

กรอบการดำเนินงานด้านความยั่งยืน



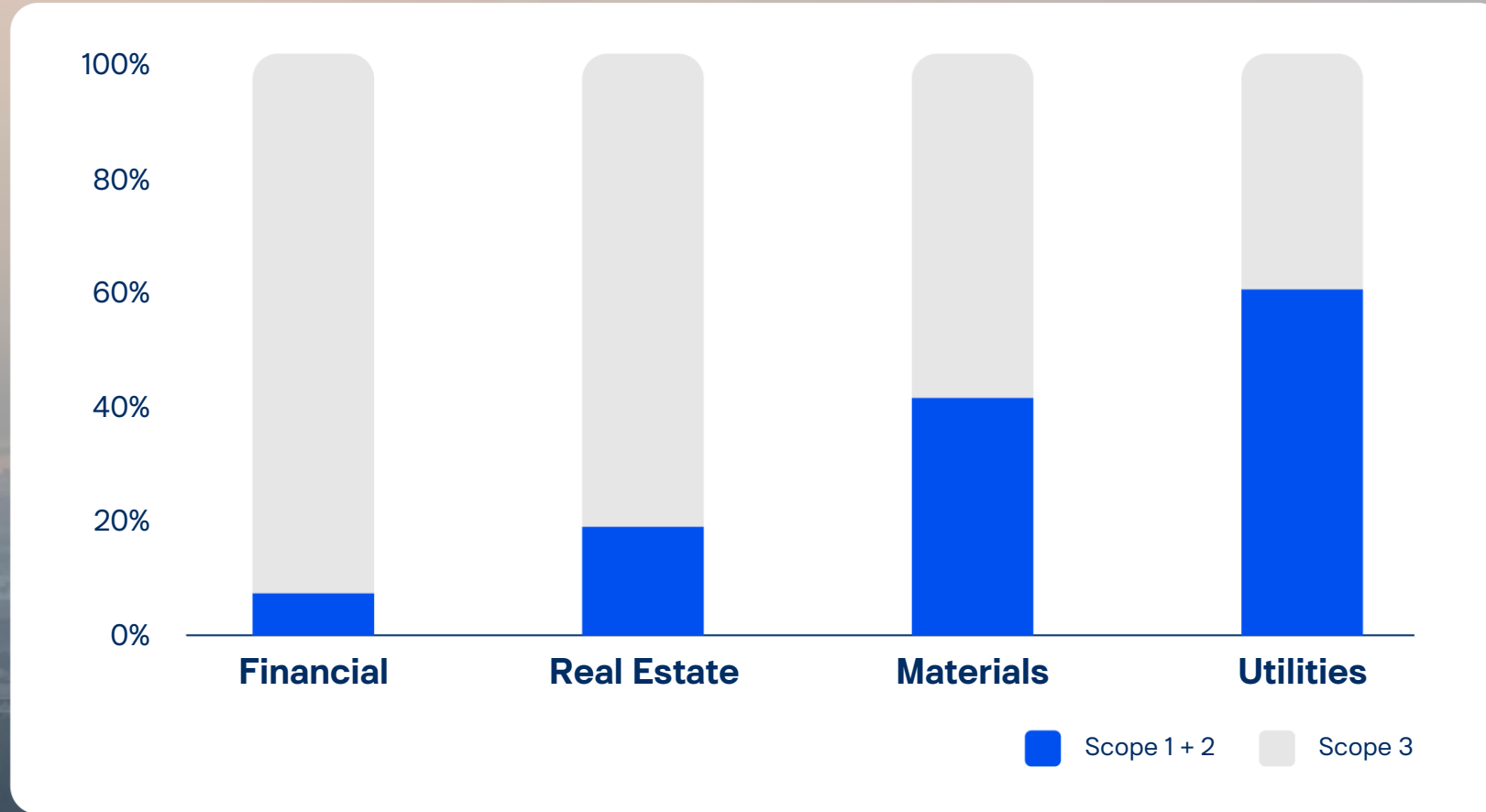
Business
ความยั่งยืน
ทางธุรกิจ

Environment
ความยั่งยืน
ด้านสิ่งแวดล้อม

Social
ความยั่งยืน
ด้านสังคม




Governance
บรรษัทภิบาลและ
จรรยาบรรณทางธุรกิจ

GHG Emissions of Financial Sectors vs. Other Sectors



ttb Climate Commitment and Strategy



<p>Vision</p>	<p>To become the recommended bank of choice by our customers</p>			
<p>Mission</p>	<p>To improve our customers' life-long Financial Well-being</p>			
<p>Climate Commitment</p>	<p>The Bank is committed to achieve net zero emissions in line with thailand's commitment by empowering customers towards net zero economy</p>			
<p>Strategic Directions</p>	 <p>Reducing GHG emissions in own operations</p> <p>Responsibly manage and reduce our energy consumption by continuously improving energy efficiency and investing in renewable energy where feasible.</p>	 <p>Managing environmental and climate-related risk</p> <p>Enhancing our risk framework policies and processes. Our goal is to identify, assess, and mitigate climate-related risks within our operations and portfolio, reducing exposure to high-risk sectors and minimizing their financial impacts.</p>	 <p>Financing and advising clients' transition to net zero</p> <p>Finance, advise, and support clients in their transformation journey towards sustainability and fund significant growth of green assets in our portfolio through sustainable finance solutions.</p>	
<p>Key Enablers</p>	<p>Capacity Building</p>	<p>Process & System</p>	<p>Data collection</p>	<p>Incentive</p>

ttb Framework on Transition Finance

Assess

Assess impacts of emerging climate regulation and pressure to clients

- EU Carbon Border Adjustment Mechanism
- EU Deforestation-free Regulation
- Climate Change Act, including carbon tax and Thailand Taxonomy
- Pressure from suppliers' requirement

In the past 3 years, >200 ESG measures and regulations were adopted globally.

Source: UNTAD

Analyze

Analyze clients' risks to categorize them for an engagement approach

- Analyze transition risk that may impacts clients
- Categorize clients based on their awareness and readiness into an engagement approach

5 high-risk industries, impacting >4,000 clients

Prevent

Prevent future impacts through transition solutions

- Raise awareness and facilitate knowledge sharing
- Establish partnership to provide solutions for technical challenges

In the past 2 years, >300 clients participated in ttb ESG forum, seminar, and training courses.

Provide

Provide financial solutions for transition journey

- Provide green financing solutions and transition finance programs
- Offer business advisory

Green and blue bonds
210 million USD

Green and blue loans
>30,000 million baht

Sustainability-linked loan
>5,000 million baht

Data as of 2023