		0.90		0.93
Non-management			0.82		0.80		0.79		0.79
Equal pay - ratio of average basic salary and other incentives of women and men									
Executive	Ratio of female:male		0.83		0.81		0.83		0.82
Management			0.76		0.86		0.93		0.96
Non-management			0.75		0.81		0.81		0.80
Benefits									
Number of employees with provident funds	Persons		13,561		14,049		13,357		12,148
	%		92.76		92.05		92.63		91.93
Employee engagement									
Employee engagement	%		50		60		65		71
Employee engagement target	%		60		55		64		71
Employee engagement coverage	% of total employees		97		99		97		99

Social Data	Unit	2022		2023		2024		2025	
		Male	Female	Male	Female	Male	Female	Male	Female
Parental leave									
Employees who took parental leave	Persons		257		304		243		206
	Persons	31	226	31	273	41	202	38	168
Employees who returned to work after parental leave	Persons		252		302		242		205
	Persons	31	221	31	271	41	201	38	167
	%		98.10		99.34		99.59		99.51
	%	100.00	97.80	100.00	99.27	100.00	99.50	100.00	99.40
Employees who returned to work after parental leave ended and were stilled employed 12 months after their return to work	Persons		NR		NR		226		175
	Persons	NR	NR	NR	NR	29	197	39	136
	%		NR		NR		74.34		72.02
	%	NR	NR	NR	NR	93.55	72.16	95.12	67.33
Financial aids for childbirth	Persons	29	82	28	130	26	88	19	82
	Baht	58,000	164,000	56,000	260,000	52,000	176,000	38,000	164,000
Health and safety									
Absentee rate	%		1.29		0.86		0.94		1.14
Absentee rate target	%		1.50		1.25		1.30		1.30
Fatality	Cases		0		0		0		0
Operating hours	Hours		26,425,650		29,904,640		28,474,880		25,658,880
Lost Day Injury Rate (LDIR)	Number of employees per 1,000,000 operating hours	0	0	0	0	0	0	0	0

Remark:
1. The Bank uses the total employee numbers at the end of the reporting period as a basis for reporting and calculating HR-related indicators.
2. STEM (science, technology, engineering, mathematics) related functions require primary education in science, technology, engineering, and mathematics.
3. Hiring of employees with disabilities, as governed by Sections 33 and 35 of the Empowerment of Persons with Disabilities Act, B.E. 2550 (2007), surpasses the mandates prescribed by the legislation.
4. Starting in 2024, ttb has expanded the scope of data used to calculate the Equal pay - ratio of average basic salary and other incentives between women and men. This now includes salaries, bonuses, allowances, OT, stock options, and other incentives. It's important to note that the 2024-2025 data should not be used for direct comparison purposes with the 2022-2023 data.
5. Absentee: Absentee rate measures actual absentee lost days, expressed as a percentage of total workdays. Absentee rate target is 1.5%. Absentee includes only sick days. Total workdays are the total number of scheduled working days in the reporting period. Due to a revised methodology for scheduled working days applied from 2023 onward, data from 2022 are not comparable with 2023–2025 for trend analysis.
6. Fatality: Work-related injury resulted in a fatality.
7. NR means not reported; NA means not available.

Social Data	Unit	2022	2023	2024	2025
Corporate citizenship and philanthropy					
Cash contribution	Baht	491,146,040	83,241,919	54,166,333	53,631,696
Charitable donation	Baht	8,992,481	13,443,250	11,676,000	10,450,050
	% of cash contribution	1.83	16.15	21.56	12.55
Community investment	Baht	37,000,000	33,000,000	33,000,000	34,000,000
	% of cash contribution	7.53	39.64	60.92	40.84
Commercial initiatives	Baht	445,153,559	36,798,669	9,490,333	9,181,646
	% of cash contribution	90.64	44.21	17.52	11.03
Scholarship for children of employees	Persons	96	135	161	155
	Baht	416,000	884,000	1,062,000	1,031,000
Employee volunteering during paid working hours	Hours	26,061	65,953	65,115	71,706
In-kind giving	Baht	1,000,000	1,000,000	2,168,980	3,828,600

Remark:
From 2023 onwards, the amount of commercial initiatives contribution is calculated by different method.

Governance/Economic Data	Unit	2025
Total operating income	THB million	65,677
Total other operating expenses	THB million	29,533
Net profit	THB million	20,639
Total assets	THB million	1,701,966
Total liabilities	THB million	1,457,772
Total equity	THB million	244,194

Remark:
For more details, see Financial Statements in ttb One Report 2025.

GRI content index

Statement of use	TMBThanachart Bank has reported in accordance with the GRI Standards for the period between January 1, 2025 to December 31, 2025
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	N/A

GRI Standard/ Other source	Disclosure		Location			Omission Note	SDGs
			One Report	Sustainability Report	Website		
GRI 2: General Disclosures 2021	2-1	Organizational details	P. 57–59	P. 8			
	2-2	Entities included in the organization's sustainability reporting		P. 7			
	2-3	Reporting period, frequency and contact point		P. 7			
	2-4	Restatements of information		P. 104			
	2-5	External assurance		P. 115			
	2-6	Activities, value chain and other business relationships	P. 44–61	P. 8, 14–15			
	2-7	Employees		P. 105			8
	2-8	Workers who are not employees		P. 105			8
	2-9	Governance structure and composition	P. 136–143				
	2-10	Nomination and selection of the highest governance body	P. 138, 157–159				
	2-11	Chair of the highest governance body	P. 138	P. 3			
	2-12	Role of the highest governance body in overseeing the management of impacts	P. 143–144				
	2-13	Delegation of responsibility for managing impacts	P. 145–151				
	2-14	Role of the highest governance body in sustainability reporting	P. 145				
	2-15	Conflicts of interest	P. 144, 175, 180				
	2-16	Communication of critical concerns	P. 155	P. 7, 66, 86			
	2-17	Collective knowledge of the highest governance body	P. 161–168	P. 84			
	2-18	Evaluation of the performance of the highest governance body	P. 159–160				
	2-19	Remuneration policies	P. 168–173				
	2-20	Process to determine remuneration	P. 168–173				
	2-21	Annual total compensation ratio				The Bank's confidential information	
	2-22	Statement on sustainable development strategy	P. 5–9, 20–27	P. 5 - 7			
	2-23	Policy commitments	P. 82		https://www.ttbbank.com/en/sustainability/policies-and-reporting/policies-and-standards		

GRI Standard/ Other source	Disclosure	Location: One Report	Location: Sustainability Report	Location: Website	Omission Note	SDGs
	2-24 Embedding policy commitments	P. 82				
	2-25 Processes to remediate negative impacts	P. 77-80				
	2-26 Mechanisms for seeking advice and raising concerns	P. 85–86				
	2-27 Compliance with laws and regulations	P. 131, 175–178				
	2-28 Membership associations		P. 21–22	https://media.ttbbank.com/1/sustainability/en_contribution_to_association.pdf		17
	2-29 Approach to stakeholder engagement	P. 85–86		https://www.ttbbank.com/en/sustainability/sustainability-approach/stakeholder-engagement		17
	2-30 Collective bargaining agreements			https://www.ttbbank.com/en/sustainability/social-sustainability/our-people		
Material topics						
GRI 3: Material Topics 2021	3-1 Process to determine material topics		P. 16–17	https://www.ttbbank.com/en/sustainability/sustainability-approach/materiality		
	3-2 List of material topics		P. 17			
Customer experience						
GRI 3: Material Topics 2021	3-3 Management of material topics		P. 29–32	https://www.ttbbank.com/en/sustainability/business-sustainability/customer-experience		
Digital transformation						
GRI 3: Material Topics 2021	3-3 Management of material topics		P. 24–26	https://www.ttbbank.com/en/sustainability/business-sustainability/digital-strategy		
Beyond banking and ecosystem						
GRI 3: Material Topics 2021	3-3 Management of material topics		P. 27–28			
Responsible lending and investment						
GRI 3: Material Topics 2021	3-3 Management of material topics		P. 33–36	https://www.ttbbank.com/en/sustainability/environmental-sustainability/responsible-lending		
Climate actions and decarbonization strategy						
GRI 3: Material Topics 2021	3-3 Management of material topics		P. 38–43			
GRI 201: Economic Performance 2016	201-2 Financial implications and other risks and opportunities due to climate change	P. 87		https://www.ttbbank.com/en/sustainability/environmental-sustainability/climate-finance		

GRI Standard/ Other source	Disclosure		Location			Omission Note	SDGs
			One Report	Sustainability Report	Website		
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	P. 84	P. 102			3, 12, 13, 14, 15
	305-2	Energy indirect (Scope 2) GHG emissions	P. 84	P. 102			3, 12, 13, 14, 15
	305-3	Other indirect (Scope 3) GHG emissions	P. 84	P. 102			3, 12, 13, 14, 15
	305-4	GHG emissions intensity		P. 102			3, 12, 13, 14, 15
	305-5	Reduction of GHG emissions	P. 87	P. 48–49			3, 12, 13, 14, 15
Environmental management							
GRI 3: Material Topics 2021	3-3	Management of material topics		P. 48–49	https://www.ttbbank.com/en/sustainability/environmental-sustainability/environmental-management		
GRI 302: Energy 2016	302-1	Energy consumption within the organization		P. 103			7, 8, 12, 13
	302-2	Energy consumption outside of the organization		P. 103			7, 8, 12, 13
	302-3	Energy intensity		P. 103			7, 8, 12, 13
	302-4	Reduction of energy consumption		P. 48–49			7, 8, 12, 13
GRI 303: Water and Effluents 2018	303-3	Water withdrawal		P. 103			6
	303-4	Water discharge		P. 103			6
	303-5	Water consumption		P. 103			6
GRI 306: Waste 2020	306-2	Management of significant waste-related impacts		P. 48–49			6, 12
	306-3	Waste generated		P. 103			12
	306-4	Waste diverted from disposal		P. 103			12
	306-5	Waste directed to disposal		P. 103			
Financial inclusion and over-indebtedness							
GRI 3: Material Topics 2021	3-3	Management of material topics		P. 58–62	https://www.ttbbank.com/en/sustainability/social-sustainability/financial-literacy-and-inclusion		
Financial Well-being and financial literacy							
GRI 3: Material Topics 2021	3-3	Management of material topics		P. 51–57	https://www.ttbbank.com/en/sustainability/business-sustainability/financial-well-being		1, 8, 10
Employee's learning and development							
GRI 3: Material Topics 2021	3-3	Management of material topics		P. 67–71	https://www.ttbbank.com/en/sustainability/social-sustainability/our-people		
	404-1	Average hours of training per year per employee	P. 88	P. 64, 67, 107			4, 5, 8
	404-2	Programs for upgrading employee skills and transition assistance programs		P. 67–71			8
	404-3	Percentage of employees receiving regular performance and career development reviews		P. 64, 71, 107			5, 8

GRI Standard/ Other source	Disclosure		Location: One Report	Location: Sustainability Report	Location: Website	Omission Note	SDGs
Employee welfare and well-being							
GRI 3: Material Topics 2021	3-3	Management of material topics		P. 72	https://www.ttbbank.com/en/sustainability/social-sustainability/our-people		
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	P. 88	P. 106			5, 8, 10
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees		P. 72			3, 8
	401-3	Parental leave		P. 108			5, 8
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system			https://www.ttbbank.com/en/sustainability/social-sustainability/our-people		3
	403-2	Hazard identification, risk assessment, and incident investigation					3
	403-3	Occupational health services		P. 71			3
	403-4	Worker participation, consultation, and communication on occupational health and safety		P. 71			3
	403-5	Worker training on occupational health and safety		P. 71			3
	403-6	Promotion of worker health		P. 72			3
	403-9	Work-related injuries		P. 108			3
	403-10	Work-related ill health		P. 108			3, 8
Talent attraction and retention							
GRI 3: Material Topics 2021	3-3	Management of material topics		P. 67	https://www.ttbbank.com/en/sustainability/social-sustainability/our-people		
Diversity, equity and inclusion							
GRI 3: Material Topics 2021	3-3	Management of material topics		P. 65	https://www.ttbbank.com/en/sustainability/social-sustainability/our-people		5
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees		P. 64, 81			5, 8
	405-2	Ratio of basic salary and remuneration of women to men		P. 107			5, 8, 10
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken		P. 85–88			5
Human rights							
GRI 3: Material Topics 2021	3-3	Management of material topics			https://www.ttbbank.com/en/sustainability/social-sustainability/human-rights		

GRI Standard/ Other source	Disclosure		Location			Omission Note	SDGs
			One Report	Sustainability Report	Website		
Community investment and development							
GRI 3: Material Topics 2021	3-3	Management of material topics	P. 89	P. 75–79	https://www.ttbbank.com/en/sustainability/social-sustainability/social-development		
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	P. 93–106	P. 75, 108			8, 9
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	P. 89	P. 75–79			1, 8
	413-2	Operations with significant actual and potential negative impacts on local communities	P. 89	P. 75–79			1, 8
Cybersecurity and data privacy							
GRI 3: Material Topics 2021	3-3	Management of material topics		P. 94–97	https://www.ttbbank.com/en/sustainability/corporate-governance-and-business-ethics/cybersecurity-and-data-privacy		
GRI 3: Material Topics 2021	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data		P. 96–97			16
Corporate governance							
GRI 3: Material Topics 2021	3-3	Management of material topics	P. 110–180	P. 81–84	https://www.ttbbank.com/en/sustainability/corporate-governance-and-business-ethics/corporate-governance		
Business ethics							
GRI 3: Material Topics 2021	3-3	Management of material topics		P. 85–88			
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	P. 178				
	205-2	Communication and training about anti-corruption policies and procedures	P. 178	P. 85–88			16
	205-3	Confirmed incidents of corruption and actions taken	P. 178	P. 85–88			
GRI 417: Marketing and Labeling 2016	417-2	Incidents of non-compliance concerning product and service information and labeling		P. 85–88			
	417-3	Incidents of non-compliance concerning marketing communications		P. 85–88			
Risk and crisis management							
GRI 3: Material Topics 2021	3-3	Management of material topics		P. 89–93	https://www.ttbbank.com/en/sustainability/corporate-governance-and-business-ethics/risk-management		

GRI Standard/ Other source	Disclosure		Location			Omission Note	SDGs
			One Report	Sustainability Report	Website		
Sustainable supply chain							
GRI 3: Material Topics 2021	3-3	Management of material topics		P. 89–93	https://media.ttbbank.com/1/sustainability/en-procurement-reporting.pdf		

LRQA Independent Assurance Statement

Relating to TMBThanachart Bank Public Company Limited's Sustainability Report for the calendar year 2025 (1st January 2025 – 31st December 2025)

This Assurance Statement has been prepared for TMBThanachart Bank Public Company Limited in accordance with our contract but is intended for the readers of this Report.

Terms of engagement

LRQA Group Limited (LRQA) was commissioned by TMBThanachart Bank Public Company Limited (TTB) to provide independent assurance on its Sustainability Report 2025 ("the report") using AccountAbility's AA1000AS v3, where the scope was a Type 2 engagement and the assurance criteria below[1]. A moderate level of assurance and materiality of the professional judgment of the verifier has been used for assuring the report.

Our assurance engagement covered TTB and its subsidiaries in Thailand and specifically the following requirements:

- Evaluating the nature and extent of TTB's adherence to the AA1000 AccountAbility Principles (2018):
  - Inclusivity, Materiality, Responsiveness and Impact.
- Confirming that the Report is in accordance with GRI Standards 2021.
- 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 303-5: Water consumption
  - GRI 305-1: Direct GHG emissions (scope 1)
  - GRI 305-2: Energy indirect GHG emissions (scope 2)
  - GRI 305-3: Other Indirect GHG emission (scope 3)
    - Category 5-Waste generated in operations
    - Category 6-business travel by Grab for business only
  - GRI 403-9: Absentee rate only
  - GRI 405-2: Ratio of basic salary and bonus of women and men.

Our assurance engagement excluded the data and information of TTB's subsidiaries outside Thailand where it has no operational control, all TTB's operations and activities outside of Thailand and suppliers and any third-parties mentioned in the report.

LRQA's responsibility is only to TTB. LRQA disclaims any liability or responsibility to others as explained in the end footnote. TTB's responsibility is for collecting, aggregating, analysing, and presenting all the data and information within 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 the responsibility of TTB.

LRQA's Opinion

Based on LRQA's approach nothing has come to our attention that would cause us to believe that TTB has not, in all material respects:

- Met the requirements above.
- Disclosed reliable performance data and information for the selected indicators as no errors or omissions were detected.
- Covered all the issues that are important to the stakeholders and readers of this report.

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.

Note: *The extent of evidence-gathering for a moderate level of assurance engagement is less than for a high level of assurance engagement. Moderate assurance engagements focus on aggregated data rather than physically checking source data at sites. 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.*

LRQA's approach

LRQA's assurance engagements are carried out in accordance with our verification procedure. The following tasks though were undertaken as part of the evidence gathering process for this assurance engagement:

- Reviewing TTB's report to confirm it reflects both common and sector-specific stakeholder concerns. We did this by checking that the report covered expected material issues.
- Auditing TTB'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 those key people responsible for compiling the data and drafting the report.
- Sampling of evidence presented at TTB's head office in Bangkok to confirm the reliability of the selected indicators. The extent of evidence sampled for the selected indicators reflected the level of assurance applied.

Observations

Further observations and findings, made during the assurance engagement, are:

- Inclusivity: Based on a brief review, TTB's report looks as if it covers stakeholders' key concerns.
- Materiality: TTB is expected to conduct a complete materiality assessment in the next reporting period.
- Responsiveness: TTB's Net Zero emissions by 2065 aligns with Thailand's 2065 Net-Zero target.
- Impact: TTB's data management systems are well-defined for environmental indicators, but the same systematic approach is still needed to collect both environmental and social data from all branches to improve information accuracy and reliability.

LRQA's standards, competence and independence

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

This verification is the only work undertaken by LRQA for TTB and as such does not compromise our independence or impartiality.

Dated: 9 April 2026

Phornsuang Markmanee
LRQA Group Limited Lead Verifiers

Opart Charuratana

On behalf of LRQA (Thailand) Limited.
No. 252/123, Muang Thai - Phatra Complex Tower B,
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[1] *https://www.globalreporting.org*
[2] *GHG quantification is subject to inherent uncertainty.*

Make **REAL** Change

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