

SECTION 3 ROLES OF STAKEHOLDERS

3.1 Treatment to the Stakeholders

Krungsri is committed to doing business for sustainable growth and driving the organization toward goal achievement as well as responsible for stakeholders, in parallel with equitable treatment. Krungsri also supports sustainable growth and development regarding the economic, society, and environment, therefore, we respect and treat all stakeholders equally as well as defines the business philosophy and roles toward stakeholders in the Principles, details of which are below:

☐ **Investors:** Krungsri recognizes the importance of timely disclosure of both financial and general information that is accurate, adequate, transparent, regular, and consistent, through various channels and media for investors. Krungsri has established the Investor Relations Section to coordinate, answer enquiries, present Krungsri's operating results, and create a good relationship with investors and stakeholders.

☐ **Shareholders:** Krungsri respects and gives equal priority to all shareholders' rights, and provides its shareholders opportunities to consider any important issues and provide comments or suggestions, which may then be applied for improvement of business operations to drive growth and better performance, leading to appropriate returns for shareholders in the long term. Significant information is normally disclosed to the shareholders in a correct and adequate manner, with transparency and accountability. In addition, Krungsri helps the shareholders to fully exercise their rights.

☐ **Board of Directors:** Krungsri provides opportunities for all directors to fully perform their duties independently, including expressing opinions and giving recommendations to the Management on Krungsri's operations. In this regard, the Corporate Secretariat Department ensures that the Board of Directors' activities are correct according to the Principles and laws. In addition, Krungsri provides each director a Directors' Handbook with regularly updated content, and on a quarterly basis, information of training courses organized by the Thai Institute of Directors Association (IOD) as well as any other courses suited to changing situations and their available time to participate.

☐ **Executives:** Krungsri provides opportunities for executives to perform their duties independently under their assigned roles and responsibilities. Moreover, Krungsri also provides them training courses in various areas, on a regular basis, for their personnel development and career path.

☐ **Employees:** Krungsri recognizes that its employees at all levels are valuable resources and key drivers for Krungsri's achievement according to its short-term and long-term business strategies. Krungsri therefore sets appropriate human resources management policies, aims for a fair recruitment and selection process, provides proper remuneration and welfare benefits, retains talented employees, promotes career advancement, and enhances employee skills and competencies through a variety of courses that respond to current work challenges, ensuring employee efficiency; details can be summarized as follows:

- Adhering to human rights standards and fair and equitable treatment by establishing fair employment guidelines and attaching importance to job qualifications, with non-discrimination in terms of race,

gender, religion, and age. Krungsri also ensures strict compliance with relevant employment and labor laws, while also promoting a positive workplace culture and respect for employees' privacy.

- Establishing appropriate and fair remuneration policies that take into account Krungsri's short- and long- term performance. Krungsri has implemented a Bank-wide process for goal setting and performance assessment against goals and key performance indicators under the Balanced Scorecard, and has created individual development plans to ensure that employees have sufficient readiness and competency for their given duties. Krungsri provides employees appropriate and fair remuneration in accordance with their performance, and reviews compensation structure by considering job value criteria and industry compensation surveys, to ensure better compensation management and competitive pay.

- Providing welfare benefits higher than legal requirements, which includes other forms of benefits, for the purpose of retaining employees and incentivizing them to carry out their duties to support long-term value creation for Krungsri and its shareholders e.g. establishing a provident fund for employees, to which Krungsri is obliged to contribute, so that employees have savings for retirement, resignation, disability, or as life insurance for their families. In addition, Krungsri communicates with its employees via various channels such as email and training programs in order to enhance their knowledge and understanding of the provident fund, its benefits, its investment policy, and the risks associated with the investment. Krungsri recently changed the investment policy from a 'single fund with one investment policy' approach to a 'single fund with multiple investment policies' approach to allow employees to choose their desired investment policy or investment plan (Employee's Choice) based on their age, expected returns, and risk appetite.

- Providing other welfare benefits to meet employees' potential future needs. These benefits aim to help relieve employee stress. Welfare benefits are divided into three major categories: 'financial aid', 'health and insurance', and 'employee loans'. Details are conveyed to employees for their acknowledgement via the Employee Handbook and the Krungsri People online system, so that they may see the benefits for themselves and their families.

- In terms of employees' safety and healthcare, Krungsri stipulates a set of principles on the working environment, health and safety as stated in S&L. Krungsri has set up a committee specifically to oversee safety, occupational health, and the working environment in order to ensure that employees' lives and property are always secure. For example, Krungsri provides annual physical examinations, annual influenza vaccinations, and examinations for respiratory- and hearing- vulnerable groups. Other services include a Krungsri medical room, antiseptic spraying at workplaces, and cleaning of office equipment and devices to prevent the spread of contagions. Also, Krungsri has established health, life, and accident insurance programs in addition to the government's social security program. Krungsri has set up a '5 Soh' activity, and an indoor exercise area where employees can relax from work. In addition, a number of clubs including bicycling, jogging, badminton, and soccer have been established. Details are shown in the Annual Registration Statement (Form

56-1) and the Annual Report (Form 56-2) under the topic 'Social Responsibility'. In 2019, 3 employees had work-related accident; however, no employee had a work-related illness.

- Krungsri aims to develop its employees' excellence by creating learning programs to encourage their understanding and advancement in line with Krungsri's Vision and Mission, and to respond to individual development needs. Courses and learning models are designed to offer variety and respond to employees' needs through the Krungsri Learning Companion, or KLC, a new learning management system. In this respect, cloud computing is employed in learning and personnel development activities. This provides employees facilities and opportunities to access a wider range of knowledge as well as the latest information on training, anywhere and anytime for the employees' convenience. In order to drive its business toward success more effectively, Krungsri encourages knowledge sharing in every business entity as well as a self-learning culture. In 2019, all employees participated in various training courses for an average of 61.59 hours per person.

- Apart from aiming to foster excellence among its personnel by encouraging employees to express themselves through Krungsri Core Values, and showing strong leadership and professionalism in order to offer customers the most satisfactory experience, Krungsri has designed learning programs that support its employees in being good citizens, including being responsible consumers, participating in the development of their communities and society, and preserving the environment. Examples of these programs include 'Krungsri ... Preserve the World', the Good Corporate Governance courses, etc.

☐ **Customers:** Krungsri operates its business with customer centricity by focusing on compliance with all applicable laws and standards, and serving its customers with honesty, integrity and fairness. Krungsri also provides customers equal measures of services and advice in order to protect their interests and deliver maximum customer satisfaction. Krungsri develops and offers high-quality products and excellent services, and provides them accurate, adequate, clear, and trustworthy information. Krungsri also applies technology based innovations for greater customer convenience, in line with our brand promise, 'Make Life Simple', such as "Krungsri QR Pay", a payment system allowing easy payment in Japan, an intelligent automated assistant "Manow" (AI Manow) which supports call center services in answering Krungsri Group credit card's customers' queries, digital lending for credit card application through Krungsri's application namely "Tablet Application" where customers can easily fill out and submit applications together with checking their credit information from credit bureau to verify identity on the National Digital ID Platform, and Krungsri Supply Chain on Blockchain equipped with AI Deep Learning to facilitate purchasing-selling process between major and retail distributors in supply chain, a first for Thailand.

Krungsri has stipulated stringent measures for safeguarding customers' personal information to prevent any violation of their related rights, details of which are stated in the Employee Handbook. The measures require that the customers' information must not be disclosed, unless required by law or authorized in writing by the customers, and the use of the customers' information for employees' own benefit is prohibited.

In this regard, all employees and executives must study The Spirit & The Letter (S&L) every two years via the Krungsri Learning Companion (KLC). S&L is a part of the Code of Conduct that focuses on honesty under the scope of laws and the Principles, which is intended to enhance transparency and responsibility to the stakeholders in Krungsri's business operations. Krungsri also arranges training programs which extend knowledge and understanding of customer-centric values to employees, in order to enhance their variety of skills, develop a positive attitude toward customer services as well as competencies in efficiently responding to customers' needs and expectations. Examples of the training programs include "Build the Way Forward to an Improved Customer Experience", "Understanding Your Customers, and Winning Customers' Mind".

Krungsri encourages customers to share their opinions for further improvement of the services. Krungsri assesses customer satisfaction and designates a clear target by providing a customer satisfaction survey form every year. Krungsri also developed "Instant Feedback" system which is a multifunction self-service kiosk that allows branch employees to know customers' feedback immediately after making transactions, the results of which are analyzed to develop and improve the quality of services provided by the employees. Moreover, the customers can file complaints or make recommendations to Krungsri via several channels: Call Center at 1572; email: webmaster@krungsri.com; Krungsri's website under the heading 'Contact Us'.

□ **Vendors/Suppliers:** Krungsri treats its vendors/suppliers with honesty, integrity, fairness, and transparency in their best interest. Krungsri provides each vendor/supplier with accurate and sufficiently detailed information and significant conditions in a standardized manner, and strictly complies with all agreements and conditions as established with each vendor/supplier, as well as encourages activities that promote a good understanding among all parties. In addition, Krungsri has drawn up policies and guidelines for treatment toward vendors/suppliers as stated in The Spirit & The Letter (S&L), including the Supplier Relationships Policy and the operating manual of the Procurement Department, which covers process and criteria for selecting vendors/suppliers as follows:

1. Have the verification process to ensure that vendors/suppliers are not listed in UN & OFAC & JFEL SDN List or AMLO SDN List and to verify whether the vendors/suppliers have any relationship with Krungsri's directors or executives (Related Party). In case of being the related party, the declaration and the operations shall strictly be complied with Krungsri's relevant regulations.
2. Not minutely describe product and service features or details to be in conformity with only specific vendors/suppliers.
3. Provide correct, complete and necessary information and conditions to all vendors/suppliers.
4. Keep information provided by the vendors/suppliers in confidentiality and disclose only to persons involved.

5. Select vendors/suppliers based on the prescribed criteria. In addition, price and various other factors are taken into account i.e. financial position, technical abilities, customer service, compliance with rules or other procedures, vendors/supplier's Business Continuity Plan (BCP), and many different ISO standards in management system standards which include quality, environmental management, and human rights whereby a site visit may be conducted to ensure that vendors/suppliers has adequate capacity.

6. Prepare the written purchase order forms with precise and appropriate terms and conditions.

7. Monitor and conduct vendors/suppliers' performance assessment with overall satisfaction surveys for the department that received product/ service for further improvement as well as efficiency enhancement and cost reduction to foster sustainable vendors/suppliers.

Moreover, in order to avoid conflict of interest and foster fairness, transparency, and verifiability with respect to the selection of its vendors/ suppliers, Krungsri has established a Gift and Entertainment Policy, to which employees must adhere and inform vendors/suppliers for acknowledgement. In addition, Krungsri provides whistleblowing channel for vendors/suppliers to prevent and resolve any instance of unfair treatment toward them.

☐ **Creditors:** Krungsri show awareness of its responsibility to every group of creditors by strictly following the agreed-upon conditions, relevant regulations, and laws on the basis of honesty, equality, and fairness. Krungsri does not disclose creditors' confidential information, while providing them with accurate and adequate information as well as promoting activities leading to a better mutual understanding.

Krungsri has comprehensively structured its management for business operations and established a clear strategy on capital management for the organization's stability and strength, to ensure that Krungsri will not fall into any financial difficulty that would result in its inability to repay debts. Krungsri has managed its liquidity to ensure the ability to repay debts on time according to maturity periods, as well as have readiness to repay debts in an emergency. This managerial structure ensures that Krungsri is capable of repaying its debts even when faced with a liquidity crisis. If Krungsri cannot comply with the agreed-upon conditions, creditors will be notified in advance so that they can jointly consider the issues and seek solutions.

Krungsri has also established a clear and concrete policy on fair treatment and responsibility to creditors, in particular guarantee conditions, capital management and default of repayment. Additional details are shown in the annual sustainability report.

☐ **Commercial Banks or Related Financial Institutions:** Krungsri requires every employee to comply with the laws regarding competition, without exception. Punitive measures will be imposed in case of violation, since Krungsri has the clear intention of preventing unfair competition. Furthermore, Krungsri's employees must treat its business competitors in line with international principles under the scope of laws relating to business competition, while also impartially adhering to the rules of fair competition.

Krungsri cooperates in any activities beneficial to the overall business to prevent any impact to the commercial banking system. Moreover, Krungsri promotes activities that foster better understanding, while competing fairly with other commercial banks under the specified rules and regulations. For example, Krungsri does not seek to obtain confidential information in a dishonest or inappropriate manner. In addition, Krungsri also cooperates in reducing the costs and expenses of the commercial banking system and the overall economic system. Additional details are shown in the Annual Sustainability Report.

Moreover, Krungsri establishes Gift and Entertainment policy with regards to receiving gift from customers and vendors/suppliers to prevent bribery, or conflict of interest in doing business except for the case which gift-receiving is necessary in order to maintain business relationships. However, any gifts that are received must be donated to charities or public interest non-government organizations.

□ **Responsibility to Society and the Environment:** Krungsri acknowledges the importance of instilling all of its employees with a sense of responsibility for the sustainable development of society. This is because sustainability is a fundamental element of Krungsri's mission, which is 'To be a leading regional financial institution with global reach, committed to responsibly meeting the needs of our customers and serving society through sustainable growth'. Krungsri has translated this concept into concrete actions through socially responsible business practices (known as CSR-in-process) and various social activities (known as CSR-after-process). In addition, as one of the biggest commercial banks in Thailand, Krungsri strives to carry out its mission of being a responsible financial service provider which emphasizes three dimensions of sustainable development as follows:

- Economic sustainability: Krungsri aligns business strategies with the economic environment while maintaining a well-balanced portfolio and serving as our customers' trusted vendors/suppliers and financial advisor;
- Social sustainability: Krungsri improves financial services access and enhances financial literacy among Thai people, and continuously engages the employees of Krungsri Group in community development initiatives and valued CSR activities;
- Environmental sustainability: Krungsri aims to minimize environmental impact through implementation of green initiatives within Krungsri's business and our prudent support of customers' eco-friendly initiatives.

Krungsri has established a Policy for Social Contribution and Project Formulation as a basic framework in providing financial support and other contributions to CSR activities, as well as creating a procedure of CSR operations on behalf of Krungsri or its subsidiaries to ensure that social contributions/donations are carried out and are of benefit to society, and are in line with the aforementioned policy. Krungsri divides CSR activities into four categories:

- a. Creating sustainable value: focusing on employees' and executives' understanding of CSR and sustainability. In addition, it focuses on practices regarding a long-term engagement with stakeholders as

well as conducting sustainability reporting in order to evaluate corporate sustainability performance and raise awareness among stakeholders.

b. Giving back to the community: focusing on community engagement, for areas surrounding Krungsri's operational sites and society at large through three social projects/activities, i.e.

(1) Financial literacy and education support e. g. providing financial knowledge, educational facilities, and equipment support

(2) Social and community development e. g. breast cancer campaign, blood drive activity, and disaster support. With respect to community development, Krungsri organizes activities related to its potential and expertise as a financial service provider, for example, the Krungsri Financial Literacy Project which was initiated in 2015. As part of the project, employees help older elementary school students (grades 4 -6) to learn about the discipline of saving and spending money wisely through games, and thus equip them with financial knowledge and savings discipline in their childhood. Krungsri continuously monitors and assesses the progress of the project, which is ongoing. This project not only leverages the potential of Krungsri's personnel, as financial service providers, for the benefit of society, but also fosters both community and employee engagement

(3) Art, cultural, and traditional support e.g. historical site preservation

c. Preserving the environment: focusing on cultivation of employees' habits and conscience toward environmental preservation through related projects/activities, along with promotion of environmental impact minimization throughout our operational process.

d. Providing financial support: focusing on financial support and social aid in various cases, e.g. scholarships, disaster relief, donations to public benefit organizations, etc.

Krungsri has also established the CSR Committee, for which the President and Chief Executive Officer has been appointed Chairman. Its responsibilities are to formulate Krungsri Group's corporate social responsibility policy, direction, and framework in alignment with the concept of sustainable development, including supervision of compliance with the action plan; and to provide recommendations to improve Krungsri Group's performance related to corporate social responsibility measures to ensure alignment with relevant guidelines, recommendations, and rules prescribed by supervisory bodies at the national and global levels. The committee shall report its performance to the Executive Committee and the Board of Directors on a regular basis. In addition, Krungsri established the Environmental, Social and Governance Division (ESG Division), under supervision of the Corporate Strategy and Planning Group, to ensure clear operations relating to environment, society and good corporate governance, together with integration of ESG dimensions and corporate strategies. With that, Krungsri should improve upon its already solid sustainability performance.

In early 2019, Krungsri announced the environmental disclosure statement to take action to address global environmental issues aligned with the Sustainable Development Goals (SDGs) of the United Nations. The key message of the statement is as follows:

☐ Striving to protect the environment and responding to climate change is the responsibility of all human beings.

☐ Aiming to contribute to the realization of a sustainable society by protecting the global environment in alignment with the SDGs.

☐ Complying with applicable legislation and international agreements and responding appropriately when our operations result in environmental risks or negative impacts.

☐ Striving to reduce the environmental impacts of our operations, as well as actively working towards finding solutions to global environmental issues through our business activities.

Moreover, Krungsri also revealed the human rights disclosure statement, noting that respect for human rights is an important issue to consider as part of the Krungsri's mission towards sustainable growth and social responsibility. As a member of the world's most trusted financial group, Krungsri therefore sets business goals in accordance with the responsibility to respect human rights throughout the organization.

In addition, Krungsri has prepared an annual sustainability report in accordance with the GRI Sustainability Reporting Standard (GRI Standard), separated from the annual report. Information on material sustainability issues is disclosed in accordance with the GRI Standard, which covers impacts from economic, environmental and social operations. Those issues are annually identified, prioritized, validated, and reviewed by the Corporate Social Responsibility Department and CSR Committee.

Krungsri establishes a Policy for Efficient Resource Utilization for Environmental Protection in order to encourage conservation by mandating the efficient use of eco-friendly resources for its operations. Any materials used will be made with eco-friendly manufacturing processes and materials. In addition, Krungsri encourages its employees to recognize and participate in the use of resources with maximum efficiency, and has established measures for achieving concrete results. These measures are, for example: electricity-saving measures (e.g. energy-saving lighting and control of in-office temperature); and environmental measures (e.g. use of recycled water through wastewater treatment process for watering and cleaning). Furthermore, Krungsri promotes employees' understanding of efficient resource use and organizes energy conservation projects in which employees participate, so as to ensure their effectiveness. Krungsri also requires that executives be responsible for the management and control of their related functions within proper budgets.

Krungsri also establishes a working group on energy management and its evaluators in accordance with the Building Control Act B.E. 2535 (1992) (amended B.E. 2550 (2007)) to ensure efficient energy management. The working group is responsible for the management of energy in line with the energy conservation policy, and for communicating with and requesting participation from employees to recognize the value of the resources and to save energy. It is also responsible for organizing training and giving information

on and promoting activities concerning energy conservation e.g. 'Creating awareness of energy efficiency, a part of Building Energy Code (BEC)'.

Krungsri provides both in-house and external training for its employees and executives to improve their knowledge and application of sustainable development including economic, social and environmental sustainability by inviting guest speakers with expertise in various environment and sustainability issues which are significant to Krungsri such as energy management, effluent and waste management, and ESG integration. In addition, Krungsri allows employees to participate in external training related to environment and material sustainability issues organized year-round by various organizations. The training sessions are available for both general and customized private sessions for related executives and working committees.

Details of the training as well as Krungsri sustainability practices are also disclosed in the Annual Registration Statement (Form 56- 1) , the Annual Report (Form 56- 2) under the topic 'Social Responsibility', and the Annual Sustainability Report.

3.2 Adherence to Principles of Human Rights

Krungsri adheres to international human rights principles and is bound by laws concerning freedom of association, privacy, working time, wages and working hours, as well as non-discrimination in employment. Krungsri is determined to create an environment with attention paid to all employees wherever Krungsri does its business. In this regard, Krungsri has determined appropriate policies of employment, compensation, and welfare, including rules and guidelines on fair employment. Krungsri not only complies with the law declaring a strong intention of preserving human rights, but also promotes a culture of mutual respect.

Directors, executives, and employees are required to respect and comply with the principles of human rights; and provide no support to human rights violation. This is deemed one of the good governance principles. Appropriate employee welfare; safe workplaces and environment; compliance with the relevant laws and regulations regarding the environment, health and safety; creation of working environment without discrimination, and protection of employees' information are all in place.

3.3 Respect for Intellectual Property or Copyright

Krungsri shows respect for intellectual property by stipulating in The Spirit and The Letter (S&L) and clear policy on intellectual property, requiring employees to protect patents, trademarks, copyright, trade secrets, and other information belonging to Krungsri, and to respect the intellectual property rights of others, as well as prohibiting its employees from using intellectual properties of other people without authorization.

3.4 Anti-Fraud and Anti-Corruption, and Bribery Prohibition

Krungsri is committed to the continuous improvement of anti-fraud and anti-corruption measures, and understands that being an organization with transparent operations and free of fraud and corruption will help build confidence among all stakeholders, and is also in line with the Principles. Details of Krungsri Group's policies and programs related to anti-fraud and anti-corruption efforts are shown in the Annual Registration Statement (Form 56-1), the Annual Report (Form 56-2) under the topic, 'Anti-Corruption and Counter-Bribery', and the Annual Sustainability Report.

Krungsri has established a Policy for Anti-Corruption, and an Anti-Corruption Program whereby processes of warning and reporting, whistleblowing, and protection of whistleblowers are initiated. In this connection, Krungsri provides both employees and outsiders with easy-to-access whistleblowing channels that they can trust, and that present no risk in requesting consultation or guidance, or whistleblowing itself. When a suspect issue is reported, a committee shall conduct an investigation, provide solutions and feedback to whistleblower (in case of identified whistle blower) , and report its findings to senior executives, the Audit Committee, and the Board of Directors.

Krungsri has established various measures such as formulating policies and regulations related to giving or receiving gifts and entertainment to ensure effectiveness and efficiency of such anti-fraud, anti-corruption, and anti-bribery efforts. In this regard, Krungsri has arranged for compulsory courses via Krungsri Learning Companion (KLC) , i. e. , Good Corporate Governance Principles (CG) ; The Spirit & The Letter (S&L) covering anti-fraud and anti-corruption (CAC) ; Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) ; and Gift and Entertainment.

Reports on compliance with anti-fraud and anti-corruption measures shall be submitted to the Audit Committee, the Risk and Compliance Committee, and the Board of Directors on an annual basis at least. Efficiency of the applied measures shall be reviewed at least once every two years. Krungsri is certified as a member of Thailand's Private Sector Collective Action Corruption Council (CAC) until March 9, 2020 and will apply for the recertification of its participation every three years, and requires all employees to sign in acknowledgement of and compliance with related policies and guidelines on an annual basis. In 2019, Krungsri participated in the Anti-Corruption Day with the Anti-Corruption Organization of Thailand (ACT) in order to demonstrate its ongoing support for anti-corruption efforts every year, and encourages employees to attend the course namely Anti-Corruption: The Practical Guide (ACPG).

3.5 Receipt of Complaints from, and Communication Channels with, Stakeholders

Krungsri has set up the following communication channels to ensure that all stakeholders can ask for information, complain in case their rights are violated, or undertake whistleblowing conveniently and quickly:

☐ Whistleblowing on unlawful actions or violation of the code of conduct, failure to provide complete financial data, the internal control system, and other matters can be made to the Audit Committee through:

- Mail to:

The Audit Committee or

Secretary to the Audit Committee

and send to

Bank of Ayudhya PCL, Head Office

1222 Rama III Road, Bang Phongphang, Yan Nawa, Bangkok 10120

email: audit.committee@krungsri.com

Krungsri's website under the heading "About Us", sub-heading "Receipt of Complaints"

- Whistleblowing or other enquiries can be made via
 - Call Center at 1572
 - email: webmaster@krungsri.com
 - Krungsri's website under the heading, "Contact Us"

As for Krungsri's employees, apart from the above-mentioned channels, they can file complaints, report suspect issues regarding integrity, or take part in whistleblowing related to wrongdoing or violation of the policies, rules, regulations, and code of conduct of Krungsri via eight channels as follows:

1. Supervisor who whistleblower trusts
2. One next level supervisor
3. Compliance Division
4. Ombudspersons: Krungsri executives who are recognized by the Krungsri employees and executives for their integrity, honesty, ethics, and non-discriminatory behavior;
5. Branch Operational Risk Management Department;
6. Human Resources Group;
7. Audit Committee;
8. MUFG Channel (English and Japanese language only).

Krungsri provides a clear and proper procedure and system for handling whistleblowing by which the information of whistleblower, complainant, or other persons involved will remain confidential; it cannot be accessed by unrelated persons and, only if necessary, shall be disclosed subject to laws or permission from whistleblower or complainant and only to the person(s) involved.

In case of complaints received, ombudspersons will collect all data from whistleblowers or complainants and coordinate with relevant department to examine, follow up, and report its findings to whistleblowers or complainants in case they can be identified. The findings will also be reported to the executives or the Board of Directors, as the case may be. Krungsri strictly prohibits any retribution, persecution, and molestation against whistleblowers or other persons involved in the examining process. Any acts of retribution will result in a severe disciplinary action including termination of employment.