



TISCO

**Sustainability Report
2014**

About TISCO Sustainability Report 2014

TISCO Sustainability Report was prepared in accordance with the Global Reporting Initiative (GRI) G4 Reporting Framework which is the international framework for sustainability reporting. The detail of reporting scope is provided as following area.

Disclosure Level: [G4-32]	In-Accordance at Core Level
Reporting Period: [G4-28]	During 1 January 2014 to 31 December 2014
Reporting Cycle: [G4-30]	Annual Report
Boundaries of Report: [G4-18]	<p>TISCO Financial Group Public Company Limited and its subsidiaries under consolidated supervision guidelines of Bank of Thailand with all branches and other channels which are the following list.</p> <ol style="list-style-type: none"> 1. TISCO Bank Public Company Limited 2. Hi-Way Company Limited 3. TISCO Tokyo Leasing Company Limited 4. TISCO Leasing Company Limited 5. TISCO Asset Management Company Limited 6. TISCO Securities Company Limited 7. Deutsche TISCO Investment Advisory Company Limited 8. TISCO Information Technology Company Limited 9. TISCO Learning Center Company Limited 10. All-Ways Company Limited (previously registered as: T-Troop)

For further information of sustainability reporting please contact

Investors Relations [G4-31]

TISCO Financial Group Public Company
 48/49 TISCO Tower, 7th Floor, North Sathorn Road,
 Silom, Bangrak, Bangkok 10500
 Telephone (662) 633 6898
 Fax (662) 633 6818

Table of Content

Message from Group CEO	3
Business Overview	5
• TISCO Sustainability Strategy	9
• Stakeholder Engagement	10
• Material Aspects Assessment	13
Development of TISCO Sustainability	14
Economic Dimension	14
• Corporate Sustainability	14
• Resilience Business Performance	16
• Governance, Risk and Control	17
Social Dimension	25
• Increase financial Accessibility of Local Communities	25
• Enhance Financial Literacy	27
• Sustainable Human Capital Development	30
• Grievance Mechanisms in Workplace	34
• Responsible Product Development	35
Environmental Dimension	37
• Financing support to Environmental Friendly Business	37
Performance Indicators	38
Appendix	43

Message from Group CEO [G4-1]

TISCO considers the importance and necessity of the role of financial institution as a promoter of sustainable economic growth and financial literacy to the communities. Therefore it is our long-term vision to create a sustainable business that not only maximizes value to shareholders but also benefits all stakeholders and the society at large. At TISCO we commit to deliver value financial services with mastery and professionalism to our clients, as well reflected in our vision “Mastery in Wealth of Possibilities”. Our financial initiatives through product and process developments have been continuously carried out with focus to bring values to customers and improve efficiency. We also adhere to the highest standard of good corporate governance and integrity in all business conducts, such that our organization becomes truly sustainable.

Believing that “wealth” is possible for everyone, TISCO has mission to spread our expertise as a leading advisory house by providing guidance and advice to create financial opportunities for people at different stages of their lives and in diverse locations. This includes providing personal finance knowledge to local communities and low income earners through the “Somwang Smart Saving, Smart Spending Program”. Furthermore TISCO also promotes Financial Literacy Programs for Youth, in which more than 380 high school students from 58 provinces in Thailand have participated, whereby students were encouraged to create activities and share knowledge to their communities. To date, knowledge sharing from students has been made to more than 16,000 people collectively.

Strong culture of ethical practices and integrity has been recognized and maintained as organizational strength at TISCO. In business operation, by joining the Private Sector Collective Action Coalition Against Corruption (CAC), TISCO has enforced an Anti-Corruption Policy and Code of Conduct for directors and staff and assessed corruption risks regularly. We plan to extend the anti-corruption practices to our business partners as well. For employee engagement, we have developed programs to unfold their potential for career development as well as promoting ‘happy organization’ with a work-life balance environment.

TISCO will continue to take further steps in sustainable developments of financial solutions, human capital development and investment in technology in order to enhance efficiency and secure new business with integrity.

We would like to extend our appreciation to all clients, business partners and shareholders for their long-term support both in good times and bad times. We are confident that TISCO can overcome all challenges and achieve long-term success in the years to come.



A handwritten signature in black ink, appearing to read 'Oranuch Apisaksirikul'.

Ms. Oranuch Apisaksirikul

Group Chief Executive,
TISCO Group



TISCO Vision

Mastery in Wealth of Possibilities

TISCO Mission

TISCO is a quality growth organization with strong customer priority, committed to deliver value financial services with mastery and professionalism. Our promise is to provide financial services that address customer needs in all geographies, with focus on creativity of new financial solutions, and providing of guidance and advice to create financial opportunities for our customers at different stages of their lives. Continuous human capital development and leading-edge technological investments are key to our efficiency and reliability of service. TISCO also adheres to the cultures of integrity, fairness, and transparency that create sustainable value to our customers, shareholders, people, and society.

ทิสโก้ โภคมา สร้างได้

Business Overview

TISCO Policy on Interest of Stakeholders

Shareholders

Maximize the shareholders' long term wealth, and providing TISCO with financial stability and sustainability.

Employees

Compensate fairly and rewarded based on an equitable performance evaluation system, professional training and lifelong development, and provided with health care benefits and work place safety.

Customers

Fulfill contractual commitments to customers by providing professional and practical solution in accordance with the highest standard and code of conduct.

Business Partners and Creditors

Treat business partners and creditors fairly and honestly and honor any conditions agreed by both parties. In such business dealings, TISCO promises to abide by the Collective Action Coalition Against Corruption in the Private Sector and Intellectual Property Rights Act.

Competitors

Operate business with respect for fair competition and integrity, works within the framework of applicable competition regulations, and refrains from action that may have a negative impact on the financial industry.

Social and Environment

Continuously undertake to develop initiatives to make a better society, resources and expertise are focused on sustainable issues which are important to stakeholders and TISCO, such as supporting financial literacy and education. Other CSR activities are allocated to social welfare, cultural and environment preservation, which are driven mostly by voluntary staff, and occasionally with customers and business partners, to cultivate their moral values and social conscience.

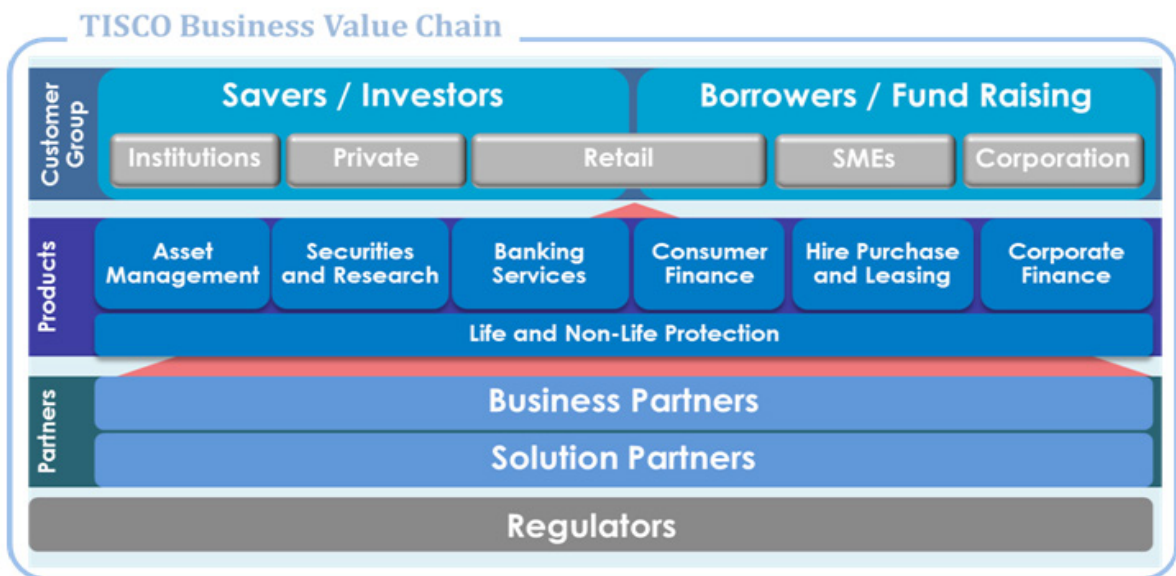
TISCO – Mastery in Wealth of Possibilities

Since 1969, TISCO was the first investment bank in Thailand. The name “TISCO” derived from the full company name at first founded, “Thai Investment and Securities Company Limited”.

TISCO has developed several financial services to serve the increasing needs of the Thai growing economy and has become one of the leading financial institutions of the country. We provided financial services to customers and communities with customer priority.

Creating opportunities in all segments

With an aim to strengthen public awareness of TISCO as well as support ongoing business expansion, TISCO Group refreshed its branding by adding a new symbol “the Opportunity” over TISCO logo in which reflects the commitment to create opportunities that bring sustainable values to our customers and all stakeholders under the positioning “Wealth of Possibilities”. Our business and supply chain are illustrated as follows:

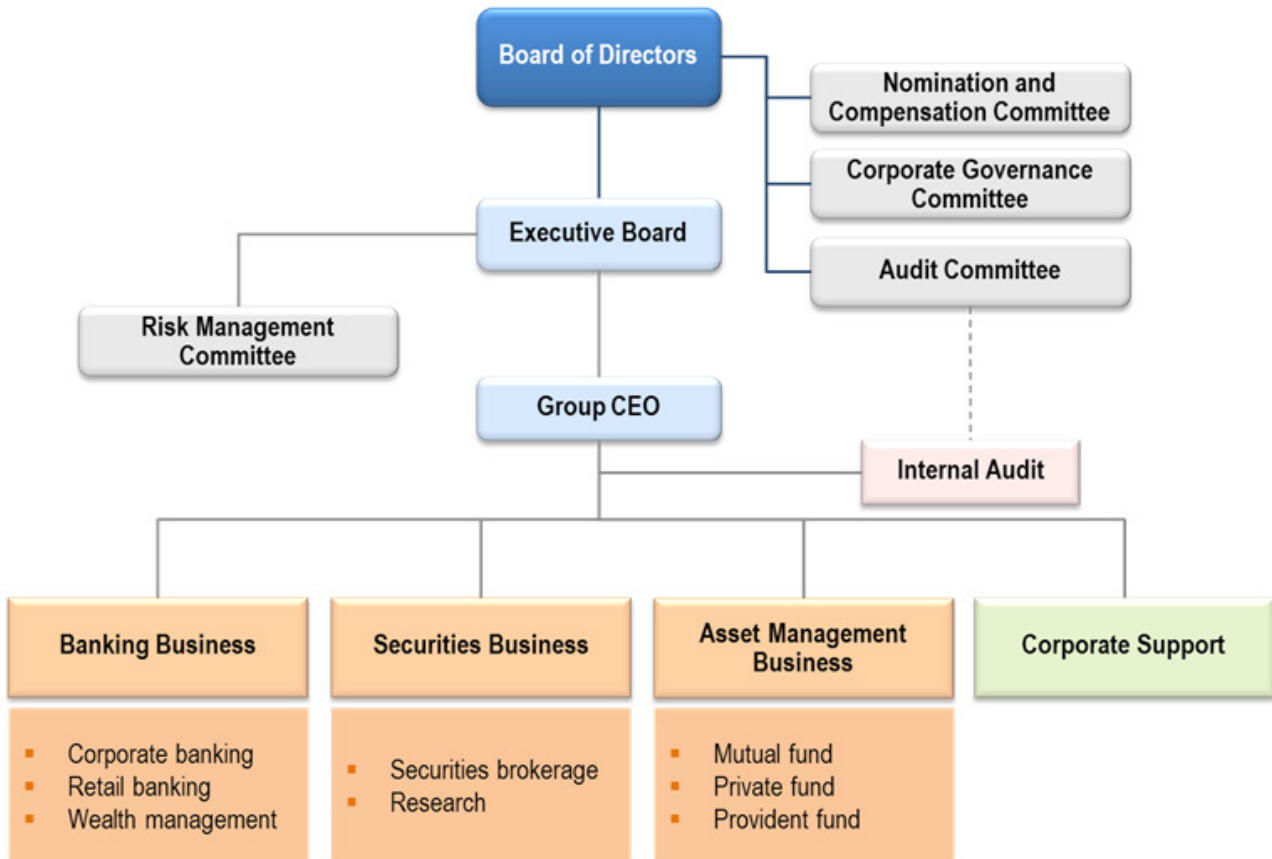


Company Profile

Company Name [G4-3]	TISCO Financial Group Public Company Limited
Industry [G4-4]	Finance and Banking
Subsidiaries [G4-3] [G4-17]	<ol style="list-style-type: none"> 1. TISCO Bank Public Company Limited 2. Hi-Way Co., Ltd. 3. TISCO Tokyo Leasing Co., Ltd.* 4. TISCO Leasing Co., Ltd. 5. TISCO Asset Management Co., Ltd. 6. TISCO Securities Co., Ltd. 7. Deutsche TISCO Investment Advisory Co., Ltd 8. TISCO Information Technology Co., Ltd. 9. TISCO Learning Center Company Limited 10. All-Ways Company Limited (previously registered as: T-Troop)
Brands TISCO Family [G4-4]	
Products [G4-4, G4-8]	<p>Wealth Management (Personal and Institution Clients)</p> <p>Saving</p> <p>Banking Services</p> <p>Asset Management</p> <p>Custodian Services</p> <p>Cash Management</p> <p>Securities Brokerages</p> <p>Research</p> <p>Corporate Banking</p> <p>Medium Enterprise Lending</p> <p>Large Corporation Lending</p> <p>Investment Banking</p> <p>Retail Banking</p> <p>Small Enterprise Lending</p> <p>Hire Purchase and Auto Loan</p> <p>Leasing</p> <p>Consumers and Personal Loan</p> <p>Mortgage Loan</p> <p>Life-Insurance and Non-Life Insurance</p> <p>Microfinance</p>
Operating Country [G4-6]	Thailand
Organization Type [G4-7]	Public Listed Company. Registered date in the Stock Exchange of Thailand on 15 Jan 2009
Head Quarters Address [G4-5]	48/49 TISCO Tower, Fl.21, North Sathorn Road, Silom Sub-district, Bangrak District Bangkok
Official Website	http://www.tisco.co.th

* Not included in consolidated financial statement in accordance with Thai Accounting Standard

Organization Structure



TISCO Sustainability Strategy [G4-2]

TISCO commits to run its business in a professional and masterly fashion and is determined to fulfill its social responsibility to provide sustainable financial services to serve customers of all ages and lifestyles. In order to achieve our long-term commitment, we learned about the different needs of each stakeholder via the **TISCO stakeholders' engagement process** and believe that it is our responsibility to deliver services in line with their expectations. We engaged with major stakeholders providing opportunities to each other to create value and growing up together.

While TISCO's directions are set towards a long-term vision and mission, the corporate strategy for the year is still based on our niche and selective focus approach in alignment with risk-return, business climate and operating environment. Following the vision of "Mastery in Wealth of Possibility", the strategic direction will be more focused on long-term competitiveness and sustainability, while also improving the short-term operating environment. Meanwhile business strategies for each business are formulated to ensure business sustainability including engagement of all stakeholders.

Promote a sound business performance & responsible to environment

- Focusing on long-term profitability & maintain adequate buffers on a strong balance sheet
- Prudent risk management framework
- Financing support to renewable energy business



Enhance financial accessibility & literacy to the society

- Financial Literacy
- Microfinance
- Human Capital Development
- Product Responsibility

Operate business with responsibility

- Build strong risk culture
- Anti-corruption policy
- Whistleblower policy

Stakeholders Engagement

TISCO has always engaged our stakeholders in operating businesses. Our strategies are majorly developed in accordance with their expectations. As seen in the past, the company survived economic crisis because of trustworthiness and strong engagement with all stakeholders.

TISCO Sustainability Development Report defined TISCO's stakeholders, which motivate TISCO to run our business with highest responsibility to each of their expectations. The following is the process to understand our business context and select to engage with closely tied stakeholders of TISCO.

- Step 1** Study our business context, strategies, business model as well as business plans
- Step 2** Define TISCO's supply chain and all related stakeholders, both internal and external
- Step 3** Assess dependency and relationship of each stakeholder and rank the majority stakeholders
- Step 4** Set up responsible units of each stakeholders, appropriate communication channels, engagement processes and reporting channels for each group of stakeholders

TISCO Stakeholders Engagement Process has been established with details listed in the following areas : [G4-24] [G4-25] [G4-26] [G4-27]

Stakeholders	Examples of Stakeholders	Communication Process	Expectation	Implementation
Shareholders	Institution, Minority	<p>Communication Channel: Shareholders Meeting, Analyst Meeting, TISCO Web Site, SET Website, Newspaper, Telephone and E-mail to Investors Relations Unit</p> <p>Reporting: Annual Report, Form 56-1, Annual Reviews, News submission to SET, Quarterly Management Discussion and Analysis, Corporate Governance</p> <p>Activities: Investors Road Show, Site Visit, SET in the City</p>	<ul style="list-style-type: none"> • Strong performance and consistent growth • Sustainably high return on equity • Accuracy of dividend payment • Good governance and ethical standard • Effective risk management system 	<ul style="list-style-type: none"> • Corporate Governance Policy • Risk Management Policy and Guideline • MD&A • Maintain high ROE and dividend yield
Employees	Permanent, Temporary, Cross-Cultural	<p>Communication Channel: 'My TISCO' intranet, Employee Relation Unit, HR intranet, HR help line, TISCO Learning Center, annual employees engagement survey, annual 3600 assessment</p> <p>Reporting: Monthly Performance Management, Employees Relations News</p> <p>Activities: Annual CEO's employees visit at all Office, Monthly Corporate Meeting, New Year Parties, Core Value Activities Relations News Annual CEO's employees visit at all Office, Monthly Corporate Meeting, New Year Parties, Core Value Activities</p>	<ul style="list-style-type: none"> • Career advancement • Employee benefits e.g. salary, bonus, health insurance • Fair and equally treat Work-life balance 	<ul style="list-style-type: none"> • Implement Happy Organization Model

Stakeholders	Examples of Stakeholders	Communication Process	Expectation	Implementation
Customers	Depositors, Borrowers, Retail, Personal, Private, SMEs, Corporate, Institution	<p>Communication Channel: In-person meeting, branch channel, TISCO web site, Telephone and e-mail to TISCO Call Center, Social Media, Focus Group Survey</p> <p>Reporting: Product Labels, Fact Sheet, Annual Report, Annual Review, Economic Review, Stock Market Research Papers, Fundamental Research, Technical Research, TISCO Investment Portfolio Strategy</p> <p>Activities: Car Dealer Visit, Corporate Site Visit, Workplace visit, Sales Booth, SET in the City, Customers Training, Investors Seminars, WEP Program</p>	<ul style="list-style-type: none"> • Reasonable pricing • Financial Advisory • Clear condition & disclosure • Effective risk management system • Customized products upon their need • Speed and Quality of Service 	<ul style="list-style-type: none"> • Advisory Bank • Credit Policy and Credit Guideline by Products • Risk Management Policy and Guideline • Disclosure on products feature and fee structure • Transformation Project
Regulators	Bank of Thailand Securities and Exchanges Committee Stock Exchanges of Thailand Anti-Money Laundering Office	<p>Communication Channel: Compliance Unit, Legal Unit, TISCO Website</p> <p>Reporting: Form 56-1, Required Reports, News Submission to Stock Exchanges of Thailand</p> <p>Activities: Annual Auditing by Bank of Thailand, Special Auditing by SEC and Thai BMA, Site visit by AMLO</p>	<ul style="list-style-type: none"> • Integrity and transparency with high social responsibility • Operate under related laws and regulations • Report significant issues accurately and timely 	<ul style="list-style-type: none"> • Develop related business policy and guideline to comply with new laws and regulations • Set up Compliance Unit and Legal Unit to coordinate with regulators and internal units • Provide resources and information to support regulators' site visit
Business Partners	Outsourcers Vendors Suppliers Financial Advisor	<p>Communication Channel: TISCO Website, Social Media, General Meeting with Vendors</p> <p>Reporting: Form 56-1, Required Reports, Newsletter</p> <p>Activities: Site visit, Vendor Assessment</p>	<ul style="list-style-type: none"> • Compliance with contract or agreement • Sustain long-term relationship • Fair pricing and anti-bribery 	<ul style="list-style-type: none"> • Vendor Assessment • Anti-Corruption
Society and Communities	Financial Industry Associations, Social, Local communities	<p>Communication Channel: Thai Banks Association (TBA), TBA clubs, Association of Securities Companies (ASCO), ASCO clubs, Association of Investment Management Companies (AIMC), Thai Hire Purchase Association CSR Unit, TISCO website, branch, TISCO Call Center, social media</p> <p>Reporting: Form 56-1, annual report, newsletter, announcement, letters</p> <p>Activities: Meetings, clubs activities, CSR Projects</p>	<ul style="list-style-type: none"> • Collaboration Support and sharing of knowledge and expertise for industry's standard • Concern of ESG issues in operating business • Support and sharing for the betterment of communities 	<ul style="list-style-type: none"> • Designate representatives to participate in related associations activities • Social financial literacy program • Educational Scholarships



Material Aspects Assessment

Regarding the Stakeholders' Engagement Process described above, all of their expectations shall be assessed and analyzed thoroughly. Selecting material Aspects to be disclosed in this report have performed in accordance with the following process.

- Step 1:** Identify significant sustainability related issues in accordance with GRI Guidelines, recommended CSR practices, related rules and regulations, and market trends.
- Step 2:** Select issues with material implication to TISCO's business context, strategies, business model, and comprehensive risks.
- Step 3:** Select issues informed by stakeholders which considered significance, notable and expect to be reported progress in sustainability development of TISCO.
- Step 4:** Collect, assess and introduce issues which considered significance impact on TISCO and their influences of stakeholders regarding level of high and medium significance.
- Step 5:** Report the result of material Aspect analysis and performance to the Group CEO for approval. [G4-48]

The issues will be carefully prioritized by their significance impact on TISCO as well as their influences of stakeholders. More significance impact or influence on stakeholders group is even more considered to be material sustainability issues. The highly ranked as to take action each year and the others shall be in plan for improvement.

Result of Material Aspects Assessment in 2014 presented as the following chart: [G4-19]

TISCO Material Aspects	Boundary	GRI G4 Group
Corporate Sustainability	Within Organization	Economics Performance
Resilience Business Performance	Within Organization	Economics Performance
Governance, Risk and Control	Within Organization	Governance, Compliance
Increase financial accessibility of local communities	Within Organization	Indirect Economics Impact Local Communities
Enhance Financial Literacy	Outside Organization	Local Communities
Sustainable Human Capital Development	Within Organization	Employment
Grievance Mechanisms in Workplace	Within Organization	Customers Priority
Responsible Product Development	Within Organization	Product Responsibility
		Marketing Communication
		Product Labeling
Financing support to Environmental Friendly Business	Outside Organization	Product Portfolio

Development of TISCO Sustainability

Economic Dimension

Corporate Sustainability

As part of key mechanism in financial intermediary system, a financial institution with sound, consistent strategies for corporate sustainability that add value to the society is crucial in contributing to the country's development and prosperity. A strong industry will need a strong component of its parts, therefore TISCO strives to be a sound and solid financial institution with delivery of quality financial services to our clients, together with strong business performance.

To yield sustainable success in the long run, TISCO has employed highly dynamic approach to business strategies. The group adheres to selective focus business strategies, whereby resources are channeled to areas of growth and strong competitive edge, in order to achieve service and business excellence at the same time. The group also put strong emphasis on risk optimization whereby capital is deployed carefully in the areas that create value, not only to the internal stakeholders such as shareholders and employees, but also to all external stakeholders including customers, society, and the public at large.

TISCO group business structure has been organized into 4 business pillars to maximize effectiveness and efficiency.

1. **Retail Banking Business** who serves retail clients and small entrepreneurs who have funding need.
2. **Corporate Banking Business** who serves medium and large corporates as a partner of their financial requirement.
3. **Wealth and Asset Management Business** who serves wealth and high net worth clients with saving, investment, asset management, and financial planning expertise.
4. **Corporate Affair** who serves as a core business mechanism to serve all businesses.

In the shorter to medium terms, TISCO has devised 7 key corporate strategies to align with its long term visions and missions. The strategies consider the present operating environment, together with the company strength and weakness, and have been synthesized to enable the achievement of sustainable business growth and organization goals.

1. Focus on up-sell and cross-sell through customer life stages as financial planner/advisor

One of TISCO core organizational competencies is our expertise in financial services and advisory. Together growing client base with a diverse mix of customer profiles through several life stages – from new graduates to retirees, services of various financial needs can be provided. Therefore one of the key corporate strategies to be carried out group wide is to extensively focus on up-sell and cross-sell of TISCO financial products and services to all customer base, guiding by pro-active customer segmentations, and through providing of smart financial advices, solutions, and/or services.

2. Explore and leverage on business partners

Partnership with various business enterprises are one of the key to give leverage for business expansion. Business partners vary in purposes from attracting new customers, promoting business volume; create new value products for customers, to enhancing distribution and payment networks, and venturing into new businesses. TISCO will proactively pursue opportunities with business partners in all of business and operational areas to maximize business growth and improve quality of services to our customers.

3. Expand protection products through multi-sales channels

As bancassurance business has become a key fee-based income driver of the group which provides great market potential in the medium to long term. To leverage on TISCO large customer base, one of the key corporate strategy is to proactively pursue product development, marketing, and sales of protection products to customers through all possible sales channels.

4. Capture opportunities of high potential urban areas

With an aim to enhance customer value as well as improve customer convenience while also capturing growth opportunities, following the urban development trend across Thailand, TISCO will focus more on expand branch networks and service channels in high potential urban areas, either in form of full branches, loan offices or electronic channels at key strategic locations, as well as explore related business opportunities that may arise.

5. Pursue social network and enhance mobility

As mobile technology will play an increasingly important role in all economic and business activities into the next decade, where by social network and mobile-based technology operating platform will become a critical part, TISCO will initiate to pursue business development, marketing programs, as well as sales and customer services by utilizing social network and mobile technology. This will not only promote market presence in the cyber world and provide additional customer care channels, but also will, in turn, increase opportunity to cross & up-sell more products and services. The deployment of social network and mobility technology will also enable TISCO to acquire and engage customer in a more cost effective manner.

6. Ensure long-term sustainability of human capital

In the environment whereby quality workforce becoming more scarce, while TISCO organization becomes larger and larger, human resource management has become even more important component to foster and sustain organizational competency in the long run. Human resource management programs will be proactive implemented to cover effective sourcing program, development of career path and competency management, and strengthening of employee commitment and engagement that also preserve TISCO core values.

7. Transformation for business enablement

As competitive landscape has been continuously intensified in financial service industry, TISCO also currently faces the challenges of rapid change of technology and more demanding consumers. To address these dynamic changes, a comprehensive business transformation project has been initiated and will be implemented to enable competitive positions of TISCO business in the long run. The project involves redesign of all IT and operation platform to be modular, scalable, with fast solution delivery times that address the needs of business, while also shifting the efficiency of operation to be more productive. It will also provide good economy of scale from elimination of duplicated processes. The business platform will be redesigned as end-to-end business processes towards concept of flexibility, simplicity and agility.

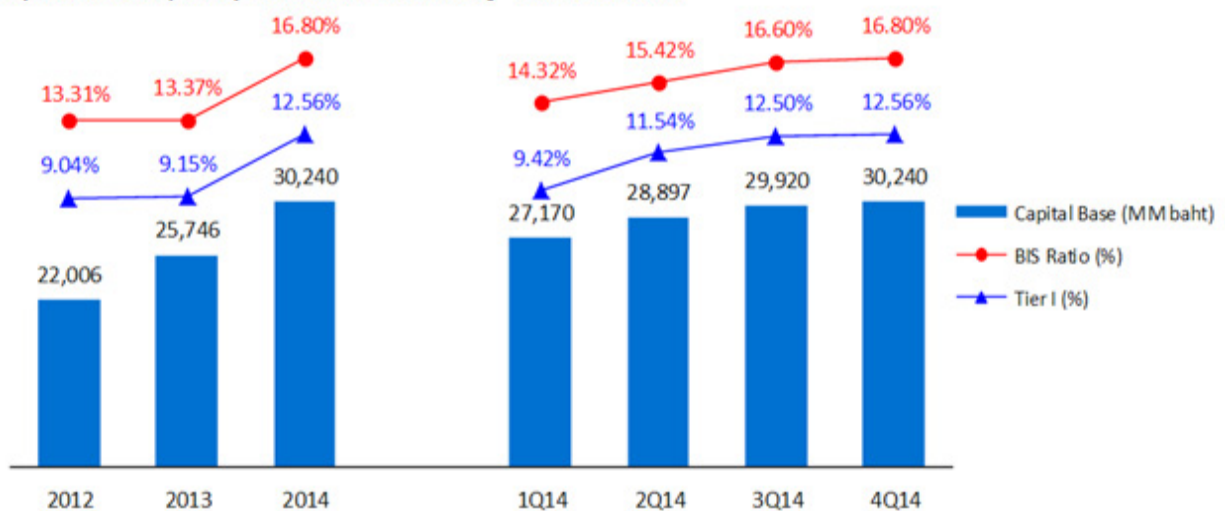
Resilient Business Performance and Efficient Operation

Clear vision and strategic direction have helped paving the way for delivering sound operating performance. Despite economic slowdown in 2014, TISCO Group continued to sustain level of profitability, with return on shareholders' equity of 17.4%. The solid performance, with a reported net profit of 4,249.51 million Baht, was well supported by improved business margin, driven by lower cost of fund, and resilience fee-based income from expansion of product varieties and customer penetrations. Over the year, funding cost substantially declined with the decline in market interest rate, together with effective management of funding cost through diversification of funding mix. Meanwhile, the group has gained strong momentum in increasing fee base income, particularly from bancassurance and capital market businesses through market innovations and proactive customer penetrations and cross-selling. In addition, TISCO operation has always been streamlined to achieve highest efficiency, which is reflected in the cost-to-revenue ratio of only 36.5%, among the lowest level in the financial service industry in Thailand. With improved margin, efficient operation, and sustainable fee-based income, TISCO business performance remained strong even in the subdued lending business environment of the year 2014.

Strong Capital Base

Amidst challenging economic environment, the shareholders' equity was 25,823.69 million baht, increased by 2,769.34 million baht (12.0% YoY) from an increase in retained earnings for the year 2014. As a result, the book value per share (BVPS) as of December 31, 2014 was 32.25 baht per share, improved from 28.80 baht per share (YoY). In terms of regulatory capital requirement of the Bank and Securities Company, the positions are in strong and sufficient levels to cushion for the expansion of asset in the future. At the end of December 2014, the projected regulatory capital adequacy ratio based on IRB approach (BIS ratio) of the bank stood at 16.80%, remaining higher than the 8.50% required by the Bank of Thailand. While Tier-I and Tier-II capital adequacy ratio stood at 12.55% and 4.24%, respectively, in which Tier-I capital adequacy ratio also remained higher than the minimum requirement at 6%.

Capital Adequacy and BIS Ratio of TISCO Bank

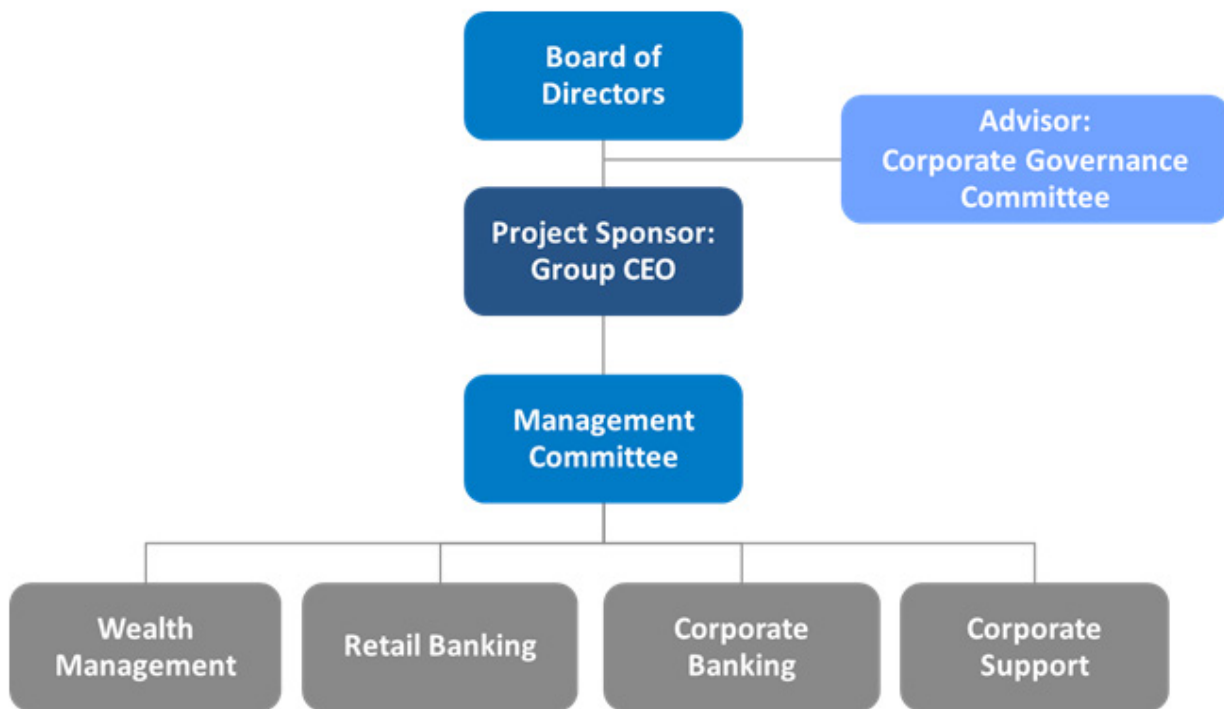


Governance, Risk and Control

Strong Corporate Governance Culture

TISCO strictly and consistently applies good corporate governance at all levels within the organization, from directors, to management and employees. TISCO Corporate Governance Policy applies to TISCO itself and all subsidiaries.

Roles and Responsibilities in TISCO Sustainability Development: [G4-38] [G4-39]



The Board of Directors is responsible for CSR strategy formulation and oversight. The Board of Directors delegated authority to the Corporate Governance Committee to oversee and provide recommendation to the Board in Corporate Governance and Code of Conduct issues, which included social responsibility.

The Corporate Governance Committee comprised of at least 3 members of non-executive directors and chaired by the independent directors. The activities performed by the Corporate Governance Committee shall be reported to the Board of Directors for ratification.

The Group CEO is responsible for ensure effectiveness of CSR strategy implementation through the reporting line of the Management Committee, which comprised of all members of Senior Management and Chaired by the Group CEO.

Related Business Lines and Units shall be implemented their CSR projects in accordance with the approved CSR strategy. The progress of projects shall be reported to the Corporate Committee. The Corporate Committee is also responsible for budget approval and monitoring in CSR projects. [G4-48] [G4-50]

The performance of CSR Strategy Implementation shall be reported to the Executive Board and the Board of Directors respectively. Please find more details of roles and responsibilities of Governance Bodies in Annual Report 2014.

Highlights in Corporate Governance Improvement in 2014

We have continuously improved our TISCO Corporate Governance Policy by benchmarking with international and local recommended practices and assessed our CG issues to the trend outside regularly. In 2014, the Board of Directors assigned the Corporate Governance Committee to review the TISCO Corporate Governance Policy and Guidelines, including the social responsibilities as a key aspect of TISCO Corporate Governance Principles.

In the review process, the Corporate Governance Committee also distributed and invited the senior management and their successors to review and comment on the new generation of TISCO Corporate Governance Policy. Finally, the reviewed TISCO Corporate Governance Policy was proposed to the Board of Directors for approval in October 30, 2014.

Key improvements in TISCO Corporate Governance Policy in 2014 include these following topics:

1. Introduced TISCO Corporate Governance Policies 2014 which added the Integrity and Ethics principle in addition to 5 Corporate Governance Principles introduced by the Organisation for Economic Co-operation and Development (OECD),
2. Clarified roles and responsibilities of governance bodies improving check and balance and transparency in organization,
3. Updated Directors and Employees' Code of Conducts in order to proactively guide them handling complex business and professional issues nowadays,
4. Improved overall corporate governance practices by adopting applicable recommendations from external assessors and internal self-assessment.

The full version of TISCO Corporate Governance Policy was published on TISCO Official Website (<http://www.tisco.co.th/th/aboutus/governance.html>).

The Corporate Governance Policy also communicated to employees through various channel such as internal website, newsletters and e-learning courses. Some selective topics will be trained to employees regularly.



Compliance

TISCO is one of finance and banking companies, which are regulated by important regulators and public organization which are listed as follows.

1. Bank of Thailand (BOT)
2. Securities and Exchanges Commission (SEC)
3. Stock Exchange of Thailand (SET)
4. Office of Insurance Commission (OIC)
5. Office of Consumers Protection Board (OCPB)
6. Anti-Money Laundering Office (AMLO)
7. Deposit Protection Agency (DPA)

Besides those regulators' requirement, TISCO is also operated under the civil and criminal laws of Thailand.

TISCO has strong relationship with those regulators. We established Compliance Function to be responsible for contacting points of regulators, communicating new regulations, review regulatory issues for products and services, recommending business units in compliance with regulations, and compliance review of important issues.

In order to comply with the civil and criminal laws of Thailand, TISCO established Legal Office to be responsible unit for all legal and counselor issues.

TISCO Audit Committee is responsible for approval of Compliance Policy, acknowledging compliance activities monthly and acknowledging legal cases and status quarterly.



Anti-Corruption

TISCO are certified as Anti-Corruption Company by Thai Institution of Directors in 2013. At a time we are one of first Finance and Banking Companies to be certified. We are moving forward to extend our anti-corruption practices to society. The actions in 2014 include the following list:

1. The Directors and Top Management are keynote speakers for Anti-Corruption Seminar,
2. Management was invited from Thai Institute Of Directors (Thai IOD) to be guest speakers to share the practices to implement anti-corruption policies and be certified as anti-corruption certified company,
3. "Letter of Intent on Anti-Corruption" were distributed to selective vendors and dealers,
4. Directors, management and staff joined the Anti-Corruption walk rally,
5. The result of re-assessment and progress of Anti-Corruption Policy's implementation were proposed to TISCO Audit Committee for acknowledged.



Proactive Risk Management

TISCO places great importance on product enterprise-wide risk management through greater diversity in business and financial activities. The company balances the desire for business expansions with justified risk and return. TISCO has developed a standard risk measurement tool using the company's internal model, which is based on industry practices and has been accepted by the regulatory authorities. TISCO has efficiently allocated its available economic capital for business expansion to correspond with its objective for maximizing shareholder value according to the level of risk. In addition, TISCO bank has enhanced its risk management system in order to support the capital requirements of Basel II-Internal Ratings Based Approach (IRB) since 2009, and has applied Basel III since January 2013.

By establishing an overall risk management framework, including policy objectives for all risk-related transactions, the TISCO Group is able to increase awareness, accountability and efficiency in enterprise-wide risk management as well as maintain best practice standards and high-quality corporate governance. In addition, the TISCO Group aims to maximize sustainable risk-adjusted returns for shareholders over the long run.

Risk Management Framework and Process



In accordance with enterprise-wide risk management policies and objectives, risk management and internal control have been monitored and controlled by the Board of Directors of the Company with the delegation to the Executive Board of Directors of the Company. An effective management process has been established for assessing and managing all firm-wide risk exposures at both the portfolio and transactional levels to ensure the financial soundness and safety of TISCO Group. Senior Management and relevant business advisory committees oversee the entire risk management framework and strategy for all business areas supported by planning and budgeting function. Risk Management Committee, supported by enterprise risk management, risk research, and operational risk management functions, are set up to oversee that enterprise-wide risk management of the group is undertaken according to the same standard. Specific-area risk authorities are then established to manage in-depth, transaction-level risks in each particular area, such as the Credit Committee, Problem Loan Committee, and Compliance & Operation Control Committee. These mechanisms are in turn supported by the Office of the Credit Committee and other supporting functions, governing compliance, and legal office.

Enterprise risk management of TISCO Group facilitates management's desire to effectively govern and manage the enterprise's approach to risk management and to create sustainable value to its stakeholders, customers and communities through business objectives. The effective enterprise risk management of the company involves the strategic implementation of the three lines of defense as the principle of the risk management framework, as well as develops risk management system to ensure financial sustainability.

The Three Lines of Defense Model

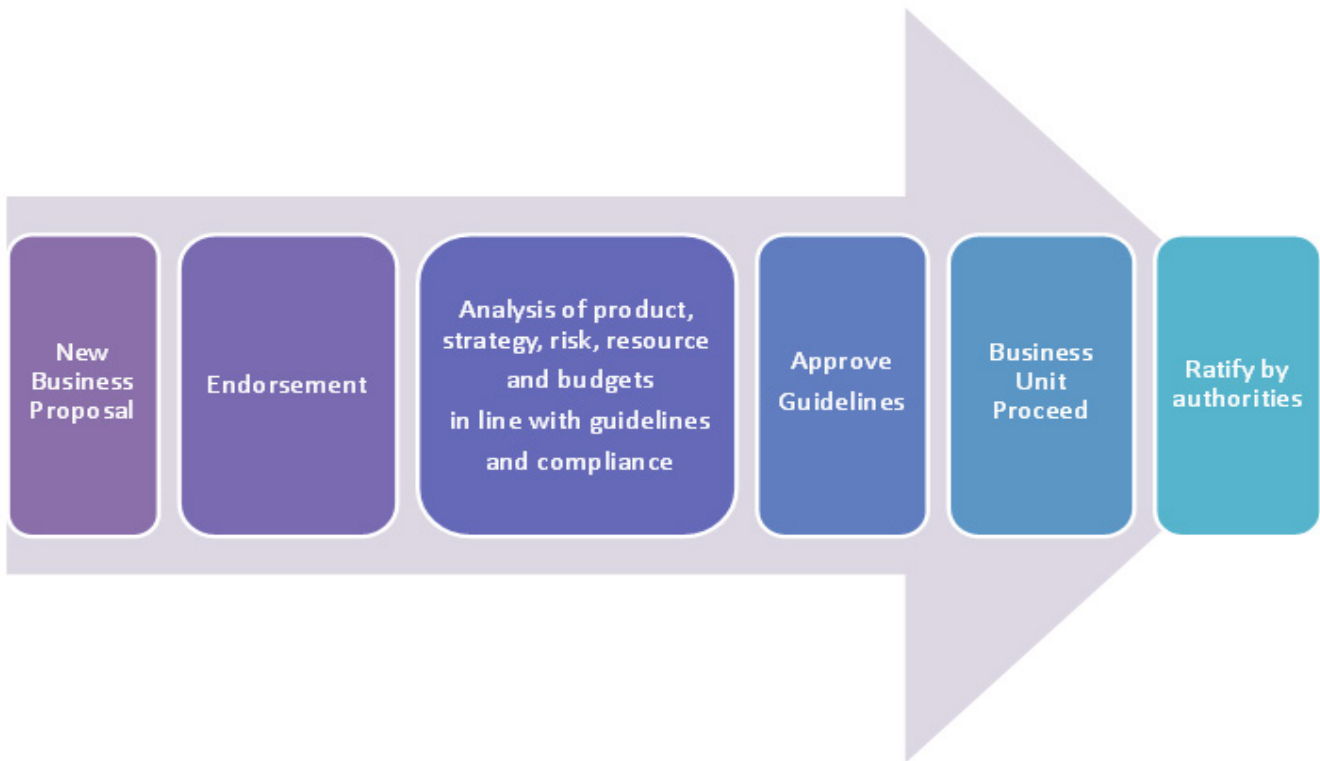


Risk management of TISCO Group classifies risks into different aspects, and considers five risk factors which are credit risk, liquidity risk, market risk, operational risk, and strategic risk. The overall risk of TISCO Group is at a manageable level, with amount of capital fund remaining strong for further business expansion which has been assessed by the Bank of Thailand. Moreover, TISCO Group has guidelines for risk management according to each type of risks.

Business lines are fully accountable for managing their own risks within the policy guidelines established by the Risk Management Committee and specific-area risk authorities. All business operations are under the risk limit approved by the Risk Management Committee including new business analysis in each business line. Additionally, risk limits triggered as well as new businesses shall be reported monthly to the Risk Management Committee for acknowledgement. However, to enhance the overall risk management system, the risk management system shall be audited and reported to the Audit Committee which directly reports to the Board of Directors.

New Product Guidelines

In line with the supervisory process outlined in the Risk Management Policy, all new products, services, channels, business processes, and business guidelines of TISCO Group must be approved by portfolio risk authorities and relevant specific-area risk authorities subject to required procedures.



When new business proposals are endorsed by Management responsible and signed off by all authorities including the CFO, Head of Business and Strategy Development, and Head of Compliance and Internal Control, the business and product is considered approved for implementation. However, before operations can begin, the business must be supported with appropriate risk management guidelines and must seek approval on related credit issues, such as credit guidelines or credit facility approval.

Risk Management shall review risk management guidelines to cover the new product or business based on the business guidelines, and submit the risk management guidelines to Risk Management Committee for endorsement.

If the new business or product deals with credit issues, the Business Line shall propose the guidelines to the Office of the Credit Committee, which will arrange consideration of credit guidelines or a credit facility proposal for the Credit Committee's approval. All signed-off new business shall be ratified by the Risk Management Committee, and the revision or approval of risk management guidelines and/or credit issues will be submitted to the Executive Board for acknowledgement as applicable.

Past Performance & Challenges

<p>Challenges</p>	<p>Challenge:</p> <p>The nationwide flood during the last quarter of 2011 has affected client's ability to repay, especially for retail clients in which the NPL ratio of retail loan increased during the period.</p> <p>Moreover, the car tax reduction policy for first car of the government during 2011 has affected resale car price especially among new car which received benefit from this policy, as well as rising in credit risk according to sensitivity in used car market and the overall economy.</p>
<p>Solutions & Results</p>	<p>Solution & Results:</p> <p>TISCO Group has prudently managed non-performing loans (NPLs) including advanced risk management tools and stringent practice of loan collection, debt restructuring and write-off process. There were recovery of customers who was affected from flooding or write off during the year. Besides, damages of cars used as collaterals of TISCO Group during the flooding period were insignificant and had insurance coverage in case of new car.</p> <p>Moreover, in order to prevent rising credit risk, an increase in expected loss was also absorbed by the provision expense set up during the year.</p>

Social Dimension

Increase Financial Accessibility of Local Communities

TISCO’s subsidiary, “Hi-Way Co. Ltd.”, was established with emphasis on providing motorcycles hire purchase to customers in all local area. During the past 37 years in motorcycle financing business, Hi-Way has strong relationship with the local communities in Thailand. Where, we also have discovered financial difficulty of low-income earners to access funding and financial services. Thereby, Hi-Way has initiated new platform under “Somwang Ngen Sung Dai”(Somwang) brand since 2012 to serve local communities especially with low income earners.

Not only, Somwang provide financial services to low-income segment and increase accessibility to funding with high quality banking services, but also held high ambitious in providing financial knowledge to the local communities

In this regard, “**Smart Saving, Smart Spending Program**” has been introduced in 2014 with objectives to provide practical financial knowledge for people to manage their household life, avoid financial troubles from borrowing, and etc. The low-income client and communities shall have sound financial knowledge to carefully manage their personal finance which could benefit in long-term sustainability of their well-being.

	2012	2013	2014
Amount of Loan extended (Million Baht)	496	2,429	3,646
Number of Customers (Account)	3,496	20,108	36,039
Number of Branch	26	80	91

- 3,646 Million Baht financing in communities with low income segment
- 91 Branches located in provincial area of Thailand
- 9,191 people participated in Personal Finance Training Class



Achievements in 2014

- Financial Guidance Program held 49 times in 34 provinces around the country, with more than 9,191 people attended the program
- 91 branches located in local communities and hire local employees in its area
- Standardized credit standard given risk-return.
- Provide new financing of 2,483 million baht to local clients in 2014



In 2015 - 2017, Somwang Ngen Sung Dai will be proactively open opportunities to low income segment to reach high quality services.

We planned to open more branches in three model concepts, which are

- 1) **Main Branch** located in nationwide with full services,
- 2) **Micro Branch** located in prime areas such as post offices with partial services,
- 3) **Mobile Branch** directly access to remote areas that difficult to reach the banking services as well as the partner's work place.

The Smart Saving, Smart Spending Program will continue to provide in branch located areas which expected to be around 49 times and 9,191 attendants.

Meanwhile, the Smart Saving and Smart Spending program will be extended along with mobile branch launch. In addition, The program called "**Somwang Clinic**" is new opportunities for client to reach one-on-one financial coaching with our staff.

Quick Information:

Somwan Ngen Sung Dai is a name of product, provided by Hi-Way Co.Ltd. Somwang was launched to meet the following missions :

- 1) Increase opportunities to accessibility to fund and also provide high quality banking services to low income segment and remote areas communities through a secured microfinance loan. There are two products available which are Top-Up Loan and Loan against Auto License.
- 2) Optimize risk-return appetite by strengthen comprehensive risk management processes.
- 3) Provide financial knowledge for the locate communities. It will basically start with the proximity areas of branches and then expand to wider areas. This aims to engage with the local communities and continuously develop quality of life for low-income segment.



Enhance Financial Literacy

TISCO Group realized that majority of Thai people still lacking of personal finance knowledge. As a financial institute, TISCO Group aims to use its financial expertise to solve the problem and serves as the communities' financial advisor. This idea paved TISCO Group's Corporate Social Responsibility direction in 2014. During the year, TISCO's volunteer staffs have initiated financial planning programs, focusing on Thai youths which were:

1) Financial Literacy Programs for Thai Youth

TISCO Group has launched Financial Literacy course for youths since 2012. The project called "Learning Finance with TISCO" with collaboration from TISCO volunteer staff with strong background of financial knowledge. TISCO Group realized that the youth would soon become the nation's most valuable asset, so they should be equipped with essential financial knowledge that could be applied to everyday life of themselves, their families and their communities. In 2013, Financial Literacy programs for youth had been developed into 2 programs with main objectives to spread and magnify positive societal outcomes from the knowledge they had learned. The programs are instructed by TISCO volunteer staffs as following:

1.1) High School Level

The Financial Literacy course for high school students is called "TISCO Fun-nancial Champion: Saving before spending, a disciplined approach to personal finance", an integrating education and learning with recreational and entertainment activities to make the learning most effective. The program offers opportunities for learning beyond the classroom, enabling them to realize the importance of personal finance and to apply those necessary skills in their daily lives. The content of this project is adapted from The Stock Exchange of Thailand and the Bureau of Academic Affairs and Educational Standards' financial program for youth launched in 2004. The course is integrated with stories of factual and contemporary finance episodes that emphasize the importance of personal finance, money-saving, value-awareness and responsible spending of money. For example, personal budgeting, income/expense accounting, various money-saving techniques, the compound interest calculation, and not being victims of bait advertising or loan sharks.



1.2) Undergraduate Level

The Financial Literacy course for undergraduate students is called "TISCO Young Financial Planner". This course aims to prepare the participants to realize the importance of personal financial planning and be ready to progress into a more rewarding working life. It also provides opportunities for them to learn about life beyond classroom. This course is developed from "TISCO Fun-nancial Champion" with a deeper and wider coverage. In addition to the money saving, understanding the value of money and spending wisely, more contents on appropriate and responsible investments and self-development skills for their future careers were also added into the course.



Both programs contain 2 activities as follow:

- 1. Financial Camps:** The camps are held at TISCO headquarter for 5 days 4 nights, consisting of lectures, learning-based activities and field trips. Participants not only learn about financial knowledge, but they also have opportunity to explore real financial world and real working life, as well as to contribute to society trough out CSR activity. Applicants are screened and narrowed down to 80 participants per each camp.
- 2. After-camp Idea Contests:** After the camps, the students have to summit their initiated financial idea reports on how they promoted the financial knowledge to their schools and communities after finishing the camps. They are given 3 months to implement those activities and are requested to submit a result report on such activities to compete for an educational development fund. For high school students, the schools of the final teams would receive educational development fund and trophies. For undergraduate students, the final teams would receive scholarships and trophies. Individual certifications will also be granted to all students participating in the programs.

The Financial Literacy programs are consecutively scheduled every year. The participants are selected based on TISCO’s objectives to spread the financial literacy cross the country. The allocated quotas for each region are divided into 5 areas: 1. Bangkok and vicinity 2. Northern Region 3. Central Region 4. Eastern and Northeastern Region 5. Western and Southern Region, including three southern border provinces. For the selection criteria, the committee evaluates candidates from the answers provided in the application form about concept of money-saving and spreading financial knowledge to others to ensure that the selected participants will truly drive and promote financial literary to their communities in the future.

Overall Financial Literacy Programs in 2014

Financial Camps : 4 Camps was held with 396 total participants across the country, details as shown below;

Financial Camps for High School Students		No. of Participants	No. of Schools	Provinces
2013	Class 1	80	40	30
2014	Class 2	80	39	24
	Class 3	78	39	28
Total		238	91	43

Financial Camps for Undergraduate Students		No. of Participants	No. of Universities	Provinces
2014	Class 1	79	8	8
	Class 2	79	24	14
Total		158	30	16

After-camp Idea Contests: There were after-camp idea contest activities for both high school students and undergraduate students of class 1 and class 2. For “TISCO Fun-nancial” camp, there were 55% of the participants who submitted their ideas to the after-camp contest and the financial literacy they learned during the camps were spread to more than 10,000 people, with the support from their teachers and schools. Meanwhile, for TISCO Young Financial Planner camp, there were roughly 30% of the participants who submitted their ideas to the after-camp contest, as they were tied up with their regular educational assignments and examinations. However, TISCO Young Financial Planner Class 2 participants were completely able to pass the knowledge to more than 1,200 people. (TISCO Young Financial Planner class 1 was media creation contest to spread financial knowledge).



Sustainable Human Capital Development

TISCO provides opportunities to our people equally with respecting to their human rights. Our organization culture has been very strong and indoctrinated in every single parts of TISCO. Once working with TISCO, they will be trained TISCO Core Value¹ and led by examples of Management to make them a “TISCO People”.

Along with financial and business growth of the Company, our people are growing up from generation to generation. Our Human Resources Management Strategy engaged the employees’ voice and developed as a long-term roadmap in order to recruit and retain the value human capital and growing up together.

Highlights of Human Resources Management Practices in 2014

1. Building high quality candidate and talent pool

In order to sustain growth of TISCO, one of key initiative is the sustainable human capital by developing effective sourcing program to build high quality candidate and talent pool.

The sourcing program was continuously enhanced from the past few years that we can engaged and build long term relationship with the universities.

The recruitment team is arranging campus recruitments for the next graduation. The team is in contact with 22 institutions in Bangkok and 10 provincial universities. For each visit, the recruitment team works jointly with the potential business units to offer “Job Opportunities Talk” to provide clear and attractive career opportunities to students which increase applicants’ interest.

To ensure continuous supply of management, talents and successors development system has been implemented. The talent candidates have been identified based on their performance, competencies, potential, and attributes. These candidates will special receive coaching, training and assignments and will be regularly evaluated to remain in the program

2. Enhance performance achievement and motivation

The new challenge of human capital management system is to raise their motivation to work instead of forcing to work as the past few decades. TISCO believe that the high motivation workers better achieved both company’s goals together with their personal goals.

With understanding of human behavior and motivation, TISCO established career and competency development program to support performance achievement and employee motivation and be the result-oriented organization with competitive total pay compensation.



Job and Performance Appraisal

Each job function was appraised by job description to find out appropriate competencies for each position. In this regard, the HR and Business Unit Manager can recruit and retain their people base on the competencies of each job position.

The performance management system has been established. The system provided the individual staff 180 degrees assessment from supervisors, subordinates and self-assessment. Each individual staff is assessed in both their performance benchmarked with their target, and their competencies compared with the position's competencies. The 180 degree assessment program also opens opportunities for discussion in goal setting, performance monitoring, working relation, and continuous improving environment in TISCO organization.

The result of performance assessment shall be based on financial compensation such as bonus or incentive pay. While the result of competencies assessment was used to develop training and career development roadmap customizing for individual staff. The customized roadmap aims to close the gap between workers and their current positions and improving the competencies for job promotion or job rotation in life-long employment development.



Training and Career Development

From staff competencies assessment, the training and career development roadmap for individual will be established. Competencies development program in TISCO are divided into technical, functional, and organization core competencies.

For technical competencies, the roadmap is designed every year in response to business strategy and environment for each business pillar.

In 2014, a number of professional trainings and refresh courses have been organized to equip staffs with necessary skills, especially in retail banking and wealth business.

Retail banking development focuses on refreshing sales skills and introduction of new retail banking products.

All retail banking staffs has attended a 3-days CMR Refresh program which updates their product, sales, credit and process knowledge. The new product knowledge has started for retail marketing teams.

Wealth academy program, which covers both technical and sales and soft skills, has been progressing as plan to provide best advisory services to clients.

A series of annual seminar for business units are organized. The programs combines learning workshop with team building activities, providing opportunities to learn and strengthen teamwork. It proved to lead not only to competencies increase but also employee engagement.

For functional competencies, staffs are trained according to their job-specific roadmaps. The functional competencies level stood at 68%, up from 58% at the beginning of the year.

For core competencies, the middle managers are equipped with important skills including public communication, strategic thinking, win-win negotiations, while the first level manager is equipped with effective and persuasive presentation skills.



Total Pay System

Besides the career development roadmap for employees, TISCO considered the financial benefit and welfare are the important factors to make the employees better life. The welfare also presented the way we take care of our people in long-term services.

TISCO also benchmarked our compensation to the market rate and make sure the total compensation package is competitive in the labor market. We designed benefit with responsibility to meet employees' need.

The Total Pay System comprised of the three payments for employees as following.

1. **Pay responsibilities and scope of work**, for examples salary and wages.
2. **Pay for performance**, for examples bonus and incentive.
3. **Pay for loyalty**, for examples special bonus for employees who have more than 5 years of services

With this system ensuring the staff will receive appropriate financial benefit based on their responsibilities, competencies, performance and sustain the employees in long-term servicing.

In addition to the financial benefits, welfare includes in employees packages.

Benefit	Permanent	Temporary
Vacation Leave and other vacation leave i.e. parental leave for mother	✓	
Hospital room and hospitality services	✓	✓
Health Insurance with employee's family coverage	✓	
Accident Insurance	✓	
Life Insurance	✓	
Annual Physical Check	✓	
Financial Support for special event	✓	✓
Flexible plan provident fund	✓	
Saving Program (Salary Account and Mutual Fund)	✓	
My TISCO - Exclusive branch for employees	✓	✓
Employees Loan and financial support	✓	
Scholarship for employees and their children	✓	
Overtime Wages and Shift Allowance	✓	✓
Professional Certification Examination and Training Fee	✓	
Vehicle Allowance for specific position	✓	

Personal Development

Additional to career development, TISCO also provided other courses for personal development such as presentation skills, psychology, voluntary projects, personal finance, yoga and aero boxing for life-long development and well-being of our people.

3. Promote employee engagement and commitment

TISCO always open for all employees' opinion and continuously engage our people through various channel and activities. The Top Management also took the major part in engaging with employees, the activities such as CEO Visit to all department and local operating sites. In 2014, the Employees Relations Unit has been established to be responsible for promoting happy organization and employee engagement.

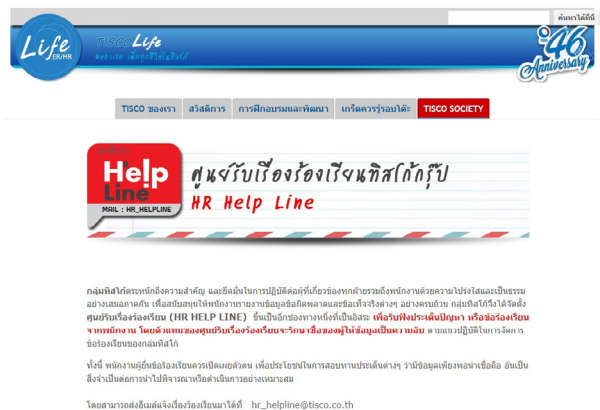


As of November 30, 2014, the average years of service at TISCO stand at 6.6 years, broken down to 15.8 years for management levels and 6.0 years for staff levels.

Employee satisfaction survey for 2014 was conducted internally in March. The total of 2,950 employees (91%) participated in this survey. It resembles Aon Hewitt engagement drivers to allow time-series analysis. The internal assessment results rely solely on employee questionnaire responses. Survey results are being analyzed with preliminary satisfaction score of around 80%.

80% Of employees said they satisfied to work with TISCO

Grievance Mechanisms in Workplace [G4-57]



With highest respect to our employees’ opinion and compliant, we provided the channel for communication between management and employees. Besides the CEO Visit and Employees Relations Unit described above, TISCO also set the “HR Help Line” to receive voice from employees. The HR Help Line operated in form of Whistle Blowing Channel. It comprised of the representatives from Governance Office and Human Resources Management Department to ensure transparency and privacy of whistleblowers.

Meanwhile, the external whistle blowing channels are also established. The external whistleblower may call by phone through TISCO Contact Center (662) 633 6800, send messages via compliant box in tisco.co.th, or contact the Compliance Units for compliant or request for information.

All incidents and compliant shall be investigated and provided resolutions. Any cases involved with disciplinary violation shall be reported to Employees Disciplinary Committee. Regard to transparency, the incidents and disciplinary actions will be summarized and reported to the Audit Committee quarterly.

Total number of incident and grievance related to social responsibility issues in the reporting period are presented as follows.

Violation in Year 2014	Total number of reported	Total number of resolved
Code of Conducts G4-58	29	29
Labor Practices GA-LA16	0	0
Discrimination GA-HR3	0	0
Human Rights GA-HR12	0	0

Responsible Product Development

To enhance customers’ return on investment in the sophisticated financial world, TISCO provides wide-range of financial services and products to our customers. We have developed financial products to meet customers’ preference. With our expertise in financial business, we train our people to provide advisory for individual customers to save or invest in any financial products that meet their risk acceptance and life style. Customers can receive our mastery advisory not only in person at TISCO’s branch channel, but also by seminar sessions, TISCO website and Investment Forum.

In 2014, we strived to expand customer base and strengthen customers’ relationship through segmentation sales and the best advisory approach.

Achievements in 2014

- Expand 10 new branches in potential areas to reach customers
- Launch **“Wealth Academy”** to train our marketing officers in products knowledge and consultative skills.
- Support client and investors by increasing their wealth through wide-ranges of products as well as cross borders products such as TISCO Global Trade, North Asia Mutual Fund. This aims to enhance customer return by diversified their risk. Around, new 20,000 customers we advised during the period.
- Launch **“Stock Scan”** online application to support investors in searching for stocks under the criteria set by the individual users.
- Best Local Brokerage House from Stock Exchange of Thailand

In 2015 - 2017, TISCO is also looking for new opportunities to expand our customers base, not only focus more on acquired new customers but also maintain the relationship with the existing customers.

In order to sustain our customers and business performance, we will expand our financial literacy programs to communities and advancing our financial advisory practices to guide the best solutions for customers.

The next step we will engage with digital life styles of customers by introducing advisory through digital channel. Our achievement is to guide customers to find financial products that maximize the guide customers’ wealth under their risk acceptance and life styles.

- 100% of Marketing Officers acquired the Certification and refreshed their knowledge
- 100% of products has label and fact sheet
- More than 400 Advisors seating in 50 branches over the country
- More than 100 research papers provided to customers



Quick Information - TISCO Wealth Management Products and Services

Products Categories	Examples of Products on Shelf	Risk Acceptance Level
Fixed Income	Deposit (Saving, Current, Term) Bill of Exchanges Short-Term Debenture Long-Term Debenture	Low to Moderate
Investment	Mutual Fund Long-Term Investment Fund (LTF) Retirement Fund (RMF) Private Fund Private Fund EFT Fund Trigger Fund Brokerage Services Global Trading Services	Low to High
Research Paper	Wealth Strategy Economic Monthly Investment Strategy Thailand Market Snapshot Investment Topics Weekly Stock Guru (Free of charge for public)	Not Applicable
Protection	Life Insurance Health Insurance Accident Insurance Loan Protection Auto Insurance	Low to Moderate
Banking Services	Bill Payment Services Payroll services Custodian Services Personal Banking Services	N/A

Environmental Dimension

Financing Support to Environmental Friendly Business

TISCO has experience in selective segments, we have create opportunities for a number of initiatives to form successful business and make changes in economy, environmental and social throughout the country.

With partnership concept to engage tied with our clients, TISCO has learned what clients and communities expectation on social responsibilities issues. Thus, we also support the environmental friendly segment. Finally, we found a lot of new opportunities in this segment not only for TISCO and our clients, but also communities as a whole.

Achievements in 2014

- 100% of customer accounts have verified and obtained related standards such as EIA
- 6,127 Million Baht or 12% of corporate loan's portfolio spending into Green Environmental and Renewal Energy Project



In 2015 - 2017, TISCO Corporate Banking, in combination of SMEs to Large Corporation financing, aims to be Most Trust Bank to provide total financial solutions to our clients.

We are striving to create opportunities by expanding our business to finance potential projects in both metropolitan and provincial areas.

Furthermore, we are seeking opportunities to finance more in the environmental and social friendly projects such renewal energy projects and green building. In 2015 - 2017, the financing amount of such projects is expected remain to 20% of total corporate loan portfolio.

- 6,127 Million Baht financing to environmental and social friendly projects

Performance Indicators

Sustainable Performance Summary

Economics Performance

Aspects	Indicators	Unit	2012	2013	2014	Note
Economic performance						
G4-EC1	Total revenue	M THB	11,643	14,755	15,349	
	Operating Cost	M THB	(4,965)	(5,265)	(5,605)	
	Employee wages and benefit	M THB	(3,195)	(3,420)	(3,550)	
	Dividend payment	M THB	1,711	1,747	1,601	
	Interest payment	M THB	(8,042)	(10,144)	(9,351)	
	Payment to government (Taxes)	M THB	(1,061)	(1,041)	(1,043)	
	Net profit	M THB	3,705	4,249	4,250	
	Retained earnings	M THB	9,877	12,392	15,025	
	Total assets	M THB	285,932	353,406	317,657	
	Total deposit	M THB	233,520	270,917	213,090	
	Total liabilities	M THB	267,681	330,352	291,833	
	Shareholders' equity-net	M THB	18,251	23,054	25,824	
	Return on Assets (ROA)	%	1.46%	1.33%	1.27%	
	Return on Equity (ROE)	%	21.5%	20.63%	17.4%	
	Earning per shares	THB	5.09	5.55	5.31	

Environmental Performance

Aspects	Indicators	Unit	2012	2013	2014	Note
Compliance						
G4-EN29	Total monetary of significance fines for non-compliance with environmental laws and regulation	THB	0	0	0	
	Total number of non-monetary sanctions	Case	0	0	0	

Products Responsibilities Performance

Aspects	Indicators	Unit	2012	2013	2014	Note
Product Portfolio						
G4-FS6	Percentage of loan portfolio					
	By loan size					
	Retail and Microfinance	%	70%	69%	69%	
	SMEs	%	10%	11%	9%	
	Corporate	%	17%	18%	20%	
	By sectors					
	Real estate & Construction	%	15.5%	14.3%	16.9%	
	Agriculture & mining	%	2.4%	1.4%	0.9%	
	Manufacturing & Commercials	%	50.0%	45.7%	41.2%	
	Public Utility & Service	%	32.1%	38.5%	41.0%	
G4-FS7	Monetary value of products and services designed to deliver specific social benefit					
	By products					
	Somwang Ngen Sung Dai (Microfinance)	M THB	496	2,429	3,646	
	Mortgage loan - Affiliate with Secondary Mortgage Corporation : (SMC) of Ministry of Finance	M THB	1,456	1,428	1,311	
G4-FS8	Monetary value of products and services designed to deliver specific Environmental benefit					
	By products					
	Corporate Banking	M THB	4,473	6,173	6,127	
	Percent per total corporate banking loan portfolio	%	10.9%	12.5%	12.0%	

Social Performance

Aspects	Indicators	Unit	2012	2013	2014	Note
G4-FS13	Access point in low economically disadvantage (Somwang Branches)	Branches	26	80	91	
G4-SO1	Financial literacy					
	Smart Saving Smart Spending Program					
	Total areas achieved	Cities	N/A	N/A	33	
	Number of participant	Persons	N/A	N/A	7,200	
	Fun-Financial					
	School of participant	Schools	N/A	40	78	
	Participant origin	Cities	N/A	30	52	
	Number of participant	Persons	N/A	80	158	
Anti-corruption						
G4-SO4	Percentage of employees that the anti-corruption policies and procedures have been communicated to.	%	100	100	100	
G4-SO5	Total number of confirmed of incidents of corruption	Cases	0	0	0	
	Total number of confirmed incidents in which employees were dismissed or disciplined for corruption	Cases	0	0	0	
	Total number of confirmed incidents for contract termination by violation of related anti-corruption	Cases	0	0	0	
	Total number of legal cases regarding corruption	Cases	0	0	0	
Compliance with Laws and Regulation						
G4-SO8	Total value of significant fines	M THB	0	0	0	
	Total number of non-momentary sanction	M THB	0	0	0	

Human Resources Management Performance

Aspects	Indicators	Unit	2012	2013	2014	Note
Employment						
G4-9	Number of employees					
	Total employees	Persons	4,113	5,106	4,601	
	By gender					
	Men	Persons	1,649	2,099	1,782	
	Women	Persons	2,464	3,077	2,819	
	By ages					
	Over 50 years old	Persons	146	227	218	
	30 - 50 years old	Persons	2,126	2,561	2,494	
	Below 30 years old	Persons	1,941	2,318	1,889	
G4-10	Total number of permanent employees	Persons	3,318	4,038	3,939	
	Total number of temporary and Contract employees	Persons	795	1,068	662	
G4-LA1	New employee hires					
	By gender					
	Men	Persons	432	587	405	
	Women	Persons	826	972	757	
	By ages					
	Over 50 years old	Persons	4	7	5	
	30 - 50 years old	Persons	166	207	139	
	Below 30 years old	Persons	1,088	1,345	1,018	
	Employees turn over					
	By gender					
	Men	Persons	212	300	245	
	Women	Persons	458	481	538	
	By ages					
	Over 50 years old	Persons	4	7	2	
	30 - 50 years old	Persons	133	151	146	
	Below 30 years old	Persons	533	623	635	
G4-LA3	Number of employees taken parental leave	Persons	72	84	93	
	Number of employees returned to work after parental leave	Persons	70	84	88	

Aspects	Indicators	Unit	2012	2013	2014	Note
	Rate of employees return to work	%	97.22	100	94.62	
G4-LA9	Total training hours					
	Training hours by job level					
	Management level	Hrs.	5,852	6,132	9,800	
	Non-management level	Hrs.	68,442	53,818	64,073	
G4-LA10	Training hours by business lines					
	Wealth and Asset Management	Hrs.	3,719	9,133	13,844	
	Retail Banking	Hrs.	58,227	42,516	49,547	
	Corporate Banking	Hrs.	1,578	466	1,328	
	Corporate Support	Hrs.	10,770	8,435	9,154	
G4-LA11	Rate of employees received performance review	%	100	100	100	
Diversity and equal opportunities						
G4-LA12	Total number of management	Persons	108	129	129	
	By gender					
	Men	Persons	48	51	58	
	Women	Persons	60	75	71	
	By ages					
	Over 50 years old	Persons	36	48	53	
	30 - 50 years old	Persons	72	78	76	
	Below 30 years old	Persons	0	0	0	
Annual remuneration for directors and management						
G4-54	Total compensation for directors	M THB	12.09	12.38	13.24	
	Total compensation for directors and management	M THB	303.91	273.81	296.53	
Employees satisfaction						
	Target satisfaction rate	%	70	70	70	
	Actual satisfaction rate	%	77	72	75	
	Rate of participation	%	79	72	91	

Appendix

GRI Index– In Accordance “Core” [G4-32]

General Standard Disclosure

GENERAL STANDARD DISCLOSURES			
Aspects	Indicators	Page	
Strategy and Analysis			
G4-1	Provide a statement from the most senior decision-maker of the organization (such as CEO, chairman, or equivalent senior position) about the relevance of sustainability to the organization and the organization’s strategy for addressing sustainability)	3	
G4-2	Provide a description of key impacts, risks, and opportunities		
Organization Profile			
G4-3	Report the name of the organization	7	
G4-4	Report the primary brands, products, and services	7	
G4-5	Report the location of the organization’s headquarters	7	
G4-6	Report the number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report	7	
G4-7	Report the nature of ownership and legal form	7	
G4-8	Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries)	7	
G4-9	Report the scale of the organization, including: total number of employees, operations, net sales or net revenues, total capitalization broken down in terms of debt and equity, quantity of products or services provided	41	
G4-10	Report the total number of employees by employment contract and gender 104-108 36 Report the total number of permanent employees by employment type and gender Report the total workforce by employees and supervised workers and by gender Report whether a substantial portion of the organization’s work is performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors Report any significant variations in employment numbers (such as seasonal variations in employment in the tourism or agricultural industries)	1	
G4-11	Report the percentage of total employees covered by collective bargaining agreements	41	
G4-12	Describe the organization’s supply chain	6	
G4-13	Report any significant changes during the reporting period	N/A	
G4-14	Report whether and how the precautionary approach or principle is addressed by the organization	21	
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses	19	
G4-16	List memberships of associations (such as industry associations) and national or international advocacy	19	
Identified Material Aspects and Boundaries			
G4-17	List all entities included in the organization’s consolidated financial statements or equivalent documents	7	

GENERAL STANDARD DISCLOSURES

Aspects	Indicators	Page	
G4-18	Explain the process for defining the report content and the Aspect Boundaries. - 12-13 Explain how the organization has implemented the Reporting Principles for Defining Report Content	13	
G4-19	List all the material Aspects identified in the process for defining report content.	13	
G4-20	For each material Aspect, report the Aspect Boundary within the organization	13	
G4-21	For each material Aspect, report the Aspect Boundary outside the organization	13	
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements	N/A	
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries	N/A	
Stakeholder Engagement			
G4-24	Provide a list of stakeholder groups engaged by the organization	10 - 11	
G4-25	Report the basis for identification and selection of stakeholders with whom to engage	10 - 11	
G4-26	Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process	10 - 11	
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics	10 - 11	
Report Profile			
G4-28	Reporting period (such as fiscal or calendar year) for information provided	1	
G4-29	Date of most recent previous report (if any)	1	
G4-30	Reporting cycle (such as annual, biennial)	1	
G4-31	Provide the contact point for questions regarding the report or its contents	1	
G4-32	Report the 'in accordance' option the organization has chosen. Report the GRI Content Index for the chosen option Report the reference to the External Assurance Report, if the report has been externally assured. GRI recommends the use of external assurance but it is not a requirement to be 'in accordance' with the Guideline	1, 47-51	
G4-33	Report the organization's policy and current practice with regard to seeking external assurance for the report	1	
Governance			
G4-34	Report the governance structure of the organization, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts	17	
G4-35	Report the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees	Omission	
G4-36	Report whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body	Omission	
G4-37	Report processes for consultation between stakeholders and the highest governance body on economic, environmental and social topics. If consultation is delegated, describe to whom and any feedback processes to the highest governance body	Omission	
G4-38	Report the composition of the highest governance body and its committees by: Executive or non-executive	Omission	
G4-39	Report whether the Chair of the highest governance body is also an executive officer (and, if so, his or her function within the organization's management and the reasons for this arrangement).	Omission	

GENERAL STANDARD DISCLOSURES

Aspects	Indicators	Page	
G4-40	Report the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members, including: whether and how diversity is considered ,whether and how independence is considered.	Omission	
G4-41	Report processes for the highest governance body to ensure conflicts of interest are avoided and managed. Report whether conflicts of interest are disclosed to stakeholders.	Omission	
G4-42	Report the highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.	Omission	
G4-43	Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.	Omission	
G4-44	Report the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics.	Omission	
G4-45	Report the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes.	Omission	
G4-46	Report the highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental and social topics	Omission	
G4-47	Report the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities	Omission	
G4-48	Report the highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material Aspects are covered	Omission	
G4-49	Report the process for communicating critical concerns to the highest governance body	Omission	
G4-50	Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them	Omission	
G4-51	Report the remuneration policies for the highest governance body and senior executives, senior executives, and all other employees.	Omission	
G4-52	Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organization.	Omission	
G4-53	Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals.	Omission	
G4-54	Report the ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country.	Omission	
G4-55	Report the ratio of percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees.	Omission	
Ethics and Integrity			
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	-	1-13 , 9-17
G4-57	Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.	Omission	
G4-58	Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	Omission	

Specific Standard Disclosures

SPECIFIC STANDARD DISCLOSURES			
Aspects	Indicators	Page	
G4-DMA	Generic Disclosures on Management Approach Report why the Aspect is material, report the impacts that make this Aspect material, report how the organization manages the material Aspect or its impacts, report the evaluation of the management approach	14-16	
Economic Dimension			
Economic Performance			
EC1	Direct economic value generated and distributed.	38	
EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	-	
EC3	Coverage of the organization's defined benefit plan obligations.	-	
EC4	Financial assistance received from government.	-	
Market Presence			
EC5	Ratio of standard entry level wage by gender compared to local minimum wage at significant locations of operation. based on leading industry standard and higher than local minimum wage.	-	
EC6	Proportion of senior management at significant locations of operation that are hired from the local community at significant locations of operation	-	
Indirect Economic Impacts			
EC7	Development and impact of infrastructure investments and services supported	-	
EC8	Significant indirect economic impacts, including the extent of impacts	-	
Procurement Practices			
EC9	Proportion of sending of local suppliers at significant locations of operation.	-	
Environmental Dimension			
Environment Materials			
EN1	Materials used by weight or volume	-	
EN2	Percentage of materials used that are recycled input materials.	-	
Energy			
EN3	Energy consumption within of the organization*	-	
EN4	Energy consumption outside of the organization	-	
EN5	Energy intensity	-	
EN6	Reduction of energy	-	
EN7	Reductions in energy requirements of products and services	-	
Water			
EN8	Total water withdrawn by sources*	-	
EN9	Water sources significantly affected by withdrawal of water	-	
EN10	Percentage and total volume of water recycled and reused	-	
Biodiversity			
EN11	Operational sites owned, leased managed in, or adjacent to protected areas and areas of high biodiversity value outside protected areas	-	
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas	-	
EN13	Habitat protected or restored	-	

SPECIFIC STANDARD DISCLOSURES

Aspects	Indicators	Page	
EN14	Total number of IUCN red list species and national conservation list species with habitats in areas affected by operations, by level of extinction risk	-	
	Emissions		
EN15	Direct greenhouse gas (GHG) emissions (Scope 1)	-	
EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2)	-	
EN17	Other indirect greenhouse gas (GHG) emissions (Scope 3)	-	
EN18	Greenhouse gas (GHG) emissions intensity	-	
EN19	Reduction of greenhouse gas (GHG) emissions	-	
EN20	Emissions of ozone-depleting substances (ODS)	-	
EN21	NOX, SOX, and other significant air emissions	-	
	Air Emissions		
EN22	Total water discharge by quality and destination	-	
EN23	Total weight of waste by type and disposal method	-	
EN24	Total number and volume of significant spills	-	
EN25	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the BASEL convention ² annex i, ii, iii, and viii, and percentage of transported waste shipped internationally	-	
EN26	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the organization's discharges of water and runoff	-	
	Products and Services		
EN27	Extent of impact mitigation of environmental impacts of products and services	-	
EN28	Percentage of products sold and their packaging materials that are reclaimed by category	-	
	Products and Services		
EN29	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	38	
	Transport		
EN30	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation	-	
	Overall		
EN31	Total environmental protection expenditures and investments by type	-	
	Supplier Environment Assessment		
EN32	Percentage of new suppliers that were screened using environmental criteria	-	
EN33	Significant actual and potential negative environmental impacts in the supply chain and actions taken	-	
	Environmental Grievance Mechanisms		
EN34	Number of grievances about environmental impacts filed, addressed, and resolved through formal grievance mechanisms	-	
Social Dimension			
Employment Practices and Human Development			
	Employment		
LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region	41	
LA2	Benefits provided to full-time employees that are not provided to temporary or parttime employees, by significant locations of operation	33	

SPECIFIC STANDARD DISCLOSURES			
Aspects	Indicators	Page	
LA3	Return to work and retention rates after parental leave, by gender	41	
	Labor/Management Relations		
LA4	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements	-	
	Occupational Health and Safety		
LA5	Percentage of total workforce represented in formal joint management–worker health and safety committees that help monitor and advise on occupational health and safety programs	-	
LA6	Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender	-	
LA7	Workers with high incidence or high risk of diseases related to their occupation	-	
LA8	Health and safety topics covered in formal agreements with trade unions	-	
	Training and Education		
LA9	Average hours of training per year per employee by gender, and by employee category	42	
LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	42	
LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category	42	
	Diversity and Equal Opportunity		
LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	42	
	Equal Remuneration for Women and Men		
LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation	-	
	Supplier Assessment for Labor Practices		
LA14	Percentage of new suppliers that were screened using labor practices criteria	-	
LA15	Significant actual and potential negative impacts for labor practices in the supply chain and actions taken	-	
	Labor Practices Grievance Mechanisms		
LA16	Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms	34	
Human Rights			
	Investment		
HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	-	
HR2	Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained	-	
	Non-discrimination		
HR3	Total number of incidents of discrimination and corrective actions taken	34	

SPECIFIC STANDARD DISCLOSURES			
Aspects	Indicators	Page	
	Freedom of Association and Collective Bargaining		
HR4	Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights	-	
	Child Labor		
HR5	Operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor - 19	-	
	Forced or Compulsory Labor		
HR6	Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor	-	
	Security Practices		
HR7	Percentage of security personnel trained in the organization's human rights policies or procedures that are relevant to operations	-	
	Indigenous Rights		
HR8	Total number of incidents of violations involving rights of indigenous peoples and actions taken	-	
	Assessment		
HR9	Total number and percentage of operations that have been subject to human rights reviews or impact assessments	-	
	Supplier Human Rights Assessment		
HR10	Percentage of new suppliers that were screened using human rights criteria	-	
HR11	Significant actual and potential negative human rights impacts in the supply chain and actions taken	-	
	Human Rights Grievance Mechanisms		
HR12	Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms	34	
Society			
	Local Communities		
SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs	25-29	
SO2	Operations with significant actual and potential negative impacts on local communities	-	
	Anti-corruption		
SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified	20	
SO4	Communication and training on anti-corruption policies and procedures	20	
SO5	Confirmed incidents of corruption and actions taken	-	
	Public Policy		
SO6	Total value of political contributions by country and recipient/beneficiary	-	
	Anti-competitive Behavior		
SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes	-	
	Compliance		
SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	-	

SPECIFIC STANDARD DISCLOSURES

Aspects	Indicators	Page	
SO9	Supplier Assessment for Impacts on Society Percentage of new suppliers that were screened using criteria for impacts on society	-	
SO10	Significant actual and potential negative impacts on society in the supply chain and actions taken	-	
SO11	Grievance Mechanisms for Impacts on Society Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms	-	
Product Responsibility			
Customer Health and Safety			
PR1	Percentage of significant product and service categories for which health and safety impacts are assessed for improvement	-	
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes	-	
Product and Service Labeling			
PR3	Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements	35	
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes	-	
PR5	Results of surveys measuring customer satisfaction	-	
Marketing Communications			
PR6	Sale of banned or disputed products	-	
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes	-	
Customer Privacy			
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	-	
Compliance			
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services	-	

Specific Standard Disclosures : Financial Services

Specific Standard Disclosures Related to Sector Specific Aspects			
Product Portfolio			
FS1	Policies with specific environmental and social components applied to business lines	-	
FS2	Procedures for assessing and screening environmental and social risks in business lines	37	
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	37	
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	-	
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities	37	

Specific Standard Disclosures Related to Sector Specific Aspects			
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/ large) and by sector	39	
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	39	
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	39	
	Audit		
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	-	
	Active Ownership		
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	-	
FS11	Percentage of assets subject to positive and negative environmental or social screening	37	
FS12	Voting policy applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting	-	
Specific Standard Disclosures Related to G4 Aspects			
	Local Communities		
FS13	Access points in low-populated or economically disadvantaged areas by type	25,40	
FS14	Initiatives to improve access to financial services for disadvantaged people	25	
	Product and Service Labeling		
FS15	Policies for the fair design and sale of financial products and services	23	
FS16	Initiatives to enhance financial literacy by type of beneficiary	25-29	