

RESPONSIBLE BANKING Growing to a Sustainable Future



2016

Krung Thai Bank Krung Thai Bank to Follow in the Footsteps of His Majesty King Bhumibol Adulyadej and Carry on His Royal Legacies

In commemoration of H.M.'s royal grace & deepest remembrance of our beloved King Bhumibol Adulyadej We, the Board of Directors, executives and employees of Krung Thai Bank are determined to carry on the royal legacies and adopt the Philosophy of Sufficiency Economy as the approach for the Bank's business operation at all levels so that we continually contribute to the development of stability and sustainability in economy, society and environment.

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Carry on Performing Good Deeds to Commemorate the King

On this most auspicious occasion of

His Majesty King Maha Vajiralongkorn Bodindradebayavarangkun's accession to the throne as the tenth monarch of the Chakri Dynasty, Long Live the King

Board of Directors, Executives and Employees of Krung Thai Bank

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RESPONSIBLE BANKING Growing to a Sustainable Future



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Growing to a stable and sustainable future With Cutting-edge technology And flexibility in all financial transactions

For more than 50 years of being alongside Thai people, Krung Thai Bank, with stable foundation, has been determined to develop new financial products, has been professionally taking care of customers and managed financial transactions in order that Thailand achieves economic stability.

Nowadays, we offer new services and innovations to suit new technologies in a digital age so that our customers can make financial transactions more quickly, safely and conveniently. These will enforce strength and stability of our organization so that we can grow sustainably in economic, social and environmental dimensions.



Sustainability Report 2016 Responsible Banking...Growing to a Sustainable Future



Message from the Chairman and the President

In 2016,

the Bank has taken precautionary measures to prepare for a growing complexity of risks and changes. This is due to the transformation of financial system which creates greater competition not only from financial institutions, but also from non-bank facilitators, particularly the emergence of financial technology (FinTech). We needs to gear towards closing the gaps, and it is important to strengthen our business operation to become "Your trusted banking partner". We assure the customers that we will provide the best financial services and promptly respond to the customers' needs. We will also proactively and professionally support Thailand's transition towards the digital economy while placing importance onbecoming a performance-driven organization. The 3 main dimensions of our operation are:

Economic Dimension

In becoming a digital bank, we have improved our work systems, products and services, for instance, adopting data analytics to better understand and satisfy customers' needs as well as upgrading and developing enterprise risk management. Enhanced risk management, credit process and portfolio management allowed us to respond to the fast changing market with appropriate, quick and timely management and planning. We also play an important role in supporting green society, which is the primary government's national strategic plan. Low-interest loan, such as KTB Environment Loan, KTB-Green Loan and Energy Efficiency Revolving Fund Loan were offered to private companies with green projects.

However, operating and treating stakeholders with integrity, transparency and fairness, as well as taking into account the benefit of all stakeholder groups, were still our primary focus, as evidenced by the establishment of stake stakeholder engagement best practice in the Bank's Corporate Governance policy and code of conduct. The adoption of whistle blowing policy, together with the "Zero Tolerance" anti-bribery and corruption policy show our emphasis on working with corporate governance and business ethics.

Social Dimension

To achieve the ultimate goal of being the second home for all employees, we provide them with continuous development opportunities through training, coaching and motivational project entitled "KTB Yes We Can", to prepare employees for the transition to digital bank. Good welfare program is provided for our employees and in 2016, KTB-SSHE guideline was set up to promote safety culture within the Bank and spread the knowledge about occupational health and safety to employees in all communication channels within an organization in order to reach zero accidents goal.

Various CSR projects have been carried out to develop our community with sustainability in mind. "Krungthai Weaving Dream School Project" helps improving the quality of numerous schools nationwide and we saw significant result as the school in the project earned 83% development score in the assessment by the Office for National Education Standards and Quality Assessment (ONESQA) and 27% of the schools were certified World-Class Standard School by the Office of The Basic Education Commission (OBEC), Ministry of Education. The Krungthai Business Ethics Initiative (White Seedlings) Project gives high school students an opportunity to carry out projects that adopt the Philosophy of Sufficiency Economy and over the past 10 years, 4,690 communities have been developed in using the philosophy as guidelines. KTB Art Gallery, located at Yaowarat branch building, is open to the public free of charge and it has been organizing Krungthai Art Awards annually since 2014 and has received over 1,200 submissions of art pieces.

Environmental Dimension

Global warming is growing concern issue. Climate change could cause natural disasters and pose a serious threat to all our stakeholders. Being aware of this, we adopt environmental campaigns to promote efficient use of electricity, water and material throughout our organization for example, KTB Think Green Plus energy saving campaign, water saving campaign and paperless organization campaign. In addition, some of our buildings were designed with energy saving in mind, for example, the two Head Office buildings and KTB Training Center at Khao Yai. Products promoting conservation of resources, such as KTB netbank, KTB Green Loan and environmental loan, have been launched and we have participated in Shred2Share project to effectively demolish discarded non-reusable paper in an energy-and-water-saving and pollution-free way without compromising our customers' confidentiality. After 8 years in Shred2Share project, we have reduced paper usage by 502.1 tons, equivalent to 130.86 tons carbon dioxide (CO2) emission; reduced coal and water usage by 55.25 tons and 25,105.95 m³ respectively.

Our determination to operate business with social responsibilities contributed to the Bank being assigned AA+ (tha) national credit rating by Fitch Ratings and receiving awards and recognitions from several institutions including the Outstanding State-Owned Enterprise (SOE) Awards 2016 for Outstanding Disclosure and Transparency from the State Enterprise Policy Office, 5 stars (excellent) ranking in Corporate Governance Report of Thai Listed Companies 2016 from the Thai Institute of Directors (IOD), the Investors' Choice Awards 2016 from the Thai Investors Association as we got the full 100 marks in organizing General Meeting of Shareholders for eight consecutive years and the 2016 Sustainability Report Award in the "Outstanding" category. We reiterate our commitment to continue embedding



CSR-in-process to achieve business sustainability and in the future, we will encourage our partners to adhere to the principles of sustainability development.

212,

(Dr. Somchai Sujjapongse) Chairman of the Board of Directors

(Mr. Payong Srivanich) President

Report of the Corporate Governance and Social Responsibility Committee 2016

Krung Thai Bank

is aware of corporate governance (CG) and corporate social responsibility (CSR) which makes the Bank has sustainable growth and become crucial mechanism for steering the economy and developing the society. The board of directors has appointed the Corporate Governance and Social Responsibility Committee, consisting of 3 directors. In 2016, the Committee held 12 meetings.

The Corporate Governance and Social Responsibility Committee has formulated and adjusted policies on CG and CSR in accordance with the guideline of the regulator such as formulating the policy that directors and senior executives shall notify the board of directors or a person appointed by the board of directors of stock trading of Krung Thai Bank PCL at least 1 day in advance before trading, the policy and the guideline on partner selection, the policy that each director of the Bank shall serve on the board of directors no more than 3 listed companies and following the Persons with Disabilities Empowerment Act, B.E. 2550 (2007), section 35.

As the result of the serious operation, the Bank received the awards for the corporate governance and social responsibility as follows:

• Outstanding State-Owned Enterprise (SOE) Awards 2016 for Outstanding Disclosure and Transparency from the State Enterprise Policy Office (SEPO), Ministry of Finance

• Investors' Choice Awards 2016: the Thai Investors Association in collaboration with the Stock Exchange of Thailand announced the award to reflect excellent performance in annual general meeting of shareholders of listed companies. Krung Thai Bank is one of the 12 listed companies which has achieved score 100 in the assessment of organizing general meeting of shareholders for eight consecutive years.

• An 'Excellent' level of recognition at a full score of 100% in the assessment of organizing general meeting of shareholders from the Thai Investors Association

• 5 stars (excellent) ranking in Corporate Governance Report of Thai Listed Companies 2016 from the Thai Institute of Directors (IOD)

• Outstanding Award from Sustainability Report Award 2016 from Thai Listed Companies Association, the Securities and Exchange Commission and the Thaipat Institute

• ESG 100 Certificate 2016 (ESG: Environmental, Social and Governance) from the Thaipat Institute



These rewards and assessments have reflected the Bank's effective operation and the Bank will ensure that this will continue in the future.

Superit Mongkolsuthrue

(Mr. Supant Mongkolsuthree) Chairman of the Corporate Governance and Social Responsibility Committee



Growing Together

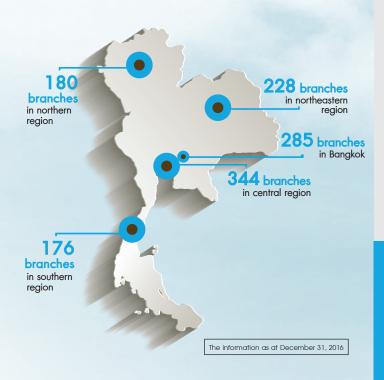


Sustainability Report 2016 Responsible Banking...Growing to a Sustainable Future

G4-3, G4-7, G4-8, G4-9 Organizational Profile

Krung Thai Bank Public Company Limited began operating the business on March 14, 1966 as a financial institution in the category of commercial bank. The Bank was traded in the Stock Exchange of Thailand in 1989 as the first state-owned enterprise and became a public company in 1994. The Ministry of Finance holds majority share of the Bank through the Financial Institutions Development Fund (FIDF). The Bank's logo is an image of the sky blue Vayupaksa bird, reflecting modernity, unlimited freedom, power of enthusiasm and strong determination to fly away to farther advancement.

For all customers' convenience of accessing to funding sources in all areas of Thailand, the Bank has a total of 1,213 branches nationwide, consisting of





G4-56 Vision

"GROWING TOGETHER"

The Bank determines to enhance employee capability, create distinctive value to support customers' growth and wealth, build up high-quality society and environment as well as craft for outstanding returns to shareholders.

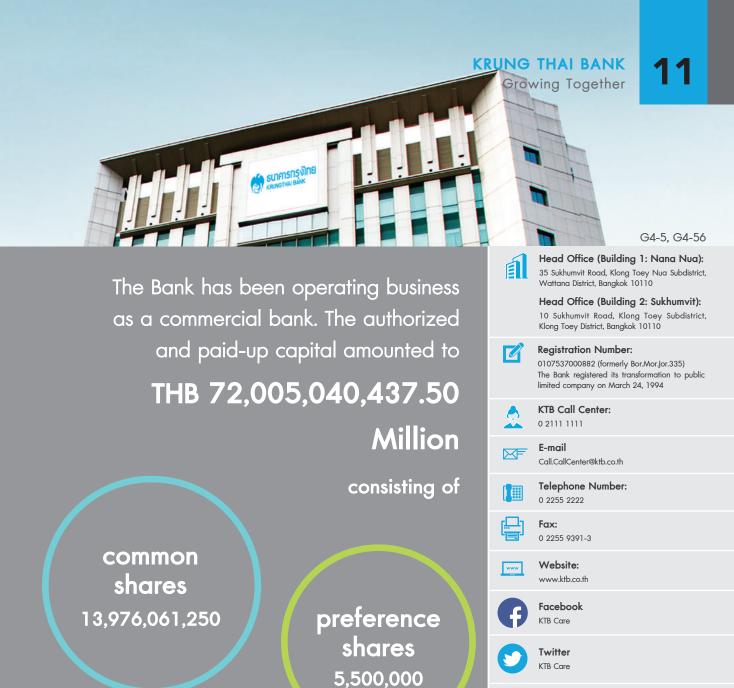
Mission

Employees	 Enhance potentiality and develop employee skills and working system.
Customers	 Provide excellent services and valued recommendations to all customers continually.
Society	- Mutually develop the country's economy, society and environment.
Shareholders	 Generate outstanding and sustainable returns to shareholders.

G4-6

Krung Thai Bank has 8 overseas branches in 7 countries and 1 representative office

Details are in the Annual Report 2016 on page 278-304



totaling to 13,981,561,250 shares.

Core Values of the Bank is "KTB FIRST"



Youtube

Instragram KTB Care

KTB Care

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G4-4, G4-8 Products, Services and Subsidiaries

Krung Thai Bank provides diverse financial products and services in order to cover and satisfy the requirements of different customer segmentation. These include both loan and non-loan products of the Bank as well as products and services of its subsidiaries.

Details about products and services are in the Annual Report 2016 on page 50-57 and the subsidiaries on page 47-48

G4-4, G4-8

Products and e-Services

Technology advancement in digital age affects people's lifestyle in the society. Products and services are offered in different ways from the past. In this regard, the Bank has developed its products and e-services to satisfy customers' lifestyles and support Thailand's economy.

KTB Smart Open Account

Account opening with ID card without filling in the application form

KTB netbank

A full-fledged internet banking available 24 hours a day without a passbook with the Bank

KTB Corporate Online

Providing services for corporate, government agencies, state enterprises and exclusive individual customers

KTB Trade Online

Facilitating international transactions via online system which links import and export business with the Bank

KTB LG Online

Issuing electronic guarantee letter for bidder participating in the Electronic Government Procurement: e-GP

KTB e-Customs

An unlimited custom payments service through electronic channel for customers who operate import and export business

Traffic Ticket e-Payment

Facilitating a person who receives traffic ticket to pay fine via KTB branches, ATM/ADM and KTB netbank

KTB e-Commerce Solution

A service to help SME customers to discover new business opportunity

G4-16

The Bank is a member of organizations and associated alliances in economic, social and business networks as follows:

- Thailand's Private Sector Collective Action Coalition Against Corruption: CAC
- The Thai Bankers' Association
- CSR club of the Thai Bankers' Association
- CSR club of the Thai Listed Companies Association
- Thailand Business Council for Sustainable Development: TBCSD
- Imaged Cheque Clearing and Archive System: ICAS
- Thailand Club of ACI Thailand
- The Thai Bond Market Association
- International Swaps and Derivatives Association: ISDA
- Investment Banking Club of Association of Thai Securities Companies
- ETC.

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The Bank's Strategy

Among changes in the digital age that directly affects financial and banking business, Krung Thai Bank stipulated 3 Summits strategic plan between 2014 and 2021. In 2016, the Bank adjusted operation phase by changing timeframe of the third phase that focuses on digital banking from 2019 to 2017 to accommodate to the Bank's operation which is affected by technology advancement.



2014-2015 Base Camp: Promote and improve the business operation in terms of Retail, SME, Wholesale, Investment Banking, Global Markets and Transactional Banking, including functional operations of human resource and technology to support the operations.



2016-2020 Closing the Gap: Develop the Bank into a leading Bank of Thailand in terms of market share and profit, close the gap between its peers in terms of operational efficiency, develop the Bank into a paperless organization and searching opportunities for business growth such as wealth management, market expansion in regional areas and digital customer access.

Summit 3

2017-2021 Best Place to Work: Be the best place to work and a leading Bank in digital banking.



The Bank's ultimate goal:

Your trusted banking partner

who deeply understands customers' needs, to be the financial institution with trustworthiness, stability and security, to be able to actively and promptly respond to situations, as well as having the knowledge and expertise to support the new Thai economy, create digital innovations and to become a performance-driven organization.

The Bank also emphasizes all sectors in the Bank and its subsidiaries to work and adhere to **ONE KTB** working practice which consists of 5 aspects:



Details about ONE KTB are in the Annual Report 2016 on page 81-82

G4-12 Value Chain Management

consists of

- Inflow
- Outflow

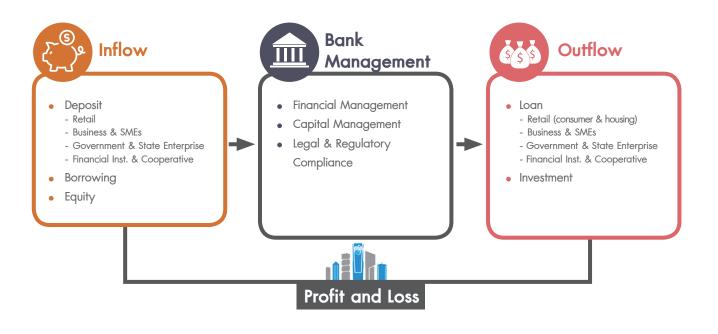
Sources of capital inflow come from every types of deposit, namely savings account, current account and fixed deposit account from general clients consisting of natural and juristic person, government agencies, state enterprises and financial institutions through the Bank's branches and various channels such as ATM, ADM and KTB netbank. The Bank also has other important fund sources i.e. bond and borrowing as well as equity and interbank and money market items, net.

The Bank manages such capital with the appropriate process and efficient management and monitors it continuously. The Bank also has the policy to maintain a level of working capital and appropriate management by considering liquidity and profitability as well as aiming to create utmost value added to shareholders. In this regard,



the Bank's business operation is under regulations issued by regulatory agencies and system of internal controls is efficient. Such process shall perform the task prudently in order not to cause any damage to the organization and stakeholders.

The Bank spent the capital fund through its various business operations, i.e. providing loans consisting of corporate loan, medium enterprise loan, small business loan, loan for government sector, overseas branch loan and other net investments from which the Bank earns income from interest, fees from the Bank's services and its subsidiaries' services offered through the Bank's channels such as hire purchase and leasing service and asset management, including interbank and money market items, net (assets).



G4-14, G4-15

Sustainable Business Operation Guideline under International Standard

Krung Thai Bank has placed importance on its sustainable business so that the Bank and the society have grown on balance; the Bank adheres to guideline and international standards in operations, for example the Sustainable Reporting Guidelines of the Global Reporting Initiative (GRI), Dow Jones Sustainability, Index (DJSI), Universal Declaration of Human Rights (UDHR), and ISO 26000. In addition, the Bank abides by the United Nations Global Compact (UNGC) that covers human rights, labour standard, environment and anti-corruption as the following details:

Area	Operation Guideline	Standard	Issues in the report
Human Rights	 Krung Thai Bank has conducted its business by adhering to domestic and international laws as well as Universal Declaration of Human Rights or UDHR. Examples are as follows: No.2 Everyone is entitled to all the rights and freedoms set forth in this Declaration, without discrimination. No.3 Everyone has the rights to live, and having liberty and security. No.7 All are equal before the law and are entitled without any discrimination to equal protection of the law. No.24 Everyone has the rights to rest and leisure. The Bank provides the rights to rest and leisure to its staff in the amount that exceeds to the stipulated law. 	UDHR	Sustainable Operation in Social Dimension (Employee)
Labour	 Krung Thai Bank takes care of the employees in compliance with International Labour Organization's on Fundamental Principles and Rights at Work and TLS.8001: Give the employees rights of the association or the establishment of the State Enterprise Labour Union and obey the State Enterprise Labour Relation Law strictly. (Besides, the Bank has stipulated the Grievance Procedure for the good labour relation in the Bank's regulation for employee.) Provide the equality between male and female employees in promotion and provide career opportunities for the disabled, complying with the Persons with Disabilities Empowerment Act B.E. 2550 (2007), section 33. 	LITY. COSE- HERE TLS 8001-2010	Sustainable Operation in Social Dimension (Employee)
Environment	 Krung Thai Bank adheres to international principles of ISO 26000 in terms of the environment responsibilities: Green Loan: Eco-friendly business operation "Think Green Plus": the campaign for reducing energy use Shred2Share project for safely eliminating documents and reducing tree damage. "Green Meeting": the campaign for reducing paper use "Krungthai Green Heart": the mangrove planting project which employees and their family participate in 	ISO 26000 Social Responsibility	Sustainable Operation in Environmental Dimension
Anti- corruption	 Krung Thai Bank has formulated corporate governance policy, code of conduct and code of ethics that are specified in the Bank's regulation for employees in terms of actions in case of corruption and money laundering risks as well as assigning the Corporate Governance and Social Responsibility Committee to control and audit the Bank operation. The Bank has been certified as a member of the Private Sector Collective Action Coalition Against Corruption Council (CAC). The project aims to drive a wide range of anti-corruption and its criteria are referred from Transparency International. This project is supported by the government and Office of the National Anti-Corruption Commission (NACC) and the project has also received the full support of the US-based Center for International Private Enterprise (CIPE). The Bank has also participated in Integrity and Transparency Assessment (ITA) to improve the organization's operations. 	Andronu d.d.e.	Coperate Governance

Sustainability Report 2016 Responsible Banking...Growing to a Sustainable Future



Krung Thai Bank emphasizes good corporate governance and is aware of transparency, honesty and fairness according to "Good Corporate Governance Policy", which will lead to sustainable and firm growth. The policy is adhered to by members of the Board of Directors, executives and employees.

The members of the Board of Directors and the executives are a role model for employees and promote optimal and happy work environment. The Bank endeavors to raise awareness of corporate governance compliance among employees constantly through internal activities and communication channels such as CG TIMES-a newsletter publishing easy-to-digest and up-to-date news articles relating to good corporate governance.

Moreover, the Bank has established a good corporate governance structure by appointing committees to ensure that the Bank's operation is in line with its objectives and that the operation is monitored and overseen more closely as the committees are reported to regularly. G4-34

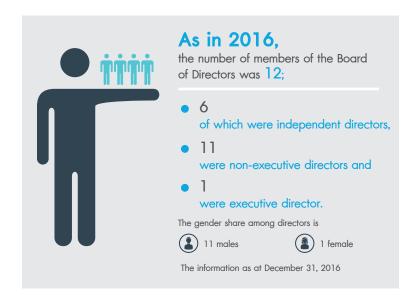
Corporate Governance

The Bank's committees

are:

1. The Board of Directors

The Bank is aware of its duty and responsibility to encourage good corporate governance within the organization, leading to the Bank's sustainable and firm growth as well as effective, transparent and fair management. These, in turn, will create shareholder's confidence and trust in the Bank. The Bank adheres to good corporate governance principles according to guidelines set by the Stock Exchange of Thailand.



The Board of Directors operates its business in accordance with all 5 categories of good corporate governance guidelines set by the Stock Exchange of Thailand. The details of each category are summarized in the Annual Report on page 137-144.

2. The Executive Board of Director

The Board takes part in supporting the operation of the Board of Directors in terms of establishing regulations and guidelines relating to credit scrutinizing and approval, debt restructuring, investment and business plan. The Executive Board of Director also monitors important works as assigned by the Board of Directors. G4-34

3. Audit Committee

The Committee plays a significant role in overseeing the preparation of financial statement report to ensure its adequacy, accuracy and compliance with the Generally Accepted Accounting Principles (GAAP) and reviewing issues that may impact the credibility of financial statement. The Audit Committee also ensures effective risk management and internal control, as well as the compliance with the law, rules and regulations.

4. The Corporate Governance and Social Responsibility Committee

The Committee plays the key role in formulating policies and guidelines relating to corporate governance principles and social responsibility. The Committee keeps the Bank's guidelines in line with the good corporate governance guidelines of Thailand and overseas in order to meet the international standards. Moreover, the Committee also ensures that the Bank observes the law and regulations set by regulators. Best practices and guidelines are complied in the Bank's Corporate Governance Policy and Code of Conduct. The Committee also promotes CG in process and contributes to social activities.

5. The Nominating and Remuneration Committee

The Committee takes an important role in formulating policy, rules and criteria for remuneration and other benefits provided to employees. The Committee also recruits and selects candidates who are qualified in terms of skills, knowledge and expertise; as well as ensuring that the recruitment and selection process complies with the regulations and relating laws.



6. Risk Management Committee

The Committee is responsible for formulating risk management policies and management systems to ensure that the risk is within the acceptable level. The Committee also monitors risk management, assesses the quality of risk management and ensures that the Bank observes risk management policies and guidelines specified by the Bank and regulators.

7. Regulatory Compliance Committee

Regulatory Compliance Committee oversees and manages risks that stem from incompliance with relating laws, rules and regulations to ensure that the Bank complies with such law, rules and regulations.

8. Independent Committee

The Bank appointed independent directors who have no business relationship with the Bank, who can voice their opinion on the Bank's operation freely and who provide support to the Committee in order to improve the effectiveness of the application of good corporate governance principles.

The details of Shareholding and Management Structure are in the Annual Report 2016 on page 84-102.





G4-56

Organizational Culture and Ethics Practices

The year 2016 was assigned as the year of good governance. All employees were encouraged to perform their work and duties on the basis of good corporate governance and participate in corporate governance events and activities held by the Bank. Stakeholder treatment policy was revised and included in the Bank's Corporate Governance Policy and Code of Conduct which cover the 3 pillars of business operations: integrity, fairness and responsibility to stakeholders. The Bank has also established Whistle Blowing Policy allowing stakeholders to report any misconduct of directors, managements, employees of the Bank and its affiliates through various channels, whether the misconduct is corruption; or violation of the law, the Bank's regulations or regulations of external regulators. Stakeholders can also directly report to the Chairman of the Board of Directors by sending an e-mail to whistletruth@ktb.co.th. The whistle blower will be anonymous and will be protected during and after the process.

With the determination to promote corporate governance,

the Bank has established the CARPETS principle consisting of the following:

Creation of Long Term Value

Accountability

Responsibility

Promotion of Best Practices

Equitable Treatment

Transparency

Social & Environment Awareness



Since the changing in world's conditions presently has affected the consumers' behavior and operations across all businesses, industries as well as the commercial banks, therefore; the Bank have to develop the guidelines of its operation based on a good risk policy. The Bank also realizes the importance of organization-wide systematic and effective risk management, which is an important tool for the executives to manage risk, keep the loss the might occur as a result of the risk within the acceptable level and avoid unexpected circumstances that may happen in the future and may affect the organization either positively or negatively.

Risk Management

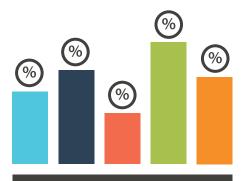
The Bank has established structures, clear policies and guidelines for risk management according to the regulations and Bank of Thailand and guidelines of the Committee of Sponsoring Organizations of the Treadway Commission (COSO) which is the standard for internal risk management. Moreover, the Bank also follows the guidelines of State Enterprise Performance Appraisal (SEPA) which enforces state enterprises to develop its management systems. Risk Management Group was established to oversee, assess and report risk management operation to the Board of Directors regularly, leading to the achievement of objectives and goals

Operational Risk Prevention and Reduction Guidelines

The Bank has appointed a managementlevel committee for governance risk and compliance (GRC) whose role and duty are to scrutinize and comment on the Bank's credit process for improvement; follow up to ensure that the issues raised by regulators, such as BOT, SEC, Office of the Auditor General of Thailand (OAG), National Anti-Corruption Commission (NACC) and Anti-Money Laundering Office (AMLO), are dealt with effectively and efficiently. The committee also defines risk limit or risk indicator level for risk control and keeping the Bank's risks within the acceptable level, as well as preparing a regular risk report for related units and top executives to be used in the Bank's risk management.



which, in turn, will sustainably add value to the organization, shareholders and stakeholders. Furthermore, training sessions about risk and risk management were held for the directors, top executives and employees to create knowledge and understanding about risk management in relation to the Bank's policies and strategies, as well as risk management overseen by Bank of Thailand.



G4-SO3 Risk Assessment Anti-Corruption

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Fraud Risk Management is dealt with mainly by Fraud Risk Management and Assessment Department, Risk Management Group. Strategies, policies and procedures to prevent corruption and mistake, including the analysis of causes, factors and trends in order to identify preventive measures, alert, mitigate risk/damage cause by corruption and prevent repetition, have been established. The department also conducts fraud monitoring to prevent further loss, alerts customers of the fraud and inspects/investigates it to remedy customers. Furthermore, the department also takes further actions against wrongdoers. The procedure is revised and updated every year. The Bank had a hundred percent of its departments assess their operational risks and establish preventive measures and solutions according to the Bank's policy. Therefore, it is ensured that the Bank had guidelines for the control, assessment and monitoring of risks stemming from corruption actions or other risks affecting the Bank's businesses in place.

Furthermore, the Bank adheres to good corporate governance principles and establishes anti-corruption policy that covers all possible corruptions that may occur during operation, to which all members of the Board of Directors, executives and employees of the Bank and the companies in the financial conglomerate that the Bank holds 100% of their shares must strictly observe. The Bank should also make stakeholders understand the corporate governance policy.



No one in the Bank

may be involved in giving or taking bribe or corruption, whether directly or indirectly.



G4-SO4

In 2016,

the Bank provided both internal and external training to develop the employees' capability and to provide the knowledge they can use to increase their work effectiveness. The Bank also offered training courses relating to anti-corruption as well as the following external training:

Training in 2016	Executives (3,397 persons)		Other Employees (20,214 persons)	
	Trainees (persons)	* in percentage	Trainees (persons)	**in percentage
Classroom Training (Internal)				
Branch Managers	139	4.09	-	-
Authorized Tellers	-	-	276	1.36
Customer Service and Sales Manager (CSSM)	-	-	190	0.93
Operation Manager (OPM)	-	-	143	0.70
Credit Specialist (LSO)	-	-	367	1.81
Supervisors	-	-	1,439	7.11
Security Awareness ISO27001: 2013 and Anti-Money Laundering Act	41	1.20	207	1.02
Anti-Money Laundering Legislation and Terrorism Financing (AMLO)	30	0.88	1,321	6.53
Knowledge and Understanding in operation procedure via VDO Conference (using KYC/CDD system in accordance with AMLO regulations and accepting payment for Social Security Fund)	20	0.58	1,615	7.98
Classroom Training (External)				
Anti-Money laundering legislation (renewal of licenses relating to regulations, ethics or legislations relating to AML)	-	-	1	0
E-Learning				
Working Procedure Section 12 AML/CFT and Section 6 Transaction Report and Asset Freezing	1,187	34.94	12,671	62.68

* percentage of a total of 3,397 executives

** percentage of a total of 20,214 employees (excluding executives)

The Bank has been determined to promote anti-corruption and bribery continually.

In 2016,

Anti-Bribery and Corruption Policy was formulated in addition to the Code of Conduct. The Bank also put emphasis on countering all kinds of corruptions, which are illegal, and implements the Code of Conduct. The Anti-Bribery and Corruption Policy has become effective since January 4, 2017.

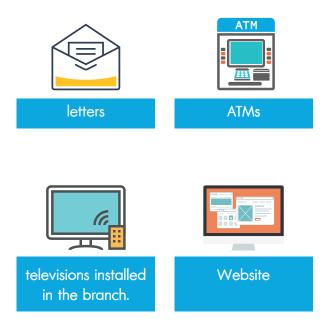
G4-DMA

Furthermore,

the Bank was granted a membership of Thailand's Private Sector Collective Action against Corporation (CAC),

showing the Bank's will and determination to operate its business with ethics, moral and transparency. After becoming a member of CAC, the Bank's Anti-Corruption Policy extended to companies in the financial conglomerate of which the Bank holds 100% of their shares and the Bank's partners.

Communications to the Bank's customers and listed companies in SET about the implementation of the Anti-Corruption Policy were made via



As for the development of procurement procedure, the Bank also discloses its Anti-bribery and Corruption Policy and criteria for selecting contractors on the Bank's website so that all partners act in the same direction.



Others activities promoting good corporate governance in 2016 included:

- The appraisal of performance according to corporate governance among associated companies of which the Bank holds 100% of their shares
- CG DAY Event (August 24) was organized to promote corporate governance activities. The event included a special lecture on anti-corruption by Mr. Sansern Poljieak, the security of the National Anti-Corruption Commission of Thailand; the award ceremony for KTB FIRST Firm: Corporate Governance Awards to the Board of Directors, top executives and employees; and the signing of the commitment to promote CG in process.
- Publishing articles and news relating to corporate governance on the Bank's website and intranet homepage, as well as sending to employee's mailbox directly.
- The year 2016 was assigned the year of corporate governance and the Bank solicited employees' cooperation to perform their duties under the principle of good governance.
- Guideline setting policy for the promotion of CG in process
- Revision and update of the Code of Conduct

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G4-DMA Anti-Corruption Day

On September 6, 2016, the Bank attended Anti-Corruption Day event organized by Anti-Corruption Organization of Thailand. The event's objective was to solicit cooperation and raise awareness of anti-corruption among the people of Thailand in all sectors and industries. The attempt to find countering measures for corruption is considered social responsibility and requires collaboration from the government, private sectors and the people. On December 9, 2016, the Bank also attended the International Anti-Corruption Day (Thailand) event jointly organized by the NACC and the members from government, private and people sectors.

The theme was "Doing Good Deeds for the Country Following the Footsteps of our Father"

and the objective was to raise consciousness that no one should tolerate corruption in line with

"Zero Tolerance & Clean Thailand" vision.

The Bank's operation reflected the determination of the directors, executives and employees to operate the business effectively and generate good results, as well as encouraging and pushing forward the Bank to develop work systems that incorporate greater transparency and effectiveness. In the past year, the Bank took part in several projects originated both from the government and private sector such as the NACC's Integrity & Transparency Assessment for government agencies.

Another reflection of the Bank's employees' determination to comply with the law and to ensure integrity is shown in

KTB First : Firm (CG) Awards

as it recognizes the units within the Bank that have been assessed excellence for their corporate governance (Firm from Corporate Governance). The objective of the awards was to inspire the Bank's units to apply corporate governance policy in addition to good risk management (Firm from Risk Management) and the aim of growing sustainably (Firm for Sustainable Growth). The assessment is performed on a yearly basis by all units within the Bank.

Throughout 2016, the Bank operated its business while adhering to good corporate governance policy which is the base of sustainable growth in businesses. The Bank was then awarded numerous significant awards including the Outstanding State-Owned Enterprise (SOE) Awards 2016 for Outstanding Disclosure and Transparency from State Enterprise Policy Office (SEPO). Krung Thai Bank will continue to fight corruption firmly while taking into account international standards in order to become an organization with good corporate governance. This is the Bank's pride and it encourages the Bank to continue maintaining good CG in process. **RESPONSIBLE BANKING** Growing to a Sustainable Future

Economic Responsibility



Stable Economy

Leading bank in driving economic and social system in Thailand to grow sustainably





The year 2016

was the first year into the second phase of the 3 Summits Strategy titled "Closing the Gap" (2016-2018).



The major changes were the appointment of **Mr. Payong Srivanich**, who succeeded **Mr. Vorapak Tanyawong** who completed his 4-year term, on November 8, 2016

together with the update and revision of the code of business conduct and good corporate governance policy.

G4-DMA, G4-13

Sustainable Operation in Economic Dimension

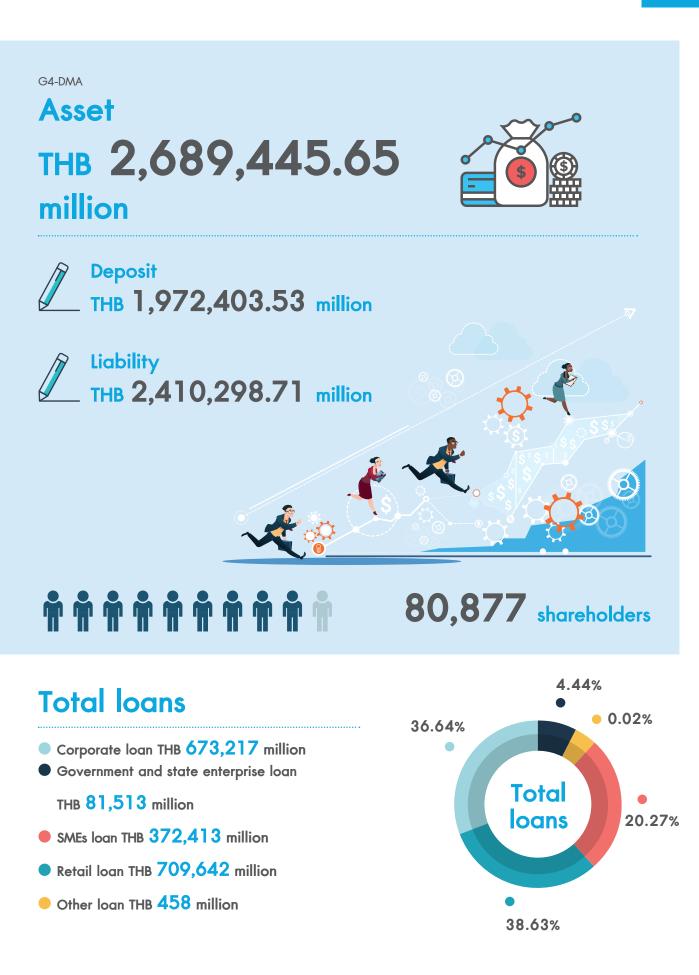
The Bank operates its business to drive the country's economy and society sustainably based on good governance and code of business conduct.

Statement of Direction (SOD) of Krung Thai Bank

The Bank aims to be a leading bank with a prominent role in driving economy and supporting the government's operation. The Bank's stability stems from the management according to good governance, ensuring the development of employees and organization to achieve effectiveness, innovative products and services that fulfill customers' needs, in order to generate reasonable and sustainable returns to shareholders. Net operational result THB **32,283** million,

increased by





G4-DMA

For the

second summit, important operations are as follows:

1. Digital Banking

The Bank has defined its direction and action plan toward becoming a digital bank including developing work systems, improving products and services to suit changed customer's behavior. In 2016, the following projects were carried out:



National e-Payment

is the infrastructure of national e-payment to support digital economy. In 2016, the Bank carried out the followings:

- Starting to accept PromptPay registration officially on July 15, 2016, allowing people to use the 13-digit identification number or mobile phone number to make financial transactions. The Bank has offered PromptPay to transfer the payment of new-born subsidy and government welfare. Presently, the total number of PromptPay registrations with the Bank is 2.29 million (Information as at January 3, 2017) accounts and 100% of complaints have been resolved.
- The Bank followed the action plan to prepare for cashless.



Internet Banking (netbank)

was upgraded in response to online transactions by developing mobile phone application and upgrading the Bank's website to fulfill the needs of customers.





Research and explore the operation of the Bank

to fulfill the needs of customers that have changed following technology advancement that has impact on the Bank's operation, in order to develop toward digital banking.



KRUNG THAI BANK Growing Together

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G4-DMA

2. Data Management

The following operations were conducted in 2016 to facilitate the data processing to be quickly and accurately.

2.1 The Bank's data management system

has been improved to fulfill the needs and the expectations of customers and stakeholders by appraising and assessing collateral to prioritize and strategize debt collection, as well as fulfilling the needs of customers in money and capital market business.

2.2 IT infrastructure

has been developed to support the Bank's operations in all dimensions.

3. Risk Process Improvement

is implemented to improve the effectiveness of risk management and control, as well as improving credit process and portfolio management.



3.1 Devising policies for loan and refinance of SME businesses and

loan for real estate businesses.

*	
~	

3.2 Assigning credit rating by defining probability of default.



3.3 Improving loan portfolio management process for better loan quality and keeping risk under control.

(†	5		
	Ŷ	8	



3.4 Improving the process to prevent damage from retail loan customers' fraud

by listing the names of doubtful customers and giving knowledge about loan factory, document forgery and study cases to employees.

Cost Optimization

(part of the Transformation Project carried out in 2013-2015) has been carried out to keep operational costs within acceptable and effective level.

In 2016, the Bank reduced the operational cost by over THB

million.

G4-DMA

Non-performing loan management (NPL)

The Bank devised strategies in managing NPL

of retail and SME customers

to keep NPL at the level that does not affect the Bank's liquidity and operation. The strategies are as follows:





G4-DMA





Selling long-term and difficult-to-manage NPL,

especially those of retail customers, which the Bank has decided that it would be better than managing the NPL itself.



Focusing on the prevention of NPL

by closely monitoring customers with tendency to default before they fall into arrears. From the first day that a customer falls into arrears, the Bank will urgently try to find the cause and solution. Monthly meetings to find the solution that is suitable for the customer's capability will be held. If necessary, the Bank may consider additional revolving fund credit line so that the customer can continue to operate its business while controlling credit line utilization, cash flow and inventory.



Attempting to turnaround

the customer's business so that it continues to operate and grow. The Bank will offer advices on business operation and solutions to problems as well as how to correct defects, avoid unnecessary costs, control cash flow to foster discipline of finance and control inventory to prevent using the fund for the wrong purposes under the guidance of collateral management agent (CMA). The Bank will also persuade the customers' main suppliers to sell raw material and goods to the customer, help with analysis and try to find supply chain or trade partners for the customer so the customer can continue the business sustainably.



Support for Government's Policies

The Bank offers products and services which have been developed to elevate the country's economic and social systems. For example;

- Loans for government/state enterprise agencies/ organizations with the objective to develop the country in all dimensions
- The Bank has co-developed loans and financial products between the Bank and other government agencies in order to support the government's policies. Therefore, the loans have criteria that meet the people's needs and provide direct-to-the-point solutions to problems. For instance, loans for local administration organizations to strengthen the community and elevate the quality of life of people in underdeveloped communities by encouraging the communities to develop their products to meet the needs in terms of investment, marketing and production.





In 2016,

the Bank's offered the following products for the development of society and environment.

G4-EC8, G4-FS7

Products and Services Related to Society

- Super easy personal loan
- Inheritance pension loan allows pensioners to use their inheritance pension to guarantee their loans for consumption or repaying debt with other financial institutions
- SME loan to provide financing for SMEs so that they can effectively compete in the market
- Loan guarantee program by Thai Credit Guarantee Corporation (TCG) to provide financing for SME business expansion
- Booking-purchasing lottery ticket project is cooperation between the Bank and The Government Lottery Office to provide lottery ticket booking-purchasing services via Krung Thai Bank's system and KTB netbank application on mobile phone platform.
- Integration Project between M-Pass (Department of Highways) and Easy Pass (Expressway Authority of Thailand) to allow either pass on both highways and expressways
- E-withholding tax project with The Revenue Department
- Direct link service payment; for example, utilities payment and lottery ticket payment
- Housing loan
- Providing financing to The Cane and Sugar Fund



Moreover, the Bank has carried out the following projects to support the government's **National E-Payment Project**,

for example:



PromptPay was open for registration in June.



Support using an electronic card instead of cash.

In 2016,

the Bank placed importance on the reform of the country's economic system following the "Thailand 4.0 Policy", which encourages entrepreneurs to add value into their business by integrating technology and innovation, helps SMEs and Startups and supports proper ecosystem building STARTUP

for business survival and growth through investing in a joint venture with SMEs in the form of Private Equity Trust (PE Trust for SME Growing Together) with a total credit line of THB 2,300 million divided into two funds. The first one is for SMEs that use technologies in producing its goods and providing services with THB 1,135 million by investment funding from 3 organizations-Krung Thai Bank with THB 1,000 million, Stock Exchange of Thailand (SET) with THB 35 million and National Science and Technology Development Agency (NSTDA) with THB 100 million. The other one is THB 1,165 million for investing in general SMEs and the funding is from Krung Thai Bank with THB 1,000 million and SET with THB 165 million.

Furthermore, the Bank has conducted the projects to help farmers facing low rice price

by allowing farmers to sell their rice directly to customers and employees at Krung Thai Bank headquarters and branches,

encouraging over **23,000** employees to buy rice for family consumption.

The Bank also bought a total of 235 tons rice to give to its customers as corporate gifts and donate the rice to charity organizations.

G4-EC8, G4-14, G4-FS8

Products and Services Related to Social and Environment

Products and Services Related to Social and Environment	Objective	Loan Approval Criteria
SME Innovation Loan	To provide financing with no interest to businesses that further develop technologies and/or outcome of research and development	The project must possess innovativeness according to the criteria set by National Innovation Agency (NIA) and the loan must be approved according to the Bank's regulations.
Environmental Loan for Private and Government Sectors	To ensure that any private organization who needs funding from environmental fund can provide correct loan application documentations as specified by the regulations set by the committee of the environmental fund.	 Projects to build/improve/expand their wastewater treatment/air pollution treatment/waste disposal system and related equipment Projects in which the private organization is hired to provide wastewater treatment/waste disposal service.
SME-R&D Fund	 To invest in the development of capability in research, development and scientific and technological engineering in of private organizations To utilize the outcome of the research, development and scientific and technological engineering To utilize scientific and technological capability for research, development and scientific and engineering of private organizations, governmental agencies or educational institutions 	The project must be approved by the National Science and Technology Development Agency (NSTDA) and the borrower must consent to information disclosure and facilitate NSTDA officers or representatives in the inspection of the project's progress.
KTB-Green Loan	To invest in and/or provide revolving fund for projects preserving energy such as lighting system, air conditioning system, energy management or projects preserving energy in buildings or factories.	The loan origination agency monitors that the project is in line with the objective of the loan; it must save energy in business premises by investing in improving the effectiveness of energy system within the premises.
Energy Efficiency Revolving Fund Loan by Financial Institutions	To invest in the operation of energy saving projects in business premises. The investment must be in accordance with the criteria set by Department of Alternative Energy Development and Efficiency, Ministry of Energy	 Energy saving project in accordance with Energy Conservation Promotion Act, B.E.2535 Article 7 and 17 New buildings which have passed energy conservation criteria and use energy saving companies (ESCO).

Products and services that related to environment were created to indirectly generate environmental impact. People were able to access to funding for environmental operations; for example, KTB Green Loan Project which promotes energy saving and reducing CO_2 emission for the better environment of the community.



International Support



Krung Thai Bank contributes to international social and economic development;

for example,

by granting loans to Bank of the Lao PDR

to develop Lao's waterworks and electricity infrastructure which would have impact on Lao's economic expansion and generation of jobs in the country. This, in turn, would impose positive effect on relationship between Lao and Thailand.

G4-9, G4-EC1, G4-EC4

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Support for social and environmental responsibility campaign

Taking into account the benefits of all stakeholders, the Bank has assigned Corporate Governance and Social Responsibility Committee to establish policies and monitor the performance of the Bank's social and environmental responsibility campaigns, which are divided into 3 dimensions-economic, social and environmental dimensions. These campaigns aim for sustainable development. In 2016, the Bank evaluated the output, outcome and impact, both long-term and short-term, in all campaigns to use as guidelines for the Bank's future operations.

G4-EC1

Table: Direct economic value generated by the organization and direct distribution of economic valueSustainability Performance Data, Krung Thai Bank, 2014-2016

Performance Data	Amount (MTHB)			
renormance Data	2014	2015	2016	
Economic Performance				
Income	142,444.30	151,531.33	150,202.81	
Operating cost	29,161.18	42,540.70	45,800.99	
Employee expenses and benefits	21,325.38	22,732.78	23,151.95	
Expenses for sources of finance	49,038.13	49,978.33	40,758.88	
Tax expenses	10,894.34	9,634.21	10,351.68	
Social and Environmental Expenses				
• Donation to public charity/for public benefit	32.00	35.29	19.79	
Donation for educational/sport-related purpose	80.04	53.41	76.07	
• Financial aid for local activities	40.95	63.53	62.01	
• Financial aid for the benefits of the society	7.96	17.16	8.03	
Scholarship to person outside the organization	9.01	2.17	5.62	
Total Economic Value	31,855.31	26,473.75	29,967.79	

Remarks: 1. Since 2013, the Bank has used Thai Accounting Standard No.12 (Income Tax) and No.19 (Employee Benefits).

2. Operating cost data in the part relating to expenses for sources of finance have been adjusted.

3. Total economic value = income-(operating cost + employee expenses and benefits + expenses for sources of finance + tax + social and environmental expenses)



G4-EC4

Krung Thai Bank's income comes from operating business in accordance with the Bank's corporate governance and rules and regulations of the regulators such as Bank of Thailand, Stock Exchange of Thailand and State Enterprise Policy Office. Despite having the government sector as the major shareholder holding 55.046 percent of the Bank's share, the Bank does not receive any direct financial aid from the government sector.

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G4-EC2 Managing Risk to the Bank's Operation

Business Continuity Management

The Bank continually emphasizes on its operation to ensure the utmost benefits of customers and the organization stability. The Risk Management Group has reviewed the Business Continuity Management (BCM) Policy to improve



its effectiveness; for example, preparing alternative work locations for the case of crisis situation in Bangkok and Metropolitan Region, using simulation testing on all of the Bank's transactions, etc.

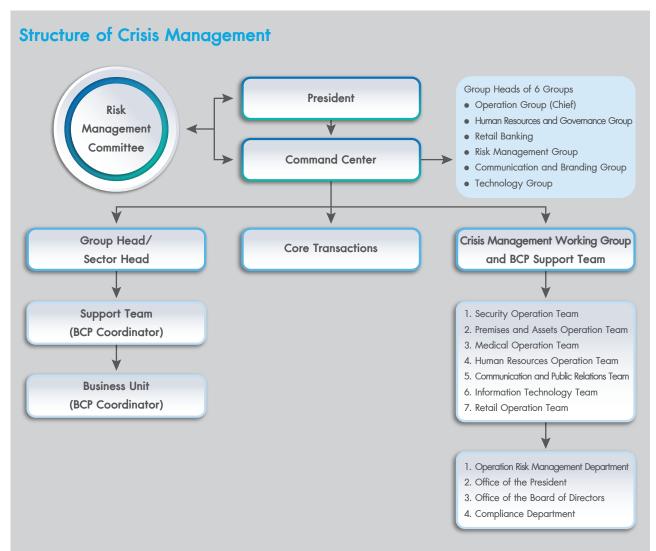
objective (RTO).

The BCM Policy consists of 6 procedures as follows:



1. Roles and Responsibilities in Crisis Management





2. Risk Assessment and Business Impact Analysis (BIA)

The Operation Risk Management Department has requested all groups' business units to conduct business impact analysis (BIA) of all operations they are responsible for. Both pecuniary and non-pecuniary impacts of the disruption due to emergency must be analyzed. The result of BIA will be used to devise the Bank's business continuity plan.





3. Establish Goal and Recovery Strategy

3.1 Defining the recovery times objective (RTO)

which is the acceptable downtime for recovering each specific key transaction of the Bank.

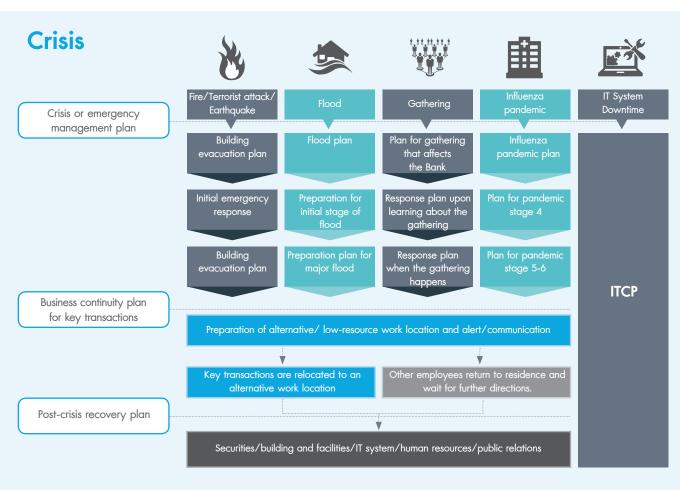
3.2 Establishing the recovery strategy for each type of situation:

- In case the main site is inaccessible, the Bank plans to move the operation of key transactions to alternative work locations which have been prepared for the level of impact.
- In case the situation affects employees; for example, respiratory pandemic or similar diseases, the Bank has plans to prevent and control the spread of the pandemic and plans to urgently rotate and acquire employees.
- In case the situation renders impact on IT system or the failure of IT system, the Bank had KTBCS devise IT continuity plan (ITCP) for dealing with the situation and evacuating to alternate data center in case the main data center cannot operate.

4. Business Continuity Plan (BCP)

The BCP is divided into 2 sections; one is "BCP for the Bank's core transactions", overseen by Operation Risk Management Department, and the other is "BCP for regional offices, branches and other business units housed in the Bank's premises", which consists of disaster and emergency plan, business continuity plan and recovery plan as follows:

- The Bank has prepared for disasters and emergencies while considering regulations and laws such as Building Control Act, Occupational Safety, Health and Environment Act, etc.
- Disaster plans which specify procedures for dealing with disasters and emergencies; for example, fire, terrorist attack, earthquake (evacuation plan), etc.
- Plans for moving the operation of key transactions to prepared alternative work location in case the main site becomes unavailable
- Post disaster recovery plan includes the recovery of infrastructure to normal state and operation, for example, recovering the main site, IT system, etc.



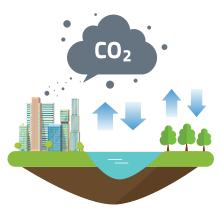
5. The Bank regularly communicates and publicizes about BCP,

as well as providing the knowledge about BCP to employees via variety of channels. The Bank also publicizes articles via KTB Mail/on intranet, tests employees' knowledge about BCP so that employees of all levels understand BCP and are aware of the importance of business continuity management.



6. BCP Testing and Review

BCP is tested and reviewed at least once a year or when there is a significant change in risk factor. The Bank shall perform simulation testing on the operation of key transactions, constructing a simulated scenario that may have impact on the operations of business units relating to the key transactions and having the employees in the units relocate to the designated alternative work location to operate such transactions. The Bank also tests emergency alert, crisis communication and informing the declaration of BCP to manager level employees and higher following the Call Tree. The lesson learned from the testing will be considered during the review of BCP to ensure the preparedness for emergency as well as the effectiveness and practicality of the plan.



Climate change also has direct impact on the Bank's operation, for example, natural disasters resulting directly and indirectly from climate change are more severe. The Bank divides the plan for flood into 3 phases according to the level of severity and impact, starting from flood signs to the beginning of the flood and the actual flood, so as to maintain the Bank's business continuity.

Furthermore.

climate change poses indirect risk to the Bank as it affects the Bank customers and therefore, affects the Bank's loans. However, it is a business opportunity for the Bank to issue loan products that support environmental projects (see details on page 34). The Bank can use this opportunity to support the development of clean energy technology and create new jobs while reducing greenhouse gas (GHG). This responds to the Bank's goal to operate its business sustainability-generating profit while not jeopardizing natural environment and the living of future generations.

The Bank has purchased risk insurance for its branch buildings, the 2 headquarter buildings and assets within against natural disasters.

with the total premium of over THB

9.76 million

covering the damage of THB

14,904.03 million.



RESPONSIBLE BANKING Growing to a Sustainable Future

Social Responsibility



Strong Society

Every group of stakeholders is an important factor increasing the Bank's capability to grow sustainably.



Sustainable Operation in Social Dimension

Krung Thai Bank takes care of all stakeholders in different groups as follows:

Employees

The Bank believes

if our employees are happy working, they will surely create quality work for the Bank.

The Bank does not consist of or depend on the sole entrepreneur, but all the employees take part in drive the organization to go further sustainably.



G4-DMA, G4-9, G4-10, G4-LA12

Human Resource Management

In 2016, Krung Thai Bank has

23,778 staffs

in total classified by gender, type, level and working location as follows:

A		2014			2015			2016			
Classified by Typ		Classified by Employee Level	Male (person)	Female (person)	Total	Male (person)	Female (person)	Total	Male (person)	Female (person)	Total
		Senior Executive	47	23	70	52	24	76	54	24	78
	Permanent Employee	Executive Officer	1,438	1,282	2,720	1,599	1,607	3,206	1,618	1,701	3,319
- 11 - 1		Employee	5,842	14,214	20,056	5,793	14,823	20,616	5,615	14,599	20,214
Full-time Employee		Total	7,327	15,519	22,846	7,444	16,454	23 <i>,</i> 898	7,287	16,324	23 <i>,</i> 611
F /	Temporary	Contract for service*	15	46	61	87	22	109	108	27	135
	Employee	Outbound*	91	16	107	14	36	50	5	27	32
Total		106	62	168	101	58	159	113	54	167	
Total		7,433	15,581	23,014	7,545	16,512	24,057	7,400	16,378	23,778	

*Temporary employee: the employee who is employed to work for the Bank temporarily or for a period of less than 1 year. *Outbound: the employee who works as a Call Center reception.

G4-DMA, G4-10, G4-LA1, G4-LA12

The president together with Human Resources and Corporate Governance Group shall consider and manage the Bank's manpower and vacancy rate to manage the Bank's overall manpower effectively and obtain the utmost benefits. The employees within the Bank shall be recruited for a vacant position first. If a specialist is required for the vacant position and the employees are not suitable for the position, it shall be recruited from the outsiders. However, new employees shall be employed in compliance with the Bank's necessity to support digital banking. The current employees are not laid off, but shall be trained to have skills that respond to the changing behavior of consumers presently.



Amount and Ratio of New and Terminated Employees

	20	14	20	15	2016		
Employee Information	New Employee (person)	Terminated Employee (person)	New Employee (person)	Terminated Employee (person)	New Employee (person)	Terminated Employee (person)	
Amount of Employees Classified by Gender							
• Male	821	171	511	333	285	234	
Percent	11.05	2.30	6.77	4.41	3.85	3.16	
• Female	3,066	612	1,579	619	595	542	
Percent	19.67	3.93	9.56	3.75	3.63	3.31	
Amount of Employees Classified by Age Range							
• Age < 30	3,413	633	1,687	536	572	437	
Percent	42.56	7.89	19.64	6.24	8.33	6.37	
• Age 30-50	472	139	401	228	305	297	
Percent	4.70	1.39	3.81	2.17	2.71	2.64	
• Age > 50	2	11	2	188	3	42	
Percent	0.04	0.22	0.04	3.81	0.05	0.74	
Amount of Employees Classified by Working Location							
Head Office	2,052	383	1,319	507	638	480	
Percent	18.67	3.48	11.15	4.28	5.45	4.10	
Domestic Branch	1,853	399	769	443	242	296	
Percent	15.43	3.32	6.30	3.63	2.01	2.46	
International Branch	0	1	2	2	0	0	
Percent	0	7.14	14.29	14.29	0	0	

classified by age, gender and region

Remark: percentage compares with a total of employees according to each category.

Sustainability Report 2016 Responsible Banking...Growing to a Sustainable Future



G4-LA2 The Bank's welfares and benefits cover all operation locations.

The detail of welfares is as follows:

Welfares of Krung Thai Bank's Employee	Permanent Employee	Contract Employee	Temporary Employee	Outbound
Economic Dimension				
Salary	\checkmark	 Image: A second s	~	 Image: A second s
Living expense	\checkmark	\checkmark	\checkmark	\checkmark
Overtime payment	 Image: A set of the set of the	\checkmark	\checkmark	\checkmark
Welfare borrowing	\checkmark	\checkmark	\checkmark	-
Welfare loan for housing	 Image: A second s	\checkmark	\checkmark	-
Additional loan for welfare loan for housing	~	\checkmark	~	-
Welfare loan for automobile or motorcycle	 Image: A second s	\checkmark	~	-
Welfare loan for computer	~	\checkmark	~	-
Special welfare loan	 Image: A second s	\checkmark	\checkmark	-
Subsidy for employees whose working location is on island	~	\checkmark	-	-
Life Safety and Security				
Subsidy for infirmity/death from working	\checkmark	~	\checkmark	\checkmark
Compensation for injuries, illness, infirmity or death from working	~	~	~	1
Compensation for infirmity not due to work	~	\checkmark	~	\checkmark
Fund for social cremation	\checkmark	\checkmark	~	\checkmark
Cremation	~	\checkmark	-	-
Provident Fund	\checkmark	\checkmark	-	-
Subsidy for child education	\checkmark	\checkmark	\checkmark	\checkmark
Subsidy for child	\checkmark	\checkmark	~	 Image: A set of the set of the
Subsidy for disaster or force majeure	\checkmark	\checkmark	~	\checkmark
Friend for friend club	1	~	~	

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Welfares of Krung Thai Bank's Employee	Permanent Employee	Contract Employee	Temporary Employee	Outbound
Motivation				
Car allowance	~	~	-	-
Position allowance	\checkmark	\checkmark	-	-
Special remuneration for gratuity	\checkmark	\checkmark	-	-
Special remuneration for long working tenure	\checkmark	\checkmark	-	-
Special remuneration for working in 3 Southern Border Provinces and adjacent areas	~	~	\checkmark	~
Remuneration for the branch that opens 7 days a week	\checkmark	\checkmark	-	-
Uniform	\checkmark	\checkmark	\checkmark	\checkmark
Health, Sanitation and Work Environment				
Medical expense welfare and dentistry	~	~	~	\checkmark
Annual medical checkup	~	~	\checkmark	\checkmark
KTB Fitness Center	\checkmark	~	\checkmark	\checkmark
Recreations				
Welfare staff house	~	~	~	 Image: A second s
Meditation	\checkmark	~	~	
Sport and entertainment	~	~	~	\checkmark
Other facilities				
KTB Cooperative Co., Ltd.	~	~	~	~
Services e.g. service for • obtaining Royal insignia • address change • facilities for staff	~	~	~	~
Welfare canteen	\checkmark	\checkmark	\checkmark	\checkmark

Remarks: - Permanent employee means the employee who is appointed the status of the Bank's employee.

- Contract employee means the employee who has an employment contract from the Bank for a certain period of time.

- Temporary employee means the employee who is employed to work for the Bank temporarily or for a period of less than 1 year.

- Outbound means the employee who works as a Call Center reception.





The Bank registered its provident fund

on June 16, 1992.

Currently, it is managed by Krung Thai Asset Management Public Company Limited, MFC Asset Management Public Company Limited and SCB Asset Management Company Limited.

The Bank shall contribute to the employee's provident funds at the rate of

10 percent

of the employee's monthly wage.

The employee can choose to contribute 3, 6 or 10 percent of his/her monthly wage and from November 2015 onwards (according to the Provident Fund Act (ver. 4) B.E.2558 (2015), the employee may contribute more to the provident fund than the employer at the rate of 12 and 15 percent. With this regard, the employees who resign or retire at the age of 55 year old will receive tax waive from all benefits received from provident fund.

Previously,

according to the provident fund management by the 3 companies as above mentioned, the Bank can offer fringe benefits to the entitled employees as their certain privileges stipulated by the regulation.

The Bank has set allowance of

THB 24,789.35 million

as at December 30, 2016 for the contribution of employees' provident funds.

G4-LA3

Good human resource management

By making the Bank as employees' second home resulted that in 2016, all employees returned to work after the parental leave. The return rate to work and existence rate of the employees after the end of leave to take care for their children (classified by gender) are as follows:

Case of Absence	Male	Female
Number of employees who are eligible to take a parental leave	7,400	16,378
Number of employees who took a parental leave	72	21
Number of employees who return to work after the parental leave	70	19
The return rate and retention rate of employees who return to work after the end of the leave (person)	97.22%	90.47%
Number of employees who return to work after the parental leave and continue working for one year (person) (Comparing 2015 to 2016)	40*	1]**

* In 2016, 43 male employees took a paternity leave to help their wife look after their newborns. 40 of them worked until January 20, 2017 (3 persons resigned from the Bank.).

**In 2016, 11 female employees took a parental leave. All of them worked until January 20, 2017.

Remarks:

- Parental leave is the time a mother takes off work to care for her new baby after maternity leave (It is different from maternity leave.).
- Paternity leave is the time a father takes off work to help his wife to care for their new baby.

Human Resources Development

The Bank is still carrying out its strategic plan "3 Summits" and currently in the second phrase

which focuses on closing the gap with its peers. Therefore, the Bank gives much importance to enhance the employees' potentiality, knowledge and skills to be ready for operations to achieve the Bank's goal and business competition. Such employee development planning covers all levels of employees,

which divided into 2 main groups,



The Bank has developed both groups' potential and reviews development process every year in order to comply with the Bank's strategic plan and objectives, for example, categories of product knowledge, sales and services, debt restructuring to reduce NPLs, leadership development and coaching through various methods, for example, classroom training, E-learning, learning through video conference technology, on the job training (OJT), coaching, mentoring, case study & workshop, webinar and Sale GURU.



Furthermore,

the Bank has focused on experience based training among employees and between executives and employees. Senior executives continued to create an atmosphere of learning within the organization by being a trainer to directly transfer knowledge of corporate culture building and increase a subject specialization to employees and create relationship between executives and employees. The Bank also provided employees the public trainings and scholarships to study in the country and abroad.

For retired employees, the Bank holds an activity annually. In 2016,

the Bank organized the lecture on health "Good health: Banana Solution" on April 27, 2016 at Kingpetch Room, Asia Hotel. 180 persons participated in this activity.



G4-DMA

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Operational Measures in 2016

The Bank continued to strengthen its foundation to prepare readiness for the future, increase efficiency of operation on core business, support operation of government sector, create business growth opportunity in the future from KTB Digital and develop employees' digital skill and knowledge. Employee development process is systematic as follows:

Employee Development Process



1st Step: Identify Need

Identify need of executive and employee development: Each business unit will identify need of the departments, executives and employees development, including the Bank's strategic plan to consider development need and the relation between the organization need and executive policy.

2nd Step: Analyze Need

Analyze need of executive and employee development, organization need and executive policy. Data of organization, departments, personnel, sustainability and training roadmap were reviewed. All input were analyzed by using gap analysis in which knowledge, skill and attitude according to 3 competency aspects, namely core technical and management competency. For executives, CAMEL framework is used to draft executive and employee development plans.

3rd Step: Design

Design forms, methods for developing and increasing potential to comply with the Bank's strategy and training roadmap/training need of each business unit and target group and contents of employee development.

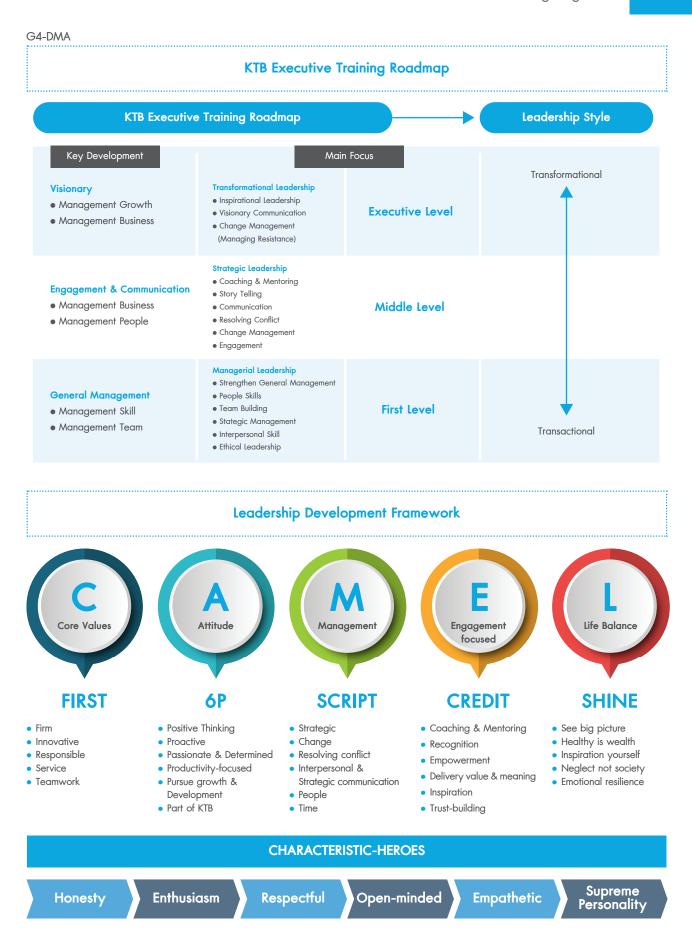
4th Step: Implement

Implement employee development plan, for example, in house training, public training in the country and foreign countries, on the job training project-based learning, E-learning, coaching, training through Webinar, mentoring project, training through video conference and other methods.

5th Step: Evaluate

Evaluate and follow up result of training from evaluation of employees, supervisors of employees who are trained and executives.

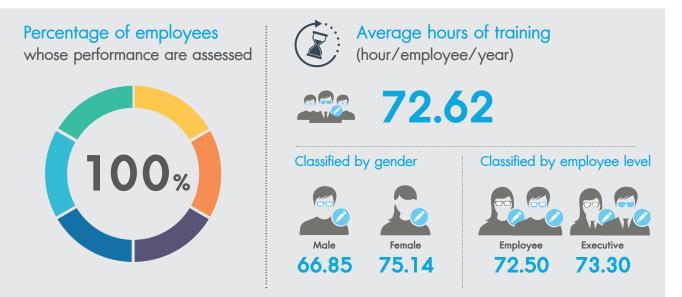
51



G4-LA9, G4-LA11

In 2016,

the number of executives and employees who received training and assessment and review of working performance, classified by gender and employee level, is as follows:



G4-DMA

Occupational Health and Safety

()

The Bank announced policy on safety, occupational health and work environment and stipulated vision, mission, values, strategy, operational structure and goal setting for safety occupational health and work environment to achieve



the ultimate goal which is to make employees have engagement with the organization and build the Bank to be the real second home as the

Best Place to Work

G4-DMA

Policy on Safety, Occupational Health and Work Environment

Krung Thai PCL recognized the importance of work on safety and health in working of employees. The Bank announced policy on safety, occupational health and work environment as follows:

- Safety, occupational health and work environment are part of every employee's responsibilities in the job.
- The Bank shall support issuance of announcements, rules, obligations and regulations on safety, occupational health and appropriate work environment that aligns with related standards and laws.
- The Bank shall operate monitoring, assessment, hazard control and improve work environment in the buildings and the areas around the buildings regularly for the safety and occupational health of the employees and related persons.
- The Bank shall publicize knowledge and create awareness of safety, occupational health and work environment to the executives and employees continuously.
- All employees must cooperate on projects and plans on safety, occupational health and work environment, as well as giving suggestion and comment on how to improve work environment and work safely procedure.
- All employees must strictly observe safety rules and standards on safety, occupation health and physical work condition, as well as any relevant regulations.
- The Bank shall track, assess and improve the operation on safety, occupational health and work environment systematically and continually.

In addition, all executives and employees must be aware of safety, health and work environment and follow the policy.

Safety Vision

- Focus on caring employees' health
- Create appropriate, safe, risk-free work environment
- Enhance efficiency in working and create good quality of life to personnel

Safety Mission

- Give knowledge and build realization of safety to personnel
- Evaluate and control hazards that may affect personnel health
- Keep work environment safe and appropriate
- Promote good personnel health in physical, mental, emotional and social aspects

Safety Values



G4-DMA

Structure of the Bank's Occupational Health and Safety Management

The Bank focused on senior executives' participation to pass on the knowledge as follows:

1. Environmental Management for Employees' Welfare Committee

The Environmental Management for Employees' Welfare Committee has been assigned by the Managing Directors of every group to perform duty in framing the Bank's occupational health and safety management system.

2. KTB - SSHE

KTB-SSHE (KTB-Safety, Security, Health and Environment) is the operation system for overseeing safety, security, health and environment of the whole Bank. KTB-SSHE has been operated on the basis of providing equal occupational health and safety treatment to all staff using the same standards throughout the organization.

3. Occupational Health, Safety and Work Environment Committee

The Bank set up the Occupational Health, Safety and Work Environment Committee for each building, consisting of representatives of employers, a.k.a. the Bank's staff in the management level, and other representatives of employees, a.k.a. the Bank's staff in the operational level, at the ratio and amount of members as stipulated by law. Presently, there are 70 Occupational Health, Safety and Work Environment Committees, with the total of 410 Directors.

4. Safety Officers from the Management and Supervisor level

In 2016, the Bank has provided training courses and assigned the safety officers in the management level and supervisor level to oversee the safety and occupational health of all employees in the organization. At the present, the Bank has Safety Officers from the Management and Supervisor level in total of 662 people.

5. Employee

Employees have a duty to participate in safety, occupational health and work environment activities and give opinions on improving safe work environment to reach the goal of the Bank's operation on safety, occupational health and work environment.



Operation Measures in 2016

In 2016, safety, occupational health and work environment management process was passed on to all levels of employees

through the KTB SAFETY Together project. Safety, occupational health and work environment management was ready to be transferred from the president to all head of groups in order to be passed on to employees in driving the whole organization, namely head offices, regional areas and branches,

into the operation on safety, occupational health and work environment completely (commitment) to elevate the quality of life of all employees, particularly to keep work environment safe, healthy and suitable for operation.

Presently, the Bank has committees for occupational health, safety and work environment as follows:

Working Group	Responsibility	Amount (person)	Percentage of All Employees	Meeting
Environmental Management for Employees' Welfare Committee 1 committee	Frame the Bank's occupational health; safety management system and management structure; work plan; implementation; assessment; management review and security improvement.	19	0.08	Once a quarter
Occupational Health, Safety and Work Environment Committee 70 committees	Report and suggest measures or guidelines on adjustment for safety to be legal, promote and support the Bank's safety activities, receive complaints from employees and monitor statistics of hazards occurring in the Bank.	410	1.72	Once a month

**Remark: Krung Thai Bank PCL. in 2016 has 23,778 employees.

G4-LA6

Numbers and ratio of accidents at work in 2016,

classified by location

Indicator	d) bus	eadquart epartmer iness offic ional offic	nts, cers,	Dom	estic Brar	nches	Mana <u>(</u> Mi	sh Inveni gement (nt Invent gement (Centers ory	Bor	three Sou der Provi adjacent	nces		Total	
	F	Μ	Total	F	Μ	Total	F	Μ	Total	F	М	Total	F	Μ	Total
Number of persons injured at work (person)	3	1	4	2	1	3	0	0	0	0	0	0	5	2	7
Number of accidents resulting in working day lost (person)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Recordable Injuries Rate: TRIR: 1,000,000 working hours	0.15	0.05	0.20	0.07	0.04	0.11	0	0	0	0	0	0	0.10	0.04	0.14
Lost Time Injuries Frequency Rate: LTIFR : 1,000,000 working hours	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

In 2016, the workplace injury and fatality statistics are calculated on a rate of 200,000 hours/person/year as follows:

• Rate of injury or sick leave, but no deaths (IR) was zero.

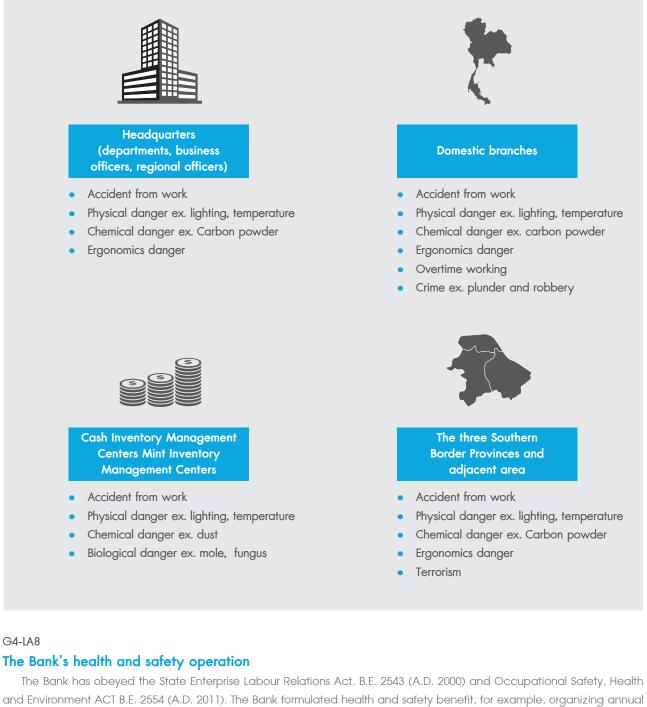
• Occupational diseases rate (ODR) = zero

• Absentee rate (AR) was zero

• Lost day rate (LDR) equaled 2.27 day per 200,000 hours/person/year

The Bank used criteria for record, report about accidents statistics and guideline according to law.

The Bank categorized risks at work as follows:



and Environment ACT B.E. 2554 (A.D. 2011). The Bank formulated health and safety benefit, for example, organizing annual health check and compensation for disability/death as a result of a work-related injury or disease. The Krung Thai Bank State Enterprise Labour Union performs as a center to receive employees' complaints about health and safety and the problems shall be raised at the Labour Relations Committee meetings to be resolved.

The Bank's target and performance of occupational health, safety and work environment

	Indicator	Target of 2016	Operation Result in 2016	Target for 2017
1.	Satisfaction score (out of 5) 1.1 Suitable physical work environment, e.g. lighting, noise, dust, ventilation	≥ 4.00	4.20	≥ 4.00
	1.2 Environment and facilities favorable to working	≥ 4.00	4.26	≥ 4.00
	 Standards of security systems, e.g. CCTV system, alarm system, security officer performance 	≥ 4.00	4.27	≥ 4.00
	 1.4 Standards of fire alarm and protection system, e.g. fire alarm, fire extinguisher, fire exit and fire drill 	≥ 4.00	4.31	≥ 4.00
	1.5 The Bank has convenient, various and accessible channels for reporting hazards, insecurity and annoyance in workplace, for example, reporting supervisor of Occupational Health, Safety and Work Environment Committee and Occupational Health and Safety Team via safety@ktb.co.th	≥ 4.00	4.30	≥ 4.00
	1.6 Overall satisfaction with physical work environment and the Bank's work	≥ 4.00	4.27	≥ 4.00
2.	5S Practice	All department must conduct 5S	100%	All department must conduct 5S
3.	Meeting of each Occupational Health, Safety and Work Environment Committee (70 Committees)	Once a month	Once a month	Once a month
4.	Accident rate 4.1 Total Recordable Injuries Rate : TRIR 4.2 Lost Time Injuries Frequency Rate : LTIFR	≤ 2.00 0	0.14 0	≤ 2.00 0
5.	Resolution of safety and annoyance complaints	≥ 75% resolved	78% resolved	≥ 80% resolved
6.	Health check-up for employees working in Cash Inventory Management Centers	100%	100%	100%
7.	Number of cases of occupational health, safety and work environment/health	≥ 60 cases/year	142%	≥ 60 cases/year
8.	Number of training in occupational health, safety and work environment	≥ 10 batches/year	200%	≥ 10 batches/year
9.	Survey of recognition and perception of the Bank's occupational health, safety operation	≥ 70%	83.0%	≥ 80%

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G4-HR4, G4-11 Freedom of Association and Negotiation

The Bank gives right, freedom of association and negotiation which is considered as basic right to protect an employee from being taken advantage by an employer in compliance with the State Enterprise Labour Relations Act, the State Enterprise Employees' Qualifications Act, the Act for the Establishment of and Procedure for Labour Court, the State Enterprise Labour Relations Commission on minimum standards of working conditions in public enterprise, Civil and Commercial Code (clause 575-586: employment model) and State Enterprise Labor Relations, that is appointing the Relations Affairs Committee with one of the committee members appointed as the Chairman.

The committee comprises of

• 9 employer

representatives and

O employee
 representatives
 (representatives of the Labour Union)

The committee shall participate in a meeting at least once a month.

Moreover, the Bank has the Krung Thai Bank State Enterprise Labour Union being the employee representative to negotiate with employers. The union was established in 1975 according to Labour Relations Act B.E. 2518 (1975).

Presently,

it has 18,945 members



throughout the country, accounting for 80 percent of all employees (data as at December 31, 2016)





In 2016,

the joint consultation committee held 12 meetings, 45 cases in total. The committee focuses primarily on the organization's benefits. In case the Bank has net profit, the allocation of returns shall be done appropriately by comparing to the industry norms and other reasonable factors. The committee discussed, concluded and imposed corrective actions to resolve all of them under the laws applied to the Bank, adheres to justice and fairness, and does not discriminate on the basis of race, religion, gender and friendship.

Furthermore,

the Bank provides various channels for employees to voice their opinions as follows:



E-mail : hr.care@ktb.co.th/we.lovektb@ktb.co.th



Hotline : 0 2208 7606-9

The Discipline and Employee Relation Department is the center in receiving suggestions and complaints, providing advices and recommendations to employees and cooperating with other units involved in the issue in order to strengthen the bond between the Bank and employees.

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In 2016, The Bank amended the Code of Conduct that had used since 1998 to be guideline which the board, executives and all

divided the operation

with responsibility to customers

The Bank divided the operation with responsibility

into 3 issues as follows:

employees can follow.

The Bank



G4-DMA, G4-13

The Bank also has operated its business adhering to ethics and law by covering

3 principles,

Integrity

Fairness

Responsible to Stakeholders



KTB

to customers



care of them professionally.

1. Prioritize customer benefits and provide services with

2. Focus on managing customers' complaints immediately.

The Bank surveys surrounding circumstances, understands and manages customers' complaint with appropriate methods, fairness and transparency.

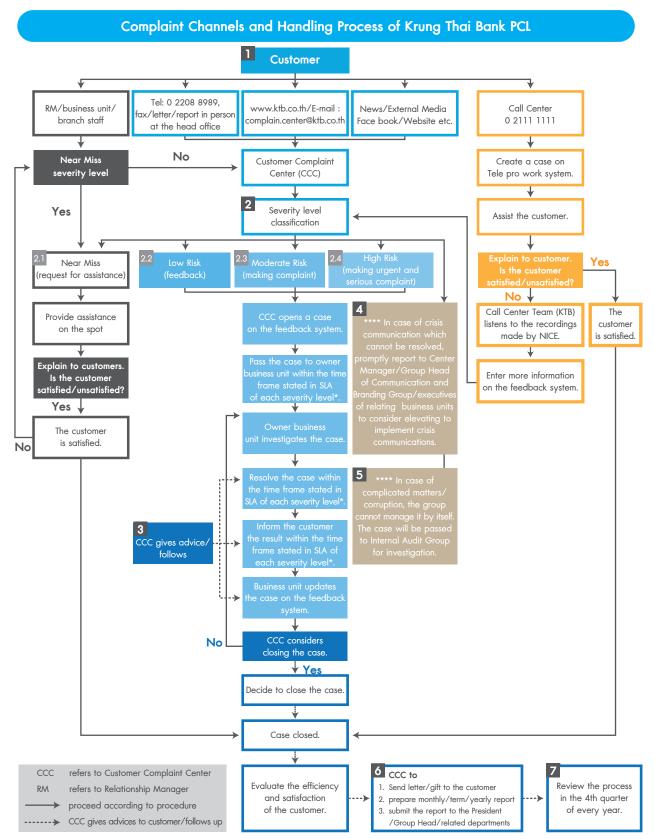
3. Advertize, do marketing activities and offer products and services to meet customers' needs

by providing complete and accurate information that is useful before customers decides to choose its products and services.

G4-DMA

Delivering Service Effectively

To deliver quality service, the Bank has provided complaint channels in case they suffer any inconvenience from the Bank's services. The channels are as follows:



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G4-DMA

In 2016,

the Bank adjusted its complaint handling process. Major issues were as follows:

1. Dedicated complaint handling process

for customers who may not make complaint to the Customer Complaint Center such as financial institutions as the Bank has assigned RM to handle customer care for this customer group closely.

2. The severity of complaints

is divided into 4 levels:



and the time frame for handling complaints of each level is set accordingly to ensure that complaints handling is appropriate and timely for customers' needs as well as satisfactory for customers.

3. Pilot for "Fostering Relationship with Customers Project"

which could be used as a procedure to monitor and assess the efficiency of complaints handling/problem solving. The project will start in 2016.

As for complaint relating to ATM which needs to be resolved urgently, the Customer Complaint Center will provide summary of the complaint to relevant agency to resolve the issue and keep monitoring the resolution regularly afterwards.

;------;

Number of Customer Issues by Categories in 2014-2016								
Category	2014	2015	2016					
Request for assistance	78.38%	81.71%	84.87%					
Suggestion	11.87%	11.63%	10.10%					
Complaints	7.58%	4.06%	2.51%					
Compliment	2.17%	2.60%	2.45%					
Informing (starting from 2016)	-	-	0.07%					
Total	100%	100%	100%					

As the Bank has resolved customers' problems by sorting them into categories,

in 2016, the Bank resolved

more than **99** percent of the problems in average.

The ratio of requests for assistance to total contacts has been increasing every year while the number of complaints has been declining. At the same time, the number of customers who contact the Bank via website/facebook (KTB care fanpage)/www.ktb.co.th has been on the rise and the majority of the messages posted by customers are requesting general information, requesting assistance on other issues, etc.

Non-Discrimination

The Bank prioritizes non-discrimination and operates according to the Universal Declaration of Human Rights (UDHR), International Labour Organization's Declaration on Fundamental Principles and Rights at Work and Thai Labor-Standard: Corporate Social Responsibility of Thai Business (TLS 8001).

The Bank treats all groups of stakeholders equally. For employees, the Bank's criteria for recruiting candidates and promotion are based solely on qualifications relating to job description and regardless of nationality, race, gender or any other type of discrimination (as mentioned in Human Resource Management page 44-45). The same applies to customers.

The Bank uses **queue ticketing** to serve customer on a first-come-first-serve basis.

Due to the Bank's determination to resolve problems, in 2016, only one complaint about discrimination was received. The case involved the discrimination by an authorized teller at branch and it was eventually resolved after the managements took action to investigate the incident and reiterated to branch managers and employees that they need to listen and assist customers in solving their problems so that they are satisfied with the resolution and that they should ensure that such incident will not happen again. The managements also visited the customer to apologize. The customer understood and was willing to continue using the Bank's services.

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G4-DMA, G4-PR8

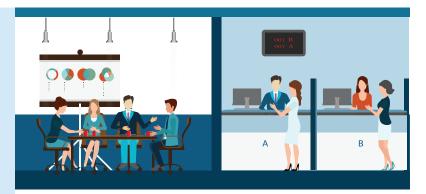
Customer Privacy

The Bank is aware of the importance of keeping the customer's personal information confidential and retaining customer's privacy. The Bank shall try its best protect customer's personal information in accordance with the Bank's regulation on maintaining confidential information, including ensuring the security of computer system and the media in which in which information is stored. The Bank has employed Information Security Policy as guideline for managing risk and keeping assets secure. The policy is in line with the rules set by Bank of Thailand and the remark of The Electric Transactions Commission of Ministry of Information and Communication Technology which meets ISO 27001:2013 standards.

Moreover, the Bank tries to raise awareness of the security of personal information to customers through various channels that they, for example, do not disclose ID and password to other persons,

However, the Bank strictly observes Clause 24 of the Official Information Act B.E. 2540 (1997) which stipulated that no government units may disclose any personal information in its possession to other government units or any third party without obtaining a written consent from the owner of the information prior to or at the time of disclosure. Furthermore, the Bank has no policy that allows inquiry of personal financial information or other information of the customers via any channel.

In 2016, the Bank did not receive any complaints regarding violation of law or good corporate governance principle.



G4-DMA

Communication and Access to Bank's Information

The Bank regularly publicizes and provides information via the Bank's communicative channels such as branches, the Bank's website, print media, etc. This allows customers to easily, conveniently and promptly access information of financial products and services, fulfilling the needs of various groups of customers.

The Bank has been continuously organizing marketing, advertising and promotional events, as well as sponsoring events and shows, on the basis of Consumer Protection Act B.E. 2556 (2013) and other enforceable law.

Moreover, the Bank intends to improve financial literacy of the customers. In 2016, the Bank carried out the following projects to provide knowledge to SME entrepreneurs and general public.

1. "Preparing for Single-Account SME Scheme" Seminar

The aim is to inform SME entrepreneurs the benefits of having a single account according to the Royal Ordinance regarding the Revenue Tax Exception and to Support the Operation under the Revenue Code B.E.2558 (2015)

2. "Genius Exporter" Training

This training is provided for SME entrepreneurs.

- 3. "KTB MMS: Krungthai Modern Management for SME" Training
- 4. Lecture session at "Economic Stimulus Policy: What You Need to Know" Seminar

Furthermore,

the Bank provides knowledge about PromptPay to general public so that everyone can easily access financial services while maintaining transparency and verifiability. The PromptPay roadshow was held throughout the country

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G4-DMA, G4-PR7

However,

the Bank also communicates and publicizes about its products regularly. Customers or anyone interested can inquire about the Bank's financial products, services and information

at the Bank's Call Center at 0 2111 1111

The Call Center is available 24 hour with officers to take suggestions and fulfill the needs of customers. Customers' information will be kept confidential.

The Bank also provides online communicative channels such as website, facebook, LINE, twitter, and reinforces customers' confidence in the Bank's security by warning and giving suggestions to customers about call center fraud tricking customers into making transactions at ATMs, ATM skimming and phishing websites. The Bank has a procedure in place to prevent such incidents to satisfy customers apart from promoting and providing information.

As a result of the Bank's determination to develop products and communicate about them accurately without causing any misunderstanding, in 2016, the Bank received no complaints about the violation of law relating to customer information disclosure, advertising and promoting products and services. Also, no financial products were suspended for being illegal or suspicious.

G4-DMA, G4-PR5 Service Quality

As the Bank places importance on the quality of services it offers to customers, the Bank carries out customer satisfaction survey to extract customers' opinions on the Bank's financial products and services. Discussion sessions were held with the Bank's target customers, dividing by types of customers, in Bangkok Metropolitan Region and provincial areas, in order to explore the expectations of customers who visit the branch and factors that contribute to their satisfaction. The found factors would then be used as topics in the survey. The discussion formats were a face-to-face interview with customers in specified areas and a face-to-face interview by prior appointment with customers selected from database at the location that is convenient for the informant. The questionnaire was designed specifically for the survey. The survey is conducted twice a year to learn about customer satisfaction and contributing factors. The Bank's determination to communicate and provide financial literacy to customers resulted in the Bank receiving 4.44 out of 5 for overall satisfaction of Krung Thai Bank customers in 2016, which is the highest score comparing to peers.

Customers Satisfaction with the Bank Survey Result 2014-2016

Year	2014	2015	2016
Satisfaction score	4.56	4.39	4.44
Percentage of customers giving ≥4 score	96.1	94.2	96.6

As for satisfaction with the Bank's products, products were divided into 17 categories to conduct the survey. The Bank received satisfaction score of more than 4 out of 5 across all categories. The categories which the Bank received higher score comparing to peers were financial and investment product consultation service, fund account, ATM/debit card, bill payment service, foreign exchange service, supply chain financing service, loan, deposit, international transfer, customer relations service, factoring service, financial and fundraising consultation service, financial management service and financial derivatives. However, some of the Bank's products scored less than peers. These were international trade, insurance and electronic transaction service. The result from the survey will be used to improve the Bank's product and service development in order to create the most satisfactory experience for customers.

Community

The Bank focuses on social responsibility. With branches all over the country, the Bank is able to cover all areas in taking care of communities and CSR projects have been carried out constantly. Examples are as follows:

Krungthai Young Enterprise Project

This Project creates a chance for participants to attain knowledge about business operation and originate business plan, by providing them the opportunity to actually operate their business in form of prototypical company. With this regard, the experiences gained from the project shall encourage participants to be assertive and capable of applying knowledge and experience to their future career.

Krungthai Weaving Dream Schools; Good School near Home Project

Krungthai Weaving Dream Schools Project has been established with the objective to give young children and adolescences living in rural areas the chance to receive educational opportunity of the same standard as that of famous schools in urban area. With this regard, the Bank provides financial support to schools near children's hometown to renovate their buildings, classroom and laboratory so that they are well-equipped and capable of adequately facilitating all teachers and students. Presently, there are 94 school networks in the project nationwide, all of which have already been evaluated as the Dream School or prototypical ideal schools by the Office of the Basic Education Commission.

Borderline School's Competency Development Project

Krung Thai Bank cooperated with Population and Community Development Association (PDA) in applying the Borderline School's Competency Development Project to Weonbuk School in Knongjiam, Ubonratchathani province. The concept of the project is to use the school as the center for the economic and social development in the issue relating to the quality of life of the school members and the community in which the school is located sustainably.

Krungthai Business Ethics Initiative (White Seedlings) Project

A competition of ethical business operation under sufficiency economy philosophy was held to encourage high school and vocational school students to use sufficiency economy philosophy when practicing their skills in analytical thinking and decision making, as well as using it as a guide in running their own businesses or daily life, or even extend the application to their families and communities.













Krungthai Art Awards Project

The Bank has held the Krungthai Art Awards Project since 2014-2016. The 3rdKrungthai Art Awards in 2016 aimed to encourage and support all artists to elevate the quality of their artwork to internationally-accepted level.



Krungthai Weaving Dream for University Graduates Project

The Project is an extension to "Krungthai Weaving Dream Schools, Good School near Home Project" and its objective is to provide educational opportunity to students who have excellent study records and fine behavior to be awarded the scholarship for Bachelor's degree level (normal course) from the Bank.







KTB Youth Sport Lover Project

The Bank held KTB Kid's Boxing 2016 and KTB Kid's Soccer 2016 to teach children the basic Thai boxing and football skills, encouraging the children of employees to spend their free time usefully. Thai boxing and football allow children to exercise, practice on concentration and discipline; along with teaching them to be submissive and to respect others. The activity also aims to support, promote and preserve traditional Thai boxing to the next generations.

Giving Subsidy to the Amateur Boxing Association of Thailand

The Bank has continuously provided subsidy to the Amateur Boxing Association of Thailand since 2006 with the intention to pursue the government's policy in promoting sports. With the purpose to drive Thailand's sports to success and make Thailand's reputation worldwide, the Bank has provided support that covers from the fundamental level to the professional level.

Creating Instruction Media for Hearing-Impaired Students Project

The Bank cooperated with Ratchasuda College, Mahidol University, to create suitable and effective instruction media for hearing-impaired students so that they gain essential knowledge that they can use as the basic for further study in the future.

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Saving for Change Project

Together with CSR Club of the Thai Bankers' Association, the Bank has carried out the Saving for Change Project in 2014-2015 (the first year of the project) and in 2016 (the second year of the project). The project aims to provide knowledge on personal financial management and enforcing financial discipline through the "4 Things to Know to Become Rich" training course provided for bachelor's degree students in educational institutions in Nakhon Pathom province.



Preparation for Single-Account SME Scheme Project

Together with The Federation of Thai Industries, The Revenue Department and Tax Auditor Association of Thailand, Krung Thai Bank ran a project to prepare SME entrepreneurs for the singleaccount scheme. The Bank is the main supporter of the project by offering training sessions on financial and banking knowledge to SME entrepreneurs.



KTB Green Heart Project

In 2016, the Bank encouraged employees and their families to attend 5 tree-planting activities at The Princess Mangrove Plantation in the Sirindhorn International Environmental Park, Phetchaburi province. The activities aim to boost biological diversity and abundance of ecosystem following the determination of H.R.H Princess Maha Chakri Sirindhorn.

Shred2Share: Safety for Information, Care for Society and Environment Project

This project raises the awareness of destroying documents with methods that meet international standards by appropriate shredding and recycling, among participating organizations. The Bank participates in the project to prevent information leakage, reduce tree cutting, water use, coal use and CO_2 emission, which are the main causes of climate change.

Krungthai Art Gallery's Cultural Heritage Preservation Project

Krungthai Art Gallery supports local culture by publicizing knowledge about Chinese art and culture through exhibitions and learning activities.





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Krungthai Sculpture Park

Apart from being used as a "school" to teach employees and train their skills, the large garden area at KTB Training Center at Khao Yai is used as a space for learning about arts, displaying mostly sculptures and 3D free-standing mix media.





Krungthai Art Gallery

Krung Thai Bank realized that there is not enough space for art. When there is no space to display art, art cannot be seen by the public. The question was how to give the society chances to see artwork. This initiative, together with the Bank's growing collection of artwork from supporting of the National Exhibition of Art, led to the Bank's wish to "share the art" and the establishment of "Krungthai Art Gallery" at Yaowaraj Branch building.

Art for Society Project by Krungthai Art Gallery

Krung Thai Bank's Art Gallery and Sculpture Park, apart from allowing the public to study art through viewing masterpieces, also held learning activities suitable for learners of all levels. In addition to creating intellectual capital, these activities also boost "volunteer spirit" within the society.



KTB CSR KIDS CAMP Project

Krung Thai Bank organizes KTB CSR KIDS CAMP to encourage the building of intellectual capital among the children of employees during school semester break so that they learn new things while spending their time usefully as well as raising awareness of sufficiency economy philosophy. The camp was held on October 11-13, 2016 at Thaksina Thai House, Cha-uat district, Nakhon Si Thammarat.



KTB...Art Lovers Project

KTB...Art Lovers Club has been established to create chances for executives and employees so that they can enjoy relaxing and useful activities as a break from work. Furthermore, it also boosts the love for art and raises awareness of the value of art. Watercolor painting classes and relating activities were held, for example, outdoor drawing classes and exhibition of members' artwork. **RESPONSIBLE BANKING** Growing to a Sustainable Future

Responsibility

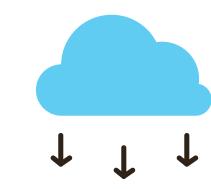


Sustainable Environment

Optimizing resources usage Being environmentally friendly business Properly and effectively employing cutting-edge technologies and innovations



Sustainable Operation in Environmental Dimension



Although the Bank is a financial institution, a part of service industry which does not create any direct impact on environment and natural resources; the Bank realizes the importance of environmental conservation as well as continuous and serious implementation of such conservation. Therefore, the Bank has established Social and Environmental Responsibility Policy.

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The objectives are

- to prevent and limit impact on environment
- to provide knowledge about environment to employees
- to set guidelines for the development of products and services.

The Committee of Energy and Technology Conservation was appointed on January 31, 2012 and the committee's duties are to manage energy and technology effectively to generate the most benefits for the Bank.



G4-DMA

Energy Management

The Bank has been focusing on energy management. According to the Bank's Energy Conservation Policy and environmental measures,



Nana Nua building (head office 1)



Sri-Ayutthaya Road building



KTB Computer Center at Piboonsongkram

Sukhumvit building (head office 2)



Suan Mali Branch building



KTB Training Center at Khao Yai

were prescribed as buildings under energy management control by the Royal Decree on Designated Buildings, B.E. 2538 and Energy Conservation Promotion Act (Vol. 2) B.E. 2550.

It is all employees' duty to contribute to saving energy and new energy-saving technologies and innovations should be used so that the Bank can manage energy effectively. G4-EN6

The Bank has continuously carried out several environmental projects. Examples of the Bank's energy conservation projects in 2016 were:

1. KTB Think Green+ Project

This ongoing project aims to promote employees' contribution to energy conservation by making employees realize the importance of energy conservation. The Bank aims to raise employees' awareness of the value of energy and put emphasis on employee's contribution to change the organization energy-use culture into one that uses energy efficiently and sustainably. With this regard, a nationwide electricity-saving competition is held. Business units in head offices (Nana Nua and Sukhumvit buildings), branches, regional offices and network sectors in Retail Banking Sales and Distribution Group participate in the competition. The judging criteria are clear and the electricity charge of each unit is reported to the respective units every month, so that they can adjust and effectively improve their electricity use. Officers have been appointed to supervise energy use and promote efficient use of energy. The objective of the competition is to reduce operational cost and develop energy sustainability.

The Bank's goal is to reduce more than 10%

of expenses on energy by the end of 2016.

The Bank has successfully reduce energy expenses

by 11.25%

from the previous year

2. The ATM Booth Energy Saving Project

Previously, the Bank relied only on air conditioners to cool ATM booths but a research conducted by the Bank found that a natural cooling system-installing ventilator fans and improving ATM booth structure to allow better ventilation-can replace air conditioners in ATM booths. In 2016, 30 additional energy-saving ATM booths were installed. Fluorescent lamps in ATM Booths have been replaced by LED lightbulbs to save more energy.

A test run found that such replacement in one ATM booth can save 27,708.48 Baht/year

in electricity charge.

Until now, 996 energy-saving ATM booths have been installed; therefore, the Bank can save

24,073,241.40 Baht/year

more in electricity charge.

Remark: In the calculation of total saved electricity charge from the beginning of the project in 2015, the criterion for calculation is 24,060 Baht/1 booth.



G4-EN3, G4-EN6

The Bank places importance on measures to control energy use in line with its Energy Saving Policy. All executives and employees of the Bank must continuously take actions to reduce electricity use so that electricity is used effectively and efficiently, resulting in the organization's sustainability.

The Bank has a policy to fix the time for turning on/off the lights and air conditioners. The lights are on during the period of 07.30-12.00 hrs. and 13.00-17.30 hrs. only.

Head Offices' Electricity Use in 2015-2016 Unit: KWh and GJ								
Building	Unit	2015	2016					
Sukhumvit building	(KWh)	5,552,000.00	5,463,000.00					
Sukhumvir building	(GJ)	19,987.20	19,666.80					
Nana Nua building	(KWh)	6,238,666.67	6,195,395.00					
Nana Nua bonang	(GJ)	22,459.20	22,303.42					
GHG Emissions : Total scope2 ((Tonco ₂ eq)	Co ₂ emissions	6,863.35	6,786.35					

*Emission Factor (GtoG) 1 Kwh = 0.5821: The calculation is based on Thailand Grid Mix Electricity LCI Database 2557 (2014).



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Electricity Use in Regional Offices and Branches Nationwide in 2016 Divided by Region Unit: KWh and GJ								
Unit	Bangkok	Central	Northeastern	Southern	Northern			
KWh	79,166,532.00	50,037,910.86	33,411,883.02	28,301,852.92	29,174,272.83			
GJ	284,999.52	180,136.48	120,282.78	101,886.67	105,027.38			

Note: * Electricity use in the two head office buildings reduced by 132,271.67 KWh or 476 GJ.

** 1 Kwh = 0.0036 GJ: The calculation is based on Sustainability Reporting Guideline version G4.

G4-EN19

Greenhouse Gas Management

Climate change has become an alarming issue for the world. Damages on ecosystems due to climate change have impact on ecosystems and organism and the Bank has realized that climate change mitigation is critically important. The Bank is considered a business that emits greenhouse gases indirectly by electricity consumption (Scope 2). Electricity use is one of the causes of climate change because electricity is produced from coal, which is fossil fuel that emits greenhouse gases during the burning process. Therefore, the Bank encourages executives and employees to continue reducing energy use. In 2016, the Bank reduced CO_2 emission from the two head office buildings by 77 tons compared to the previous year. Since 2016 was the first year the Bank collected data on greenhouse gases emission, the Bank will collect more data to cover all areas in the next years.





G4-DMA

Materials Management

The Bank is aware of the importance of paper use in the office and thus, encourages all executives and employees to save paper by using every piece of paper most beneficially. Although the paper use reported here is not recycled after use or not made of recycled material, the Bank endeavors to reduce the use of resources essential for the Bank's operation and aims to become a paperless organization by making this one of the Bank's strategies and employing technologies to help manage materials use effectively.





G4-DMA, G4-EN1

Total Materials Use

Paper is considered essential for the Bank's operation. In 2016, the details of the Bank's paper use (for slips) are as follows: Paperless transaction reduces the problems arising from daily slip storage, cuts the cost of paper and allows the Bank to provide faster and more convenient services to customers.

		Weight	Materio	als Use
Туре	Quantity/Unit	per unit (kg)	Total units used	Total weight (kg)
Deposit slip	500 slips/pack	1.44	32,880	47,347
Withdraw slip	500 slips/pack	0.64	51,939	33,241
Bill payment slip for utility and fee payment	100 slips/pack	0.25	222,100	55,525
Deposit slip for passbook	500 slips/pack	0.90	31,765	28,589
Passbook (savings account)	1 passbook	0.0134	5,371,600	71,979
Passbook (fixed deposit account)	1 passbook	0.0136	191,400	2,603
Passbook (KTB ZEROTAX)	1 passbook	0.0122	139,200	1,698
Total				240,982

G4-EN1

Making transactions on KTB netbank is a convenient and paperless alternative to making transactions at branches or ATMs. The reduction in quantity of slip use is shown below:

Reduction in slip use	2012	2013	2014	2015	2016	Total
In pack	1,102,006	1,402,322	1,562,665	1,522,050	1,580,922	7,169,965
In kg	1,179,146	1,500,495	1,672,050	1,628,593	1,691,586	7,671,870

Remark: A pack consists of 500 slips, weighting 1.07 kg.

The Bank has introduced KTB netbank-passbook-less account which has reduced the passbook use as shown in the following table:

Reduction in passbook use	2012	2013	2014	2015	2016	Total
In passbook	31,961	23,387	9,521	2,887	1,741	69,497
In kg	455	333	136	41	25	990

Remark: A passbook weight 0.01425 kg.

The Bank's restless effort to manage the use of essential material resulted the Bank using of slips and 9900 kg of passbooks.

Krung Thai Smart Water Use Project



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Signs encouraging water saving were attached to wash basin areas and on the internal side of toilet and kitchen doors in Nana Nua and Sukhumvit buildings as well as branches. The goal is to reduce water use by 5 percent from the previous year.

Sanitary wares were replaced by water-saving alternatives; for example, using touchless faucets to prevent unnecessary loss of water, using faucet spray heads in some areas to reduce water wasting and adjusting the water pressure of rinse spray hoses to a moderate level. These changes are done during branch renovation. G4-DMA, G4-EN8

Water Resources Management

Krung Thai Bank is aware of the importance of continual and serious water resources management. In 2016, the Bank planned to launch "KTB Smart Water Use" to encourage employees to use water most efficiently to generate the most benefits.

The Bank's source of water is 100% tap water and the usage is shown in the table below:

Tap Water Use in the Two Head Office Buildings in 2015-2016



Unit	Sukhumvi	t building	Nana Nu	a building
Onii	2015	2016	2015	2016
m ³	1,045,800.67	1,038,201.32	1,109,174.15	1,092,797.12

Tap Water Use in Regional Offices and Branches in 2016 Unit: m ³								
Unit	Bangkok	Northern	Northeastern	Central	Southern			
m ³	10,220,580.88	2,312,207.52	3,918,382.40	5,524,134.76	3,492,203.28			

*The standard is a reference to Building Effluent Standards, Article 55, Enhancement and Conservation of National Environmental Quality Act B.E. 2535.



X

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G4-DMA, G4-EN19

Shred2Share Projects in Association with Alliances

The Bank has been participating in "Shred2Share: Safety for Information, Care for Society and Environment" together with over 64 alliances for the eighth consecutive years. It encourages employees to shred and recycle disposed documents using methods that meet international standards.



	Table : Document Shredding in Shred2Share Project of KTB Head Offices								
Year	Quantity of document (Ton)	CO ₂ emission reduction (Ton)	Coal use reduction (Ton)	Water use reduction (m ³)					
2009	39.08	10.16	4.30	1,954					
2010	54.72	14.23	6.02	2,737					
2011	55.86	15.34	6.12	2,793					
2012	62.13	16.38	6.93	3,150					
2013	62.66	16.29	6.83	3,133					
2014	69.94	18.18	7.69	3,496					
2015	68.44	17.79	7.53	3,422					
2016	86.55	22.50	9.52	4,328					
Total	499.38	130.87	54.94	25,013					

G4-EN19

The Bank's objective of continual participation in Shred2Share Project

is to incorporate in its business operation the benefits for society and environment by recycling disposed documents. Considering the Bank's document destruction together with the reduction of CO_2 emission, coal use and water use, it is found that the Bank has successfully reduced contamination which is the cause of climate change. Moreover, some of the paper can be reused, and the Bank has donated school equipment made from reused material to border patrol police schools.

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G4-FS8

Several social responsibility projects carried out by the Bank include

- KTB Think Green+
- Reviewing the environmental dimension of Business Continuity Policy
- Promoting energy saving within the Bank
- Environmental loan products

The Bank has been appointed the manager of Environmental Fund. From the start of this loan project to 2016, loan amount granted for improving the environmental efficiency of the agencies' operations is shown in the following table.



Loan products	Staring year	Total accrued credit line as at 2016
 Energy Efficiency Revolving Fund Loan by Financial Institutions 	2007 - present	415,600,000.00 Baht
2. Environmental Loan for Private and Government Sectors	2007 - present	2,107,000,000.00 Baht
3. KTB Innovation Loan	2008 - present	156,018,600.00 Baht
4. KTB-R&D Loan	2008 - present	286,564,000.00 Baht
5. KTB Green Loan	2010 - present	3,077,290,000.00 Baht

The Bank has been taking part in TBCSD Green Meetings Project since 2007

It is organized by Thailand Business Council for Sustainable Development and Thailand Environmental Institute. As a result, Krung Thai Bank applies the green meetings guideline to meetings within the organization.





Economic Responsibility Social Responsibility Environmental Responsibility

Responsible Banking...Growing to a Sustainable Future



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G4-28, G4-29, G4-30, G4-32 Sustainability Reporting Guidelines

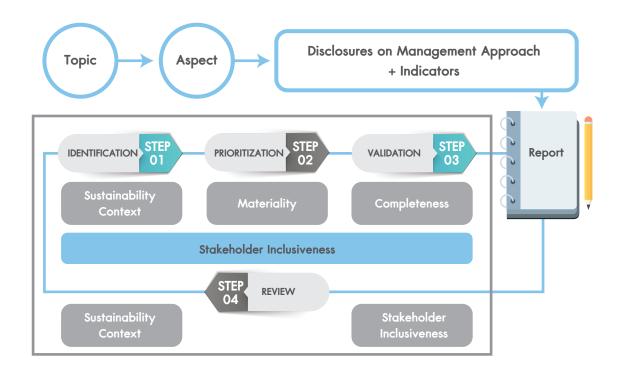
Krung Thai Bank places emphasis on providing Sustainability Report to disclose its operation in three dimensions, namely economy, society and environment, to stakeholders annually since 2006. Since the latest issue in 2015, this year 2016 was regard as the second year the Bank has implemented Global Reporting Initiative (GRI) G4 Guidelines as a framework for conducting the report. Additionally, the Bank discloses its operating information in Core level covering the Bank's sustainable operation during January 1 - December 31, 2016.

G4-18

Identifying Material Aspects and Boundaries

The Bank defines core issues concerning the organization's sustainability and the stakeholder's expectation. With this regard, the GRI G4 Guidelines have been applied to four-step process, namely

identification, prioritization, validation and review. This four-step process has been provided with the intention of conducting Sustainability Report in the following year and being in compliance with GRI G4 framework. The details are as follows;



G4-18

1. Identification

During the year of 2016,

the Bank stipulates core issue related to organization's sustainability context in three dimensions, namely economy, society and environment

and influenced to stakeholder inclusiveness by gathering impacts from operation, products and services and the Bank's relationship of both internal and external organization. The source of information (G4-18) can be divided as follows;

Internal Information (Organization's target)

The Bank attended the meeting with any departments within the organization so as to scrutiny the core issue related to sustainability operation and organization's risk in complying with and supporting the Bank's strategies.

Non-Bank Information (Stakeholders)

Stakeholders are regarded as an important part in stipulating the Bank's operating direction. The Bank met with the divisions in charge of stakeholders in order to know the respective stakeholders' needs and expectations towards sustainable operation covering economic, social and environmental dimensions. The information had been gathered from several channels, namely talking, meetings, seminar or interviewing with stakeholders. Those information had been gathered through the following documents: employee engagement survey: survey of customer's satisfaction; satisfaction survey of community after attending CSR activity; minutes of shareholder meeting, factors affecting shareholders' satisfaction; Corporate Social Responsibility criteria; integrity and transparency assessment criteria; corporate sustainability assessment.

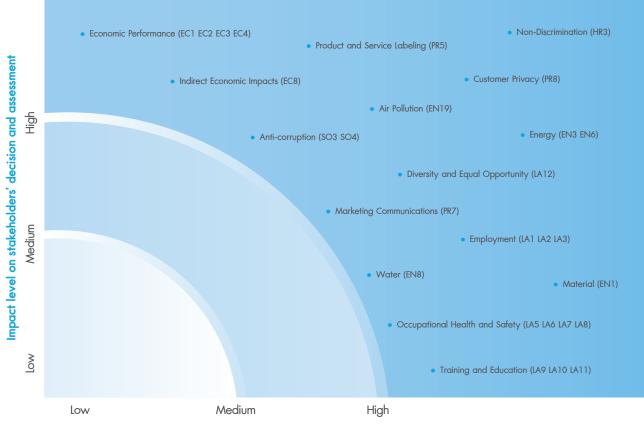


2. Prioritization

After identifying the core issues having significant effect to the organization and the stakeholders, they were prioritized in accordance with GRI G4 guideline to apply the Materiality Test through the meeting with departments in charge of sustainability operation and staff representatives who are related to the stakeholders. The consideration has been placed on economic, social and environmental impact that might have effect on long and short term financial revenue. Moreover, the Bank also considers its internal and external organizational factors, namely strategies and organization's core value, social expectation, significant issue to the stakeholders. The Bank had been considered based on the various criteria and prioritized those based on 2 core criteria leading to the identification of the material aspects in Materiality Matrix table (G4-18). It comprises of two axes namely, X-axis which demonstrates significant level of economic, social and environmental impacting on the organization and Y-axis which conveys impact level on stakeholders' decision and assessment.







Significant level of economic, social and environmental impacts on the organization



The Bank

stipulates and prioritizes significant issue having impact on the organization's sustainability operation from all groups of the Bank's stakeholders. There are 15 significant aspects, namely Economic performance, Indirect economic impacts, Non-discrimination, Anti-corruption, Product and service labeling, Marketing communication, Customer privacy, Employment, Diversity and equal opportunity, Occupational health and safety, Training and education, Materials, Energy, Water, Air pollution.



Scope of information disclosure is specified in each aspect according to affected area (or expected-to-affect area) as follows:

G4-17

• Aspect Boundary within Organization

consists of Krung Thai Bank PCL and its 6 subsidiaries (KTB Group), namely KTB Law Co., Ltd., KTB General Service Co., Ltd., Krung Thai Asset Management Pcl, Krungthai Computer Services Co., Ltd., Krung Thai Leasing Co., Ltd. and KTB Advisory Co., Ltd.

• Aspect Boundary outside Organization

consists of customer, society, shareholders, counterparties and regulator.

Sustainability Report 2016 Responsible Banking...Growing to a Sustainable Future

					Aspe	ct Bour	ndary					
Sustainable Topics according to GRI Aspect Guidelines		Withi		zation (G B Group)	4-20)		c	utside O	rganizati	on (G4-2	1)	Topics proposed in the report
(G4-19)	KTBLAVV	KTBGS	KTAM	KTBCS	KTBL	KTBA	Share holder	Cus tomer	Trader	Society	Regulator	
1. Economic Performance	~	~	1	~	~	1		~				Sustainable operation in economic dimension
2. Indirect Economic Impacts	~	~	1	~	1	1		1				Sustainable operation in economic dimension
3. Non-Discrimination	~	~	1	~	1	1	~	1	1	1	~	Sustainable operation in social dimension
4. Anti-corruption	~	~	~	~	~	~	~	~	~	~	~	Corporate governance
5. Products and Service Labeling	~	~	1	~	~	1		~		1	~	Sustainable operation in social dimension
6. Marketing Communication	1	~	~	~	~	1	~	~		~	~	Sustainable operation in social dimension
7. Customer Privacy	/	~	1	~	~	/		~		1	~	Sustainable operation in social dimension
8. Employment	1	~	1	~	1	1			1		~	Sustainable operation in social dimension
9. Diversity and Equal Opportunity	~	~	1	~	1	1			1		~	Sustainable operation in social dimension
10. Occupational Health and Safety	1	1	1	1	1	1			1		1	Sustainable operation in social dimension
11. Training and Education	~	~	1	~	1	1		~	1	1		Sustainable operation in social dimension
12. Material	1	~	~	~	~	~				~	~	Sustainable operation in environmental dimension

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	_				Aspe	ct Bour	ndary					
Sustainable Topics according to GRI Aspect Guidelines (G4-19)				zation (G B Group)	4-20)		С	Outside O	rganizati	on (G4-2	1)	Topics proposed in
	KTBLAW	KTBGS	KTAM	KTBCS	KTBL	KTBA	Share holder	Cus tomer	Trader	Society	Regulator	the report
13. Energy	~	~	~	~	~	~				~	~	Sustainable operation in environmental dimension
14. Water	~	~	~	~	~	~				~	~	Sustainable operation in environmental dimension
15. Air pollution	1	~	~	~	~	1				1	~	Sustainable operation in environmental dimension

G4-18 **3. Validation**

Validation is the process of ensuring the completeness of information's scope and aspect boundary, the time of reporting and analyzing the information from all groups of stakeholder so as to implement as a guideline for examining the reporting topic prior to propose those sustainability issues to Corporate Governance and Social Responsibility Committee for approval.

4. Review

Review is the last process after sustainability report disseminated to all stakeholders. The Bank will review the reported sustainability performance and feedback from inside-organization and outside-organization stakeholders in order to improve the next report to be more completed.

Shareholder Treatment Guideline

According to the operation under the vision "Growing Together", the Bank aspires to grow together with all sections of the country on the basis of the principle of corporate governance. The Bank operates business transparently and fairly to all groups of stakeholder, covering staff member, customer, society, shareholder, trade partner and regulator, by adhering to the criteria of stakeholders' impact and offering opportunity to participate in the Bank's operation through various channels, for instance, survey on employee engagement, survey on customers' satisfaction, receipt of complaint, annual ordinary general meeting, receipt of suggestion, problem and complaint from trade partner. Feedbacks from stakeholder are considered as important input in improving the Bank's operation.

As for corporate social responsibility,

the Bank held several activities to develop society based on the survey on community requirement, for instance, "Krungthai Weaving Dream Schools Project". For this project, the Bank provided training program about Total Quality Management-TQM to 94 school directors. The training was about managing organization and human resources in order to create work effectiveness across the organization and also responded the participants' requirement. Moreover, the Bank assesses successfulness of all corporate social responsibility activities by means of setting output, outcome and impact to assess short-term, middle-term and long-term social impact. The result from assessment shall be applied for developing project in the future.

G4-25 Analysis of Stakeholder and Impact

The Bank concerns on the importance of all groups of stakeholders, covering inside and outside organization, which have positive and negative impact on organization operation directly and indirectly in term of economy, society and environment. The consideration will be made from the primary and secondary source of information in order to provide appropriate and equitable treatment to shareholders, customer, staff, regulator, society and trade



partner. Stakeholder treatment policy has been specified as part of good corporate governance policy and the Bank's code of conduct which were disclosed to public via any channels so as to strengthen business base for sustainability. The Bank's operation will create utmost benefit in compliance with all groups of stakeholder in order to push the Bank to originate stability, prosperity and sustainability in all sections as follows;

Stakeholders (G4-24)	Process (G4-26)	Frequency (G4-26)	Need (G4-27)	Guideline (G4-27)
Staff member	 Listening to suggestion, problem and grievant from staff members through 3 channels, for instance, sending E-mail directly to Executive, HR Care and Hotline, Tel. 0 2280 7606-9 Survey on employee engagement Performance assessment Training Meeting and seminar with staff member 	 Listen to suggestions throughout the year Survey on employee engagement2 times/year Training program will be considered depending on appropriateness and position. The activity will be held once a quarter. 	 Income, benefits and welfares Inspiration for work Interesting and decent work Work-life balance Learning and career opportunity Recognition Processing environment and facilities favorable to working 	 Treat staff members fairly and properly. Encourage staff members to offer useful opinion. Provide engagement activity for employee Encourage healthy and well being lifestyle to the employee by providing facilities and activities. Provide training courses to employee and develop their career path. Provide safety and occupational safety to staff member.
Customer	 Survey on customer's s a tisfaction and organization image Meet with customers to present financial products Meet customer through several activities. Communicate with the customer via online channel Listen to suggestion, problem and complaint from customers through respective channel, for instance, telephone; Customer Relationship, E-mail, post-mail. 	 Receive suggestion throughout the year. Survey on customer's satisfaction 2 times/year 	 Keep customers' confidentiality. Financial products which meet customers' requirement Receive proper services. 	 Develop and offer products that meet the requirement of each group of customer. Serve the customer willingly and offer the customers with the opportunity to evaluate the service from staff members.

Stakeholders (G4-24)	Process (G4-26)	Frequency (G4-26)	Need (G4-27)	Guideline (G4-27)
Society	 Listen to society's opinion through CSR activities held by the Bank 	 Listen to suggestions from general public in every activity throughout the year 	 Enrich society Be responsible to society Support the country's economic sector 	Operate business with responsibility under the principle of corporate governance and international standard covering the aspect of CSR in process for instance, energy saving and loan for retail customer, the aspect of CSR after process for instance, the CSR activity in three aspects namely, economy, society and environment with the purpose of creating strength and sustainable growth.
Shareholder	 Hold Annual Ordinary General Meeting in order to clarify the Bank's policy and enquires raised in the Meeting to the shareholders Hold the activity of shareholder field trip Provide One-On-One Meeting & Conference Call Hold the meeting for domestic analysts and fund manager. Travel to meet shareholder and investor (Road Show) 	 Hold Annual Ordinary GeneralMeeting1time/year Shareholder field trip 1 time/year Provide one-on-one interview throughout the year Travel to meet shareholders and investors throughout the year Provide the meeting for analyst and fund manager on every quarter 	 Generate sustainable returns to shareholders 	 Pay the dividend properly Operate business in compliance with good corporate governance and adhering to the Bank's code of conduct
Trade Partner	 Hold meeting, seminar and activity to strengthen relationship. Listen to suggestions, problems and solving any problem to trade partners. Disclose the information through online channel 	 Hold meeting, seminar and activity with trade partners throughout the year Listen to suggestion, problem and complaint and disclose the information through online channel throughout the year 	 Acknowledge the Bank's policy clearly Work together to achieve the set goal Fair, transparent and accountable procurement Compensation and gratuity will be paid in time 	 The practice of procurement has been stipulated clearly and completely. The procurement will be conducted with fairness, transparency and accountability. Be compliance with trading condition and contract Avoid accepting gifts or rewards from buyers or sellers as well as attending private receptions hosted by them
Regulator	 Meet and acknowledge policy and regulation guideline Be examined by any regulators Provide report to regulators and receive feedback 	Perform duty in compliance with timeframe of each regulators	 The efficient management Stability of the Bank system Transparency of organization and system 	 Adhere to the guideline in assessing the Bank covering self-assessing and criteria for being awarded in order to improve working procedure to be effective. Provide code of conduct for managing the business fairly and transparently. Be in comply with the regulation strictly Receive suggestion, observation and feedback from regulators for improving working procedure to be in compliance with international standard.

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Contact for more information about the report

If you have any questions regarding this report, please contact Corporate Social Responsibility Department, Communication and Branding Group, Krung Thai Bank PLC., Head Office, 14th Floor, Building 1, 35 Sukhumvit Road, Klong Toey Nua Subdistrict, Wattana District Bangkok 10110, Thailand, Tel. 0 2208 4461-2.

Awards

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1. Outstanding State-Owned Enterprise (SOE) Awards 2016 for Outstanding Disclosure and Transparency

The State Enterprise Policy Office granted the Outstanding State-Owned Enterprise (SOE) Awards 2016 to the outstanding state-owned enterprises which can achieve operational results in various aspects. The awards aimed to inspire all winners to enhance operational efficiency and unite together in driving economy and society to have sustainable strength.

2. Awards from the Asset Triple A Treasury, Trade and Risk Management Awards 2016

Krung Thai Bank received 6 awards from the Asset Triple A Treasury, Trade and Risk Management Awards 2016 organized by The Asset, the leading financial and investment magazine for Asia's decision makers:

- Best in Treasury and Working Capital-Public Sector, Thailand
- Best E-solutions Partner Bank, Thailand
- Best Cash Management Solution, Thailand for Jaew
- Best Cash Management Solution, Thailand for Ubon Bio Ethanol Group
- Best Cash Management Solution, Thailand for Union Auction
- Editors' Triple Star

3. Best Trade Finance Bank in Thailand 2016 Award

Krung Thai Bank got Best Trade Finance Bank in Thailand 2016 Award from Global Finance Magazine, the global financial magazine. The Bank is the only bank that got the award from conducting the survey of business turnover, modern technology and worldwide services among chief executive customers, analysts and technology specialists.



4. Thailand Domestic Cash Management Bank of the Year

The Bank was given the Thailand Domestic Cash Management Bank of the Year from ABF Wholesale Banking Awards 2016 organized by Asian Banking & Finance. The award is judged on the financial services that have innovation, are quick and flexible to develop and enhance the effectiveness of the organizations and business sector.

5. The Runner-up Award for Outstanding Design of the Calendar under the Theme "Commemorating the Monarch"

Krung Thai Bank won the runner-up "Suriyasasithorn" Award 2016 for outstanding design of hanging calendar on the inspiration from the father of the nation under the theme "Commemorating the Monarch" from the Thailand Public Relations Association. The award is granted to recognize calendar's designer, the calendar's copyright holder as well as improving design standard, production and publicity so that the calendar is designed to optimize its benefit.

6. Green Meeting Certificate in Arranging a Meeting, Seminar and Training according to Green Meeting Guidelines

The Bank received Green Meeting Certificate from the Thailand Business Council for Sustainable Development (TBCSD) and had joined the Green Meetings campaign which aims to promote efficient use of resources and reduce environmental impacts.



7. Best USD/THB Liquidity Provider Award from Thomson Reuters Thailand

The award is granted to the financial institutions which achieve success in foreign exchange in Thailand. The criteria for selection are the quantity of selling and buying and the price information providing through the electronic system for foreign exchange trading of Thomson Reuters.





8. The Award for the 1st Half 2016 TH Ads Leaderboard Youtube

The Bank's VDO clip "O-Liang...the Forever Friend" was recognized as the best VDO Clip on YouTube for the first half of 2016 ranked according to number of views, likes, shares and comments of the audiences.

9. Thailand's Most Social Power Brand Award 2016

KTB Care was awarded as the most recognized social network where Engagement Rate is the first rank of the banking group.

10. Beautiful Booth Award

KTB was awarded as a Beautiful Booth with area 850-1,000 sqm. from the Money Expo 2016, held at Hotel SO Sofitel Bangkok. The booth was decorated under the theme of "Digital Life Digital Journey", indicating Thai and Global society are moving forward to a digital age in a form of Internet of Things or IOT.

11. The Outstanding Award from Sustainability Report Award 2016

The Bank won the Sustainability Report Award in the 'Outstanding' category from Sustainability Report Award 2016 organized by CSR club, Thai Listed Companies Association in collaboration with the Securities and Exchange Commission and the Thaipat Institute. This award is given to promote listed companies and unlisted companies to publish helpful information for investors in form of Sustainability Report. In 2016, the sustainability reports of the 124 companies were taken part in the contest and scored based on Ceres-ACCA Sustainability Report Awards Criteria by the committee.

12. Investors' Choice Awards 2016

Krung Thai Bank received Investors' Choice Awards 2016, No. 3/2016 with a full score of 100 points in the assessment of organizing General Meeting of Shareholders for eight consecutive years. The award was organized by the Thai Investors Association in order to give recognition for the listed companies which follow the Stock Exchange of Thailand (SET) regulations in the arrangement of the Annual General Meeting of Shareholders (AGM), information disclosure and equal treatment of shareholders.

13. A Five-Star (excellent) Rank in Corporate Governance Report of Thai Listed Companies 2016

The award from Thai Institute of Directors (IOD) is granted to the organizations evaluated by outsiders according to the information disclosure to the public on the website of the SET and the SEC and such information are easily accessible to general investors. The result of the survey demonstrates a determination of Thai listed companies to continue improving their CG performance.

14. ESG 100 Certificate 2016 (ESG: Environmental, Social and Governance)

The Bank received ESG 100 Certificate from the Thaipat Institute as one of the listed companies with outstanding performance in terms of environmental, social, and governance (ESG) aspects.

15. The Award from Asia Money FX Poll 2016

Asiamoney, the leading financial magazine in Asia, ranked the Krung Thai Bank as the Best Domestic Foreign Exchange Provider of Thailand as voted by financial institutions. The Bank is one of the first three leading banks named as the Best Domestic Providers of FX Services, the Best for FX Options, the Best for FX Products and Services and the Best for FX Research & Market Coverage.







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Reader Feedback Questionnaire

Gender Male Permale Age Below 30 30:50 Over 50 Occupation Please specify Co-Investor Shareholder/Investor Customer Employee Co-Investor Shareholder/Investor Others (please specify Employee Co-Investor Shareholder/Investor Others (please specify from which source have you seen Krung Thai Bank's Sustainability Report? The Bank's website and social media accons The Bank's office/branch Seminar/Lecture Ordinary General Meeting Others (Please specify Others (Please specify Statianability Report? In to struky about projects that benefit society on search information for decision-making for investment puppee and environment To research for educational purpose Others (Please specify To struky about projects that benefit society To research for educational purpose and environment Others (Please specify To struky about projects that benefit society To research for educational purpose To struky about projects that benefit society To research for educational purpose To struky about projects that benefit society To and environment Others (Please specify To struky about for port design High Medium Low	1.	1. Basic personal information								
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The Bank highly appreciates your cooperation.

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