

Environmental Performance

The data of environment-related operations reported here is collected in addition to the data reported in the Bank's 2021 Sustainability Report for enhanced comprehensiveness and completeness.

Consolidation approach	Operation controls
Boundary summary	All entities and facilities either owned or under operation
Emission factor data source	IPCC 2006, DEDE 2010 and TGO update Jan 2017
Long-term Operational Goals in 2021	The Bank sets environmental targets by reducing the amount of electricity and water consumption, amount of food waste, employees' commuting, and greenhouse gas emissions by 5% within 2021 as compared to data from 2020 as a base year.

Energy Consumption of the Organization

Type	Unit	Year				Target FY 2021
		2018	2019	2020	2021	
Purchased electricity for internal use	Megawatt-hours	103,309.49	103,310.04	103,755.00	92,849.77	98,567.25

Note: Energy and electricity consumption decreased significantly in 2021 due to the work-from-home policy and the spread of Covid-19.

Greenhouse Gas Emissions

Type	Unit	Year				Target FY 2021
		2018	2019	2020	2021	
GHG scope 1 emissions	Tons of carbon dioxide equivalent	15,428.00	14,370.95	13,100.08	10,011.99	12,445.07
GHG scope 2 emissions	Tons of carbon dioxide equivalent	60,136.45	60,136.77	60,395.79	55,579.68	59,002.36
Total of GHG scope 1 & 2 emissions	Tons of carbon dioxide equivalent	75,564.45	74,507.72	73,495.87	65,591.67	71,447.43

Note:

- The reported emissions of GHG Scope 1 in 2018 - 2020 are the amounts of fuel consumed by the Bank's own vehicles nationwide. The emission rates were calculated by dividing total expenses on fuel with average fuel price in their respective year, then multiplying by the emission factor provided by Thailand Greenhouse Gas Management Organization (TGO).
- The reported emission of GHG Scope 1 in 2021 is the amount of fuel consumed by the Bank's own vehicles nationwide. The emission rate was calculated by multiplying fuel consumption (liter) of the Bank's facilities nationwide by the emission factor provided by Thailand Greenhouse Gas Management Organization (TGO).
- The reported emissions of GHG Scope 2 in 2018 - 2021 were calculated by multiplying the electricity consumed by the Bank's facilities nationwide by the emission factor provided by Thailand Greenhouse Gas Management Organization (TGO).
- GHG emissions decreased significantly in 2021 due to work-from-home policy and Covid-19 which led to limiting the number of people working in offices to curb the spread of the Covid-19.

Water Consumption

Type	Unit	Year				Target FY 2021
		2018	2019	2020	2021	
Total water consumption	Million cubic meters	0.113029	0.116394	0.487029	0.419961	0.462678
GHG emissions from water consumption	Tons of carbon dioxide equivalent	89.83	92.50	343.01	219.94	
Reclaimed water consumption	Million cubic meters				0.12	

Note:

- In 2020- 2021 due to the work-from-home policy and the spread of Covid-19.
- The reported numbers for 2018 and 2019 represent water consumption only in the Bank's head office.
- The reported numbers for 2020 and 2021 represent water consumption in the Bank's facilities nationwide.
- The reported number for reclaimed water in 2021 is from Krungthai Training Center Khao Yai only.

Amount of Waste Generated by the Organization

Type	Unit	Year				Target FY 2021
		2018	2019	2020	2021	
Total Non-hazardous wastes	Tons	1,933.49	2,061.18	744.96	255.24	707.71
Recycled non-hazardous wastes managed externally	Tons	63.27	77.26	79.8	12.73	75.81
Non-hazardous landfill managed externally	Tons	1,870.22	1,983.92	665.16	242.51	631.90
Total emissions from non-hazardous wastes	Tons of carbon dioxide equivalent	4,485.70	4,781.93	1,728.30	592.15	

Note:

- In 2020- 2021 due to the work-from-home policy and the spread of Covid-19.
- The reported number of non-hazardous landfill managed wastes represents the amount of hazardous waste generated in the Bank's head office only. It was calculated by multiplying the waste generation rate per person by the number of employees who came to work at the head office.
- The reported number of recycled non-hazardous wastes represents the weight of the documents sent for destruction and recycling as reported by the responsible external company.

Travel for Business Purpose

Type	Unit	Year				Target FY 2021
		2018	2019	2020	2021	
Air travel distances	Kilometers	1,510,070.60	2,252,337.80	647,416.20	99,437.20	615,045.39
GHG emissions from air travel	Tons of carbon dioxide equivalent	261.70	390.33	112.20	17.23	106.59

Note:

- The reported distances of air travel cover both employees in the head office and all branches. The distances were consolidated from reports provided by travel agents. The GHG emissions from air travel were calculated by multiplying the air travel distances by the emission factor provided by Thailand Greenhouse Gas Management Organization (TGO).
- Road travel distances are not disclosed here as all vehicles are the Bank's own vehicles, therefore, the distances are already reported as GHG scope 1 emissions.
- Air travel distance and GHG emissions from air travel decreased significantly due to the spread of Covid-19, resulting in zero international travel.

Paper Consumption

Type	Unit	Year			
		2018	2019	2020	2021
Consumption of A4 paper (70/80 gsm)	Kilograms			905,760	863,205
Consumption of paper for bank slips	Kilograms	461,302.19	300,471.57	231,374.04	148,109.56
Total of paper consumption	Kilograms	461,302.19	300,471.57	1,137,134.04	1,011,314.58
GHG emissions from paper consumption	Tons of carbon dioxide equivalent	962.23	626.75	2,371.95	2,109.50

Note:

- In 2020- 2021 due to the work-from-home policy and the spread of Covid-19.
- The reported GHG emissions from paper consumption in 2018 and 2019 were calculated by multiplying the amount of paper used as bank slips at branches nationwide by the emission factor provided by Thailand Greenhouse Gas Management Organization (TGO).
- The reported GHG emissions from paper consumption in 2020 and 2021 were calculated using both consumption of A4 paper (70/80 gsm) and bank slips. The consumption was multiplied by the emission factor provided by Thailand Greenhouse Gas Management Organization (TGO).