



Company Secretary Forum 2023

บทบาทของเลขานุการบริษัทต่อการขับเคลื่อน ESG

October 6, 2023

Key Sustainability Initiatives

ONGOING DEVELOPMENT

- Financial Literacy
- Holistic Advisory
- Financial Inclusion
- Digital Banking
- Governance and Risk Management
- Happy Organization
- Process and System Improvement
- Road Safety
- Social Contribution
- SD Disclosure

CLIMATE CHANGE (TCFD)

TISCO Operations

- Lower GHG Emission (Corporate Car, Renewable Energy)
- Less-Paper Operations
- Green Procurement
- Waste Sorting
- Extend Coverage to Nationwide

Business Portfolio

- Green Finance (Thailand Taxonomy)
- Green Bond and Investment

Carbon Offset/Removal

- Reforestation

Program Certification

HUMAN RIGHT (DUE DILIGENCE)

- Employee
- Customers
- Suppliers
- Framework and Tools

SUSTAINABILITY FRAMEWORK

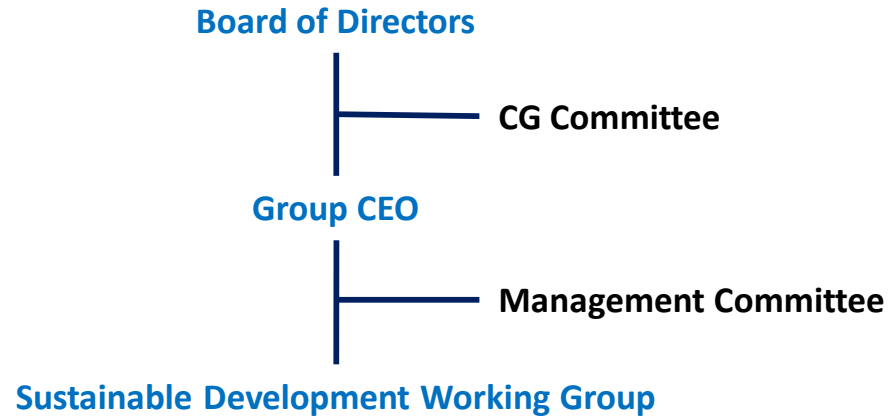
- SD Governance
- ESG Risk Management
- Data Collection System
- Sustainable Value Chain
- Stakeholder Engagement

REQUIRED RESOURCE

- **MANAGEMENT AND BU INVOLVEMENT** in sustainability initiatives, ESG data and disclosure
- **CAPACITY BUILDING** in sustainability standard and business/operations practice
- **SUSTAINABLE DEVELOPMENT WORKING TEAM** with dedicated resources

Governance

To support TISCO's Sustainable Development, TISCO Group has established a Sustainable Development Working Group with a Sustainable Development structure defined as follows:



- Chief Financial Officer
- Chief Governance Officer
- Enterprise Risk Management
- Planning & Budgeting
- Corporate Social Responsibility
- Corporate Secretariat Office
- Human Resources
- Corporate Services & Procurement
- **Sustainable Development**

Companies within TISCO Group

Board of Directors

- Formulate the Sustainable Development Policy
- Monitor business performance to ensure the business goal achievement

CG Committee

- Oversee the sustainable development practices in alignment with the principles and standard

Group CEO

- Integrate the Sustainable Development Framework into the Corporate Strategy
- Monitor the overall performance to ensure the achievement of the plan

Management Committee

- Supervise the business operation activities under SD framework in alignment with the corporate strategy

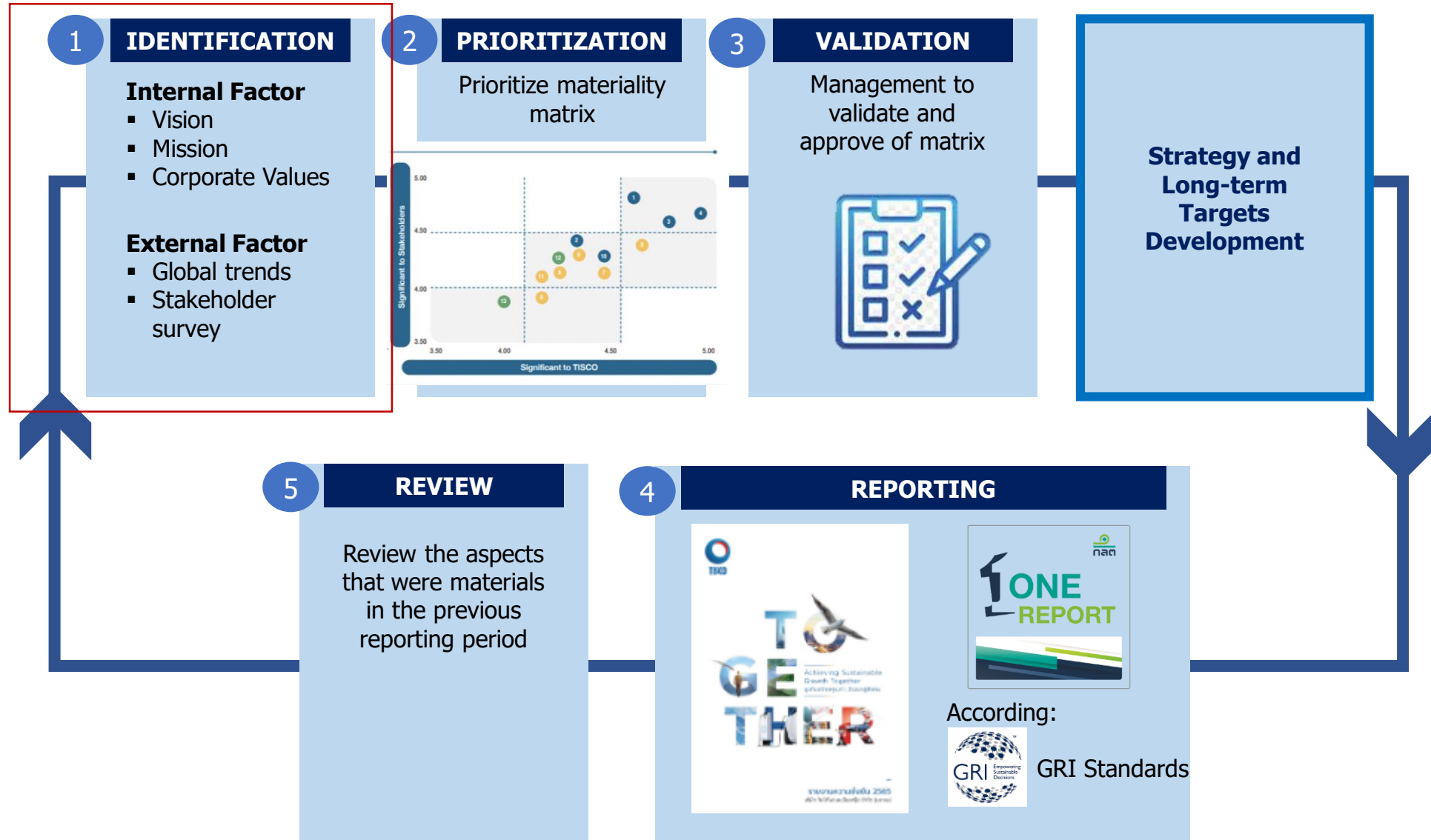
Sustainable Development Working Group

- Formulate the SD Roadmap and initiatives under the Sustainability Framework
- Lead implementation of the Roadmap with all relevant functions

Companies within TISCO Group

- Responsible to implement according to the plan
- Tracking performance

Sustainable Development Process - Materiality Topic Identification



ESG in core business activity

As a responsible financial institution, we place sustainability **at the center of our core business activities** to deliver our purpose of integrity, fairness, and transparency that create sustainable value for our customers, shareholders, people and society.

Environment

Low Carbon Economy with focus on reducing green house gas emission and be accountable on environmental risks and opportunities

Green Finance



Reduction of Environmental Footprint



Social

Social Well-Being by collaboration with employees, business partners, and generate positive impact on society

Financial Inclusion to Underserved Clients



Comprehensive Financial Services



Happy Organization



Contribution to Society



Governance

Sustainable Growth for All by integrating ESG risk management and SD in process into business

Sustainability Governance and System



ESG-integrated Risk Management

TCFD



Corporate Strategy integrated with Sustainability



Retail Banking

Financial Inclusion for Better Living

- Responsible lending to all retail clients
- Financial inclusion to underserved clients
- Financial accessibility through physical branch and online channel
- Financial wisdom of clients through financial literacy program
- Debt consolidation to lower debt persistence problem



Corporate Banking

Mobilization of Green Financing

- Customized financial solutions for corporate clients with integrity and professional services
- Support green energy for transition of net zero economy
- Expertise and customer insightfulness in clients' business



Wealth and Asset Management

Social Well-Being with Financial Freedom & Security

- Holistic financial advisory services focusing on Retirement Financial Planning
- Trusted financial services with expertise in investment and protection advisory
- Business partner coordination for better service to clients
- Financial literacy in relation to health care and investment
- Hybrid financial accessibility through both online and offline channels

Corporate Support

ESG Drives

