

Sustainability Report 2025

EXPORT-IMPORT BANK OF THAILAND



EXPORT CO-PILOT



Vision

“To take the lead in driving Thailand’s trade and investment strategies to grow on the global stage in a sustainable manner.”

Missions:

To promote and support export, import, and investment both domestically and overseas to drive national development through the following missions:

1. Total Solution: Empower entrepreneurs with fully integrated services on the global stage.
2. Policy Operation: Serve as a government mechanism in advancing trade and investment policies.
3. Business Incubator: Incubate and enhance Thai entrepreneurs’ competitiveness.
4. Global Connector: Drive networking and build ecosystem of trade and investment both at home and overseas.
5. Sustainable Development: Propel sustainable development of the organization and Thai entrepreneurs on the global front.

Core Values and Culture

E

Exploration

Think beyond boundaries and continuously evolve to achieve sustainable growth.

X

Experienced

Uphold professionalism to create positive experiences for customers, stakeholders, and employees.

I

Inclusiveness

Respect and embrace diversity to enrich team dynamics.

M

Growth Mindset

Be willing and ready to embrace change and make a difference.

Content

Message from the Chairman and the President	5
--	---

Highlights of Sustainability Performance 2025	6
--	---

About EXIM Thailand

Profile of EXIM Thailand	8
Business Structure	11
Membership of External Agencies	12

EXIM Thailand's Sustainable Development

Business Strategies of EXIM Thailand	14
Sustainability Development Policy and Goals	14
Management Structure for Sustainable Development	17
Materiality Assessment	20
Stakeholder Analysis and Engagement	24

Economic and Governance Dimension

Corporate Governance	31
Risk and Crisis Management	39
Customer Relationship Management	47
Cybersecurity and Data Privacy	53
Innovation and Digital Transformation	60
Sustainable Supply Chain	69
Stakeholder Management	

Social Dimension

Financial Inclusion and Financial Literacy	75
Human Resource Management and Development	80
Human Rights, Diversity, and Equality	88
Community Engagement and Socio-Environmental Development	95

Environmental Dimension

Environmental Management	101
Climate Action	108
Sustainable Lending and Investment	115

Appendix

About This Report	128
Economic, Social, and Environmental Performance	129
GRI Content Index	134
Reader Feedback Survey	142



“

**EXIM Thailand serves as
the Export Co-pilot
that empowers Thai
entrepreneurs to drive
sustainable global trade
and investment.**

”



Message from the Chairman and the President^[2-22]

The year 2025 marked a period of standout growth for Thai exports, with a 12.9% expansion, reflecting the sector's role as a primary engine of the national economy. In the face of upcoming global uncertainties in 2026, ranging from geopolitical tensions and trade wars to climate change challenges and the leapfrog advancement of artificial intelligence (AI) technology, Export-Import Bank of Thailand (EXIM Thailand) recognizes the need to elevate the capabilities of Thai entrepreneurs and ensure they are well-positioned to adapt and compete sustainably on the global trade front.

EXIM Thailand remains steadfast in our mission as an Export Co-pilot, navigating alongside Thai entrepreneurs to drive international trade and investment. We leverage deep expertise, robust financial solutions, and comprehensive risk management tools, with strict adherence to environmental, social, and governance (ESG) principles. This approach aims to build a solid foundation for the Thai export sector and promote balanced, sustainable growth for all stakeholders along the value chain.

Environmental Dimension: Climate Finance Leader

Sustainability is no longer a choice, but a prerequisite for the survival of all sectors. EXIM Thailand has taken concrete steps to support the transition toward a low-carbon economy. In June 2025, the Bank issued its first series of Sustainability Bonds worth 3 billion baht, building on our success in issuing environmental bonds for the fourth consecutive year. As a result, the total value of the Bank's Green Bond and Blue Bond issuances has reached 14,500 million baht. Meanwhile, we have

expanded our eco-friendly lending. In 2025, the proportion of our ESG loans and contingent liabilities rose to 47.78%, a 7.85% increase from 2024. This reflects EXIM Thailand's readiness to achieve our target of a 50% ESG loan proportion by 2027.

Social Dimension: Empowering People and SMEs

Amidst the rapid evolution of technology, EXIM Thailand remains firmly convinced that 'people' are the primary 'driving force' of our organization. We are committed to fostering a 'One Team' culture that prioritizes diversity, equity, and continuous talent development. This culture not only supports career progression but also ensures our workforce remains agile and resilient in a fast-evolving global landscape. Simultaneously, the Bank integrates its expertise with a network of public and private partners to provide comprehensive knowledge, advisory services, and financial solutions alongside holistic risk management. We aim to enhance the potential of Thai exporters, particularly SMEs, which represent around 80% of all exporters but account for only 10% of total export value, empowering them to add value and achieve sustainable growth in the global marketplace.

Over the past year, EXIM Thailand has incubated 3,005 Thai SMEs that are not the Bank's existing customers through our SMEs Export Academy program. Short-term financing has also been made available to support their entry into new frontiers, alongside export credit insurance facilities to hedge against the risk of non-payment by overseas buyers. These efforts have reinforced confidence among Thai entrepreneurs, SMEs in particular, enabling them to expand their businesses across borders.

Governance Dimension: Trust & Resilience

EXIM Thailand upholds transparency and good governance as the guiding compass for our business operations. We are dedicated to fostering a corporate culture that empowers personnel at all levels to perform their duties with integrity, accountability, and ethical conduct, while strictly complying with all relevant laws and regulations. Furthermore, we prioritize comprehensive risk management to ensure resilience against uncertainties in all dimensions. Additionally, we have prudently implemented digital transformation initiatives to enhance operational processes conducive to accurate and timely data-driven decision-making, strengthen cybersecurity to the highest standards, and effectively safeguard customer data and privacy.

On behalf of the Board of Directors and the Management, we would like to extend our sincere gratitude to all stakeholders for your continued trust and unwavering support. We reaffirm our commitment to maintaining business agility and resilience, standing firm as an 'Export Co-pilot' ready to lead Thai entrepreneurs forward strategically, with confidence and sustainability in the new era of global trade, where sustainability lies at the heart of all success.

Miss Suksiri Apinyanuwat
Chairman

Mr. Charat Rattanaboonniti
President

Highlights of Sustainability Performance 2025



Governance and Economic Dimension

- Loan outstanding and contingents **191,800 million baht.**
- Insurance business turnover **194,564 million baht.**
- No personal data has been compromised.
- Zero cases of fraud or ethics violations were found.



Social Dimension

- **3,005** entrepreneurs across all regions of Thailand have enhanced their potential through Export Studio.
- Empowered **4,342** SME entrepreneurs with financial support.
- Accumulated Loan approval for SMEs **59,987 million baht.**



Environment Dimension

- Loan outstanding and contingents for sustainability **91,650 million baht.**
- Issue Sustainability Bond at total of **3,000 million baht.**
- Loan outstanding for renewable and alternative energy **39,662.99 million baht.**
- Certified Carbon Footprint for Organization (CFO) Report by ISO 14064-1: 2018.

About EXIM Thailand

- 📍 Profile of EXIM Thailand
- 📍 Business Structure
- 📍 Membership of External Agencies



Profile of EXIM Thailand^[2-1]

Export-Import Bank of Thailand (EXIM Thailand) is a state-owned specialized financial institution under the supervision of the Ministry of Finance. Established by the Export-Import Bank of Thailand Act, 1993 (B.E. 2536), which took effect on September 7, 1993, the Bank's objective is to conduct business which promotes and supports Thai export, import, and investment for the purpose of national development by providing credit facilities, guarantees, insurance against risks, or other services conducive to the achievement of its goals.

In addition to capital increases from the Ministry of Finance to accommodate its business operations in various periods (most recently in 2023), EXIM Thailand maintains financial self-reliance through fundraising. This includes borrowing from domestic and international financial institutions and issuing short- and long-term financial instruments to financial institutions and state agencies to raise funds for credit facilities extended to Thai exporters and investors.



1993

Establishment of EXIM Thailand

pursuant to EXIM Thailand Act, 1993 (B.E. 2536) as a state-owned specialized financial institution to provide financial facilities in support of international trade and investment



1998

Capital increase of 4 billion baht

for liquidity enhancement measures to ensure continued export growth, while most commercial banks stopped expanding credit due to a severe economic crisis in Thailand



2008

Capital increase of 1.3 billion baht

to enable greater promotion and support of export, import, and domestic and international investment



2016

Driving organization transformation

in line with EXIM Thailand's redefined role and strategies to drive national strategies and sustainable development



2021

Approval of capital increase of 4.198 billion baht, with the first installment of 2.198 billion baht

paid on November 17, 2021 to expand EXIM Thailand's role as a development bank



2024

Developing green financial innovations (Greenovation)

in financing and funding to empower entrepreneurs transitioning to eco-friendly production



1994

Official commencement of operations

on February 17, 1994 with an initial capital of **2.5 billion baht** from the Ministry of Finance



1999

Enactment of EXIM Thailand Act (No. 2), 1999 (B.E. 2542)

1999 (B.E. 2542) to expand EXIM Thailand's objectives and empower it to support Thai outward and domestic direct investment that contribute to foreign exchange savings or earnings



2009

Capital increase of 5 billion baht

under the Strong Thailand Scheme to support the provision of export credit insurance, aligning with the government's policy to promote Thai export



2018

Enactment of EXIM Thailand Act (No. 3), 2018 (B.E. 2561)

expanding the scope of insurance services to enable EXIM Thailand to efficiently promote and support exporters and investors



2023

Receipt of the second installment of capital increase of 2 billion baht

on March 13, 2023 to further strengthen its role as a Sustainable Development Bank

Currently, EXIM Thailand's Head Office is located at EXIM Building, 1193 Phahon Yothin Road, Phayathai, Bangkok 10400. As of December 31, 2025, the number of employees was 851.^[2-7] The Bank has nine branches within Thailand, and four representative offices abroad to meet the need of customers, entrepreneurs of trade and investors for domestic and international investment that benefit the development of Thailand and the entire region.

Head Office

EXIM Building, 1193 Phahon Yothin Road, Phayathai, Bangkok 10400

Tel: 0 2169 9999

SWIFT Code: EXTHTHB

Website: www.exim.go.th

Fax: 0 2271 3204

Facebook: EXIM Bank of Thailand

E-mail: info@exim.go.th

LINE: @EXIMThailand

Branches in Bangkok and Vicinity

Bangna-Trad Km. 3 Branch

MD tower Building, Ground Floor, 1 Soi Bangna-Trad 25,
Bangna-Trad Km. 3 Road, Bangnanua, Bangkok 10260

Tel 0 2744 0551-3, 0 2744 0556-7, 0 2744 0573-4

Fax 0 2744 0571

E-mail bangna@exim.go.th

Rama IV Branch

Green Tower, Ground Floor, 3656/2 Rama IV Road, Klongton,
Klongtoey, Bangkok 10110

Tel 0 2367 3300-6

Fax 0 2367 3307-8

E-mail rama4@exim.go.th

Rangsit Branch

44, 46, 48 Soi Phahon Yothin 87, Phahon Yothin Road,
Prachathipat, Thanyaburi, Pathum Thani 12130

Tel 0 2536 4680-2, 0 2992 0453-5

Fax 0 2536 4683-4

E-mail rangsit@exim.go.th

Rama II Branch

174/112-113 Moo 6, Soi Rama II Soi 60, Rama II Road,
Samaedam, Bang Khunthian, Bangkok 10150

Tel 0 2894 1722, 0 2894 1760, 0 2894 1766,
0 2894 1951, 0 2894 1960, 0 2894 1994

Fax 0 2894 1813, 0 2415 6409

E-mail rama2@exim.go.th

Seri Thai Branch

56/24-25 Seri Thai Road, Kannayao,
Bangkok 10230

Tel 0 2376 1823, 0 2376 1828, 0 2376 1890

Fax 0 2376 1770, 0 2376 1776

E-mail serithai@exim.go.th



Provincial Branches

Khon Kaen Branch

381/44-45 Mittraphap Road, Nai Muang, Muang,
Khon Kaen 40000

Tel 0 4327 1535-7
 Fax 0 4327 1538
 E-mail khonkaen@exim.go.th

Hat Yai Branch

46, 48 Chotevittayakul 3 Road, Hat Yai,
Songkla 90110

Tel 0 7442 8722-6, 0 7455 9471-2
 Fax 0 7455 9474-5
 E-mail hatyai@exim.go.th

Chiang Mai Branch

158/5-6 Chiang Mai-Lumpang Road, Paton, Muang,
Chiang Mai 50300

Tel 0 5322 0541, 0 5322 0596-7
 Fax 0 5322 0585
 E-mail chiangmai@exim.go.th

Laem Chabang Branch

53/71-74 Moo 9, Sukhumvit Road, Thungsukhla, Sriracha,
Chonburi 20230

Tel 0 3833 0121-6
 Fax 0 3833 0127-8
 E-mail laem_chabang@exim.go.th

Representative Offices

Yangon Representative Office, Myanmar

Junction City Tower, 14th Floor, 3/A, Bogyoke Aung San Road,
Pabedan Township, Yangon, Myanmar

Tel +95 (1) 925 3300, +95 (1) 7700 90796
 E-mail yangonoffice@exim.go.th

Phnom Penh Representative Office, Cambodia

BRED Bank Building, 2nd Floor, Room 20,
30 Norodom Boulevard, Sangkat Phsar Thmey 3,
Khan Daun Penh, Phnom Penh, Cambodia

Tel +855 (23) 999 224, +855 (15) 577 444
 E-mail phnompenhoffice@exim.go.th

Vientiane Representative Office, Lao PDR

AGL Building, 4th Floor, 33 Lane Xang Avenue, Hatsady Village,
Chanthabouly District, Vientiane Capital, Lao PDR

Tel +856 (21) 222 726
 E-mail vientianeoffice@exim.go.th

Ho Chi Minh City Representative Office, Vietnam

Zen Plaza Building, 10th Floor, Room 1005, 54-56 Nguyen Trai Street,
Ben Thanh Ward, District 1, Ho Chi Minh City, Vietnam

Tel +84 (902) 965 437
 E-mail hcmcoffice@exim.go.th



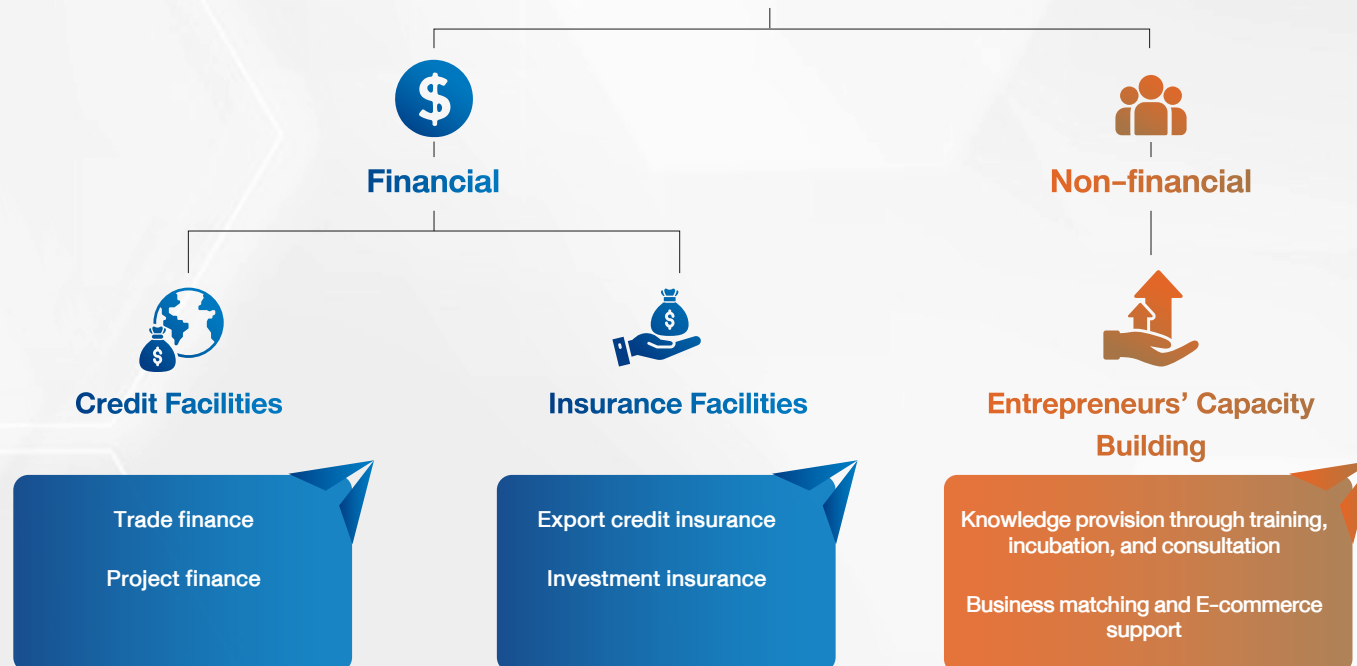
Business Structure^[2-1]

EXIM Thailand, wholly owned by the Ministry of Finance, is mandated to financially support Thai entrepreneurs through credit and insurance services and non-financially by enhancing their capacity to ensure sustainable export or overseas investment.



Business Structure

(100% owned by Ministry of Finance)



Policy Guidelines from the FPO (2021– 2025)

- **Finance for All:** To be a bank that supports Thai entrepreneurs' export and investment
- **Literacy for All:** To provide knowledge to Thai entrepreneurs, equipping them for exporting and investing abroad
- **Responsibility for All:** To be a bank with a strong foundation, responsibility for all sectors, and the capability of generating comprehensive and sustainable benefits

Remark: As of December 31, 2025, EXIM Thailand held 10,836 shares in National Digital ID Co., Ltd. (NDID), representing 0.31% of NDID's registered capital, pursuant to a resolution by the Government Financial Institutions Association.

Membership of External Agencies^[2-28]

EXIM Thailand participates as a member and/or collaborates with external organizations, both public and private sectors to jointly drive the Bank's operations to be efficient, meet stakeholder expectations, and respond to the needs of society. The Bank has implemented this with the aim to continuously deliver economic and social value.

Organization/Association	Year of Joining	Role of EXIM Thailand
Climate Change Institute: FTI CCI	2022	Committee
Working Group on Energy of the Thai Chamber of Commerce	2022	Vice Chairman
That Renewable Energy (RE100) Association	2021	Committee
Thailand Carbon Neutral Network: TCNN	2021	Committee
Carbon Market Club (CMC)	2021	Member
Thailand Taxonomy Board	2023	Member
The Association of Banks in Cambodia (ABC)	2019	Member
Thai Business Council of Cambodia (TBCC)	2019	Member
Thailand Banking Sector Computer Emergency Response Team (TB-CERT)	2019	Member
State Enterprise Club for Community Development	2019	Member
Federation of Thai Industries (FTI)	2018	Member
Renewable Energy Industry Club, FTI	2018	Member
Thai Business Association of the Lao PDR (TBAL)	2018	Member
Cooperation of Thai Bank in Lao PDR	2018	Member
Thai Business Association of Myanmar (TBAM)	2017	Member
The Government Financial Institutions Association (GFA)	2013	Member
International Banking Club	2007	Member
Thai Chamber of Commerce and Board of Trade of Thailand	2006	Member
The International Union of Credit and Investment Insurers (Berne Union)	2005	Member
Asian EXIM Banks Forum (AEBF)	1996	Member
ACI Club, Thailand	1994	Member

EXIM Thailand's Sustainable Development

- 🕒 Business Strategies of EXIM Thailand
- 🕒 Sustainability Development Policy and Goals
- 🕒 Management Structure for Sustainable Development
- 🕒 Materiality Assessment
- 🕒 Stakeholder Analysis and Engagement



Business Strategies of EXIM Thailand

Export-Import Bank of Thailand (EXIM Thailand) operates under the vision: “To take the lead in driving Thailand’s trade and investment strategies to grow on the global stage in a sustainable manner.” The Bank is committed to a framework that integrates three sustainable pillars—economic, social, and environmental—underpinned by good corporate governance and appropriate risk management.

In alignment with the Ministry of Finance’s policy, EXIM Thailand has built upon its expertise in export and overseas investment. It has expanded its credit and new services to meet environmental standards and government policies. This is to support target industries, infrastructure, high-potential service businesses, agriculture/biotechnology, and enterprises that operate with a commitment to Environmental, Social, and Governance (ESG) principles. These initiatives aim to sustainably elevate Thai industries’ competitiveness on the global stage, as follows:

S

Strategy 1

Elevating Thai entrepreneurs to the global stage (SME Export Grooming)



M

Strategy 2

Unlocking the world, Taking up opportunities for Thailand (Market Expansion)



A

Strategy 3

Raising awareness and fostering sustainable growth (Advocacy and Sustainability)



R

Strategy 4

Development of digital technology and innovation to support business expansion (Revamp Digital Systems)



T

Strategy 5

Cultivating EXIM One Team culture and enhancing personnel potential (Teamwork Spirits)



Sustainable Development Policy and Goals^[2-23]

EXIM Thailand is committed to being a “Responsible Bank” that is accountable to the economy, society, and the environment. The Bank has integrated relevant UN Sustainable Development Goals (SDGs) into its strategic direction, organizational structure, and management systems to drive its transformation into a sustainable bank. This approach is guided by the Environment, Social, and Governance (ESG) Framework and the Sustainable Banking Framework established by the Bank of Thailand (BOT). These frameworks prioritize good corporate governance as a key driver to balance and sustain benefits for the nation’s economy, society, and environment—fully reflecting EXIM Thailand’s founding purpose.

For more details on Sustainability Development Policy and Goals please go to: <https://www.exim.go.th/en/Sustainable-Development-Policy.aspx>

EXIM Thailand Sustainable Development Framework^[2-23]

Sustainable Development Framework and Operational Strategies	Environmental Dimension	Social Dimension	Governance Dimension
 Targets	Become a Specialized Financial Institution (SFI) aiming for Carbon Neutrality by 2027.	- Create equitable opportunities for financial access and enhance competitive potential. “Society/Community”: Create business opportunities and provide knowledge in international trade and investment. “Personnel”: Manage and develop human resources while creating a good working environment.	Conduct business under Good Corporate Governance principles.
 Sustainability Operational Policies Aligned with Material Topics	- Sustainable Lending and Investment - Efficient Resource Management	- Stakeholder Engagement for Sustainable Development - Recruitment, Attraction, and Retention of High-Potential Employees - Employee Engagement and Personnel Development - Financial Literacy and Business Management Knowledge for Entrepreneurs - Occupational Health and Safety in the Workplace - Human Rights and Labor Practices - Community Development Involvement	- Risk and Crisis Management - Corporate Governance and Business Ethics - Customer Satisfaction and Relationship Management - Anti-Corruption - Cybersecurity and Data Privacy Protection - Internal Innovation and Digital Transformation Promotion - Creating Opportunities for Entrepreneurs to Access Financial Products and Services
 Operational Strategies	- Accelerate ESG portfolio management - Execute the Carbon Neutrality Roadmap - Engage ESG stakeholders and expand partnerships to empower Thai businesses toward sustainability	- Leverage alliance agencies with expertise in target industries for knowledge exchange - Enhance efficiency in talent and succession management - Strengthen capabilities of entrepreneurs and exporters end-to-end to penetrate target markets - Support SMEs through integration with partners - Promote employee well-being	- Integrate Governance, Risk, and Compliance (GRC) - Fortify cybersecurity and network device infrastructure - Support the strategy to elevate Corporate Governance (CG) operations - Support strategies for digital technology development and process improvement - Develop applications to increase efficiency in customer transactions

Sustainable Development Strategy^[3-3]

In 2025, EXIM Thailand continued to study, analyze, assess, and review its operational status under its Organizational Sustainability Plan. The Bank gathered opinions, needs, and expectations from all nine stakeholder groups—namely regulators, shareholders, the Board of Directors, suppliers, collaborators, business partners, employees, customers, and communities. This was integrated with relevant domestic and international sustainability data and trends in the banking and finance sector across present and future contexts, as well as business-related sustainability standards. These standards include the Principles for Responsible Banking (PRB) established by the United Nations Environment Programme Finance Initiative (UNEP FI), material sustainability topics for the banking sector by the Sustainability Accounting Standards Board (SASB), and IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2 Climate-related Disclosures by the International Sustainability Standards Board (ISSB) under the IFRS Foundation, in response to recommendations from policymakers, regulators, and sustainable finance frameworks.

EXIM Thailand operates in alignment with 14 United Nations Sustainable Development Goals (UN SDGs). To further align its operations with international standards, the Bank has implemented its Sustainable Development Policy, Human Rights Policy, and Environmental Policy. This reaffirms its commitment to conducting business responsibly, guided by good corporate governance and human rights principles, to build confidence and trust among all stakeholder groups.

EXIM Thailand is committed to leading the drive for Thailand's trade and investment strategies toward sustainable global growth. By delivering value to stakeholders through good corporate governance and prudent risk management, the Bank strives to foster balance across three key dimensions—economic, social, and environmental—maximizing benefits for all stakeholders while aligning with the UN SDGs.

Sustainable Development Target and performance

Sustainability Performance Indicators		Target 2025	Performance 2025
 Environmental	Proportion of ESG Loan Outstanding and Contingents (%)	43.29	47.78
	Proportion of GHG Emissions Reduction - Scope 1 & 2 (2022 Base Year) (%)	50	58.55
	Total GHG Emissions (tCO ₂ e)	≤ 2,372.13	2,206
	Number of Partnerships to Engage ESG Entrepreneurs (Organization)	3	6
 Social	Proportion of Organizations Engaged in Knowledge Exchange (%)	4	5
	Talent Engagement Score (%)	76	80.50
	Number of SMEs Entrepreneurs Trained (Entrepreneurs)	2,696	3,005
	Number of SME Customers (Account)	4,886	4,342
 Governance	Employee Satisfaction Level with Work-Life Balance Factors (%)	80	97.25
	Awareness Level of Desired Behaviors in Governance, Risk, and Compliance (GRC) (%)	≥ 84	89.85
	Availability of Digital Channels for Core Systems and Internet-Facing Systems (%)	≥ 99.50	100
	Number of Non-Compliance Complaints (Incidents)	0	0
	Customer Satisfaction Level with Online/Digital Services (%)	≥ 85	88.10
	Progress of Application Development Plan to Enhance Customer Transaction Efficiency (%)	100	100

Management Structure for Sustainable Development^{[2-12] [2-13]}

The Corporate Governance and Sustainable Development Committee is mandated to review the materiality of sustainability, scrutinize the sustainable development policy and plans for submission to the Board of Directors for approval, and monitor and report the results thereof to the Board of Directors on a quarterly basis. In addition, the Bank has established a Sustainable Development Working Group composed of top executives and executives from relevant departments tasked with driving the Bank's ESG activities to achieve the goals with the support of the executives and employees across the organization.

Management Structure for Sustainable Development



Policy Level

- Set sustainability-related directions, materiality, targets, policies and manuals in line with the Bank's mission and international standards.
- Consider strategies and plans, as well as monitoring and tracking of sustainable development activities to achieve the objectives.



Management Level

- Prioritize materiality and define ESG indicators.
- Encourage all departments to formulate strategies and plans to support ESG indicators.
- Manage and track ESG performance in business plans, master plans, and action plans to achieve the targets.



Operational Level

Integrate sustainability-related policies and practices into strategic and action plans at various levels and drive implementation to achieve the goals.

Roles and Responsibilities in the Management of Sustainable Development^{[2-12] [2-13] [2-14]}

Board of Directors

The EXIM Thailand Board of Directors holds ultimate oversight in setting the direction and monitoring the Bank's sustainability operations. Its primary duties include reviewing and approving the Sustainable Development Policy and related policies, such as the Human Rights Policy, Environmental Policy, and Good Corporate Governance Policy, as well as approving the organization's material sustainability topics.

Furthermore, the Board of Directors is responsible for ensuring that sustainability operations are systematically integrated into the Bank's strategic plan, master plans, and departmental operational plans. The Board continuously monitors performance against environmental, social, and governance (ESG) goals and supports the preparation of a sustainability report aligned with international standards.

Corporate Governance and Sustainable Development Committee

The Corporate Governance and Sustainable Development Committee is responsible for reviewing policies, operational manuals, and action plans related to Corporate Governance (CG), Sustainable Development, and Corporate Social Responsibility (CSR). The Committee also oversees, monitors, and evaluates ESG performance on a quarterly basis to achieve specified targets, while encouraging directors, executives, and employees to consistently drive sustainability operations, with the authority to appoint working groups as appropriate.

Sustainable Development Working Group

The Sustainable Development Working Group is chaired by the Senior Executive Vice President - Business Development and Sustainability. It comprises the Heads of Corporate Business Departments, Export Studio, Corporate Strategy Department, Product Development Department, and Risk Management Department. The Head of the Sustainability Development Department serves as the Secretary, with the Head of the Compliance Department acting as an Observer.

The Working Group supports the Bank's sustainability operations to achieve its corporate ESG goals. Its key duties include updating sustainability-related policies and operational guidelines, reviewing material topics, and defining ESG objectives, targets, and key performance indicators (KPIs). It also assists relevant departments in incorporating these metrics into the integrated formulation of the Bank's strategic plan, master plans, and operational plans, while tracking performance and reporting to the Board of Directors on a quarterly basis.

The Sustainable Development Working Group is required to convene at least once a quarter. In 2025, a total of 11 meetings were held, with no significant sustainability concerns or material non-compliance with relevant laws and regulations identified^[2-27]

Following each meeting of the Working Group, the agenda and operational performance summaries are reported to the Management Committee, the Corporate Governance and Sustainable Development Committee, and the Board of Directors, respectively, for acknowledgment on a quarterly basis.^[2-16]

Reporting of Sustainability Performance^[2-14]

The Board of Directors actively oversees the sustainability report preparation process by reviewing material topics to ensure the completeness, accuracy, and reliability of economic, social, and environmental data, and approving the sustainability report prior to public disclosure.

To support this process, the Sustainable Development Working Group, alongside executives from relevant departments, is responsible for monitoring performance and collecting, compiling, and summarizing data in accordance with national and international sustainability frameworks and standards—particularly the GRI Standards—for disclosure to stakeholders and the public through the annual sustainability report.

Management of Impacts on Stakeholders^[2-6]

EXIM Thailand manages impacts on stakeholders across its supply chain and value chain. The Bank considers all stakeholder groups and prioritizes the sustainability management of activities throughout both chains by creating stability and prosperity through products and services that meet the needs of all groups, alongside prudent risk management.

The Bank's value chain consists of the following components:

- **Primary Activities:** covering the processes of trade and investment promotion, capacity building for entrepreneurs, marketing and sales, credit analysis and approval, legal documentation and contracting, transaction services, and debt and asset management.
- **Support Activities:** covering the processes of administrative services, procurement, treasury management, legal operations, human resource management, IT management, accounting and budgeting, as well as process development, knowledge management, and innovation.

The Bank engages with various stakeholder groups^[2-29], categorized as follows:

- **Direct stakeholders:** comprising regulators, shareholders, the Board of Directors, suppliers, collaborators, business partners, employees, and customers.
- **Indirect stakeholders:** comprising society and communities.

Value Chain^[2-6]

EXIM Thailand operates business in the financial industry where the value chain starts from capital funds made available by the Ministry of Finance and those raised from various sources to accommodate launch of loan products and export credit insurance services for Thai exporters and investors. It also cooperates with public and private alliances in strengthening Thai entrepreneurs' capabilities and competitiveness on the global front. The Bank has in place sound internal management process instrumental to its responsible business operation toward all stakeholders in alignment with ethical standards and management and service quality control well accepted globally devising proper technologies and innovations in order to achieve a balanced economic, social and environmental goal.



Materiality Assessment^[3-1]

The Export-Import Bank of Thailand (EXIM Thailand) identifies and prioritizes its material topics through a systematic assessment of its business impacts on economic, social, and environmental dimensions. This comprehensive process encompasses both positive and negative, short-term and long-term, as well as direct and indirect impacts throughout the organization's entire value chain.

The assessment is conducted in accordance with the GRI Sustainability Reporting Standards and integrates the double materiality concept aligned with the European Commission's guidelines. This ensures the proper identification of material topics and the scope of related impacts, accurately reflecting their relevance to the Bank's stakeholders and business relationships.

In conducting the double materiality assessment, EXIM Thailand evaluates two distinct dimensions: 1) Impact Materiality (Inside-Out): the impacts of the Bank's business operations on the economy, society, and the environment.; Financial Materiality (Outside-In): the financial impacts of sustainability topics on the Bank's financial position, operational performance, and risk profile. This approach enables the Bank to comprehensively assess risks and opportunities across both financial and non-financial dimensions. It enhances corporate transparency and accountability while effectively responding to the expectations of investors, clients, and stakeholders who prioritize Environmental, Social, and Governance (ESG) issues.

Through this rigorous assessment process, EXIM Thailand identified a total of 16 sustainable-related topics in 2025. These topics have been formally reviewed and approved by the Board of Directors to serve as the foundational framework for the Bank's strategic formulation, sustainability management, and further corporate ESG disclosures.

The Materiality Assessment Process based on the Double Materiality Concept^[3-1]

The Export-Import Bank of Thailand (EXIM Thailand) has conducted its materiality assessment by integrating the Double Materiality concept. This approach encompasses both Impact Materiality (the impacts of business operations on the economy, society, and the environment) and Financial Materiality (the financial impacts of sustainability topics on the organization's financial position, operational performance, and risk profile). The assessment consists of 4 key steps as follows:



1. Identification

EXIM Thailand identifies sustainability topics relevant to its business operations throughout the entire value chain. This involves analyzing actual and potential, positive and negative, as well as direct and indirect impacts across short-, medium-, and long-term horizons.

The identification process leverages internal insights—including the Bank's vision, mission, strategy, goals, policies, and operational directions—alongside external drivers such as economic, social, environmental, and regulatory trends, stakeholder expectations, and relevant industry contexts. These elements are systematically analyzed under the principle of Sustainability Context in accordance with the GRI Standards.



2. Prioritization

EXIM Thailand evaluates and prioritizes its sustainability topics based on two core dimensions:

- Influence on Stakeholder Assessments and Decisions, and
- Significance of the Organization's Economic, Environmental, and Social Impacts

In accordance with the GRI Materiality Principle, this prioritization is conducted through stakeholder engagement processes alongside collaborative discussions with executive management and relevant departments within the Bank.



3. Validation

Content integrity, disclosure coverage, and performance data collection are validated by reviewing the completeness of material sustainability topics selected by the Bank for implementation and reporting, in accordance with the Completeness principle. This process is reviewed by executive management to compile performance data aligned with established plans, projects, or activities.



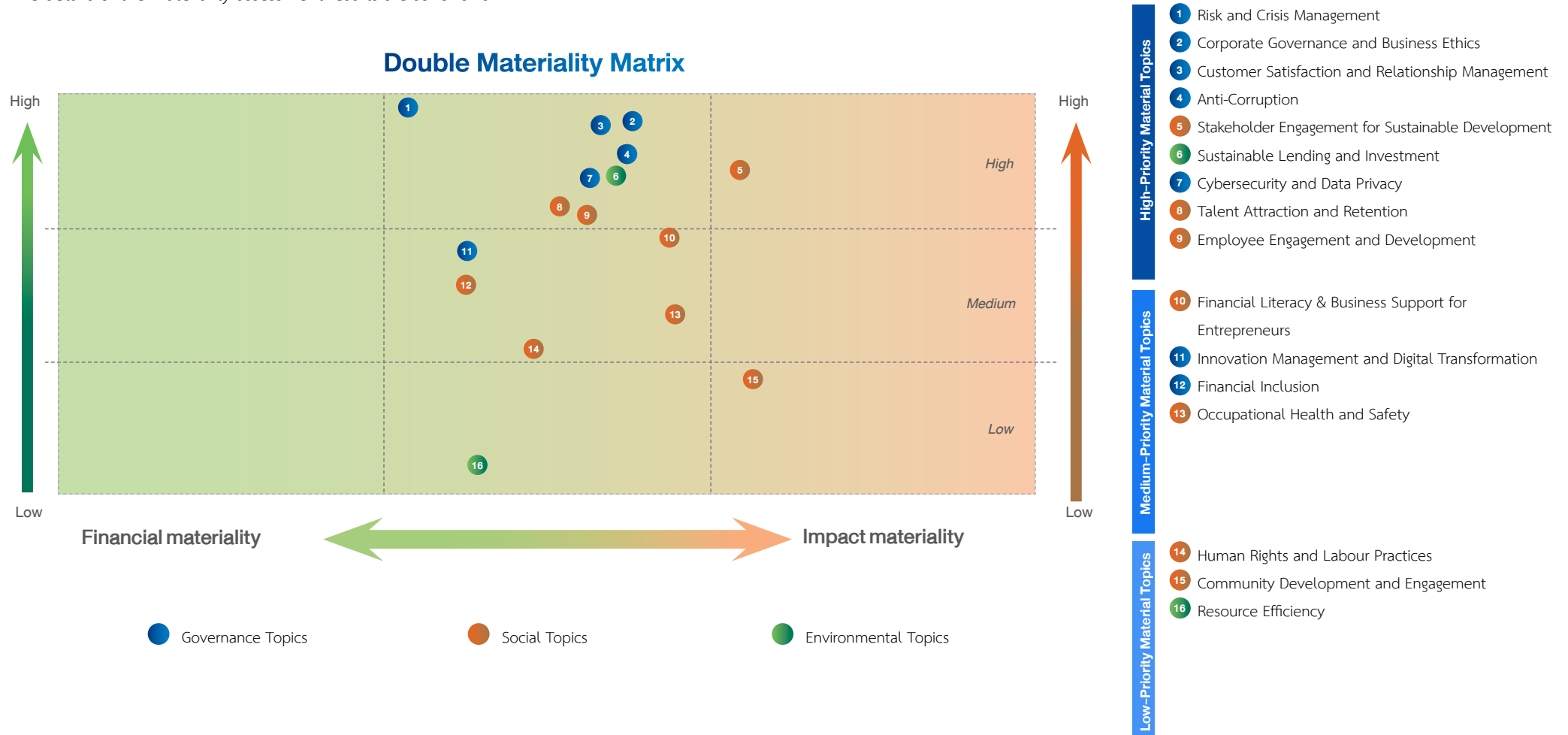
4. Review and Approval

EXIM Thailand regularly reviews the assessment and prioritization of material topics, considering both Impact Materiality and Financial Materiality. The assessment results are then verified and commented on by external experts, before being submitted to the Board of Directors and/or senior management for approval. This ensures the appropriateness of the material topics, which serve as a foundation for strategy formulation, risk management, and the preparation of the Bank's next sustainability report.

2025 Materiality Assessment Results^{[3-1] [3-2]}

In 2025, the Bank assessed its material topics based on the double materiality concept. The 2024 material topics were reviewed, analyzed, and evaluated to ensure alignment with the current context, considering both internal and external factors. This process also integrated international reporting standards and frameworks, such as the GRI Standards, SASB Standards, and ISSB, alongside stakeholder expectations gathered through designated channels. This ensures that the Bank's material topics remain relevant, align with global practices, adapt to the current landscape, and effectively reflect impacts on the organization and all stakeholders.

The details of the materiality assessment results are as follows:



List of Material Topics^[3-2]

Material Topics	GRI Topic Standards and G4 Sector Disclosures	SDGs
Risk and Crisis Management	GRI 3-3 Management of material topics	
Corporate Governance and Business Ethics	GRI 205 Anti-corruption 2016 GRI 206 Anti-competitive behavior 2016	
Customer Satisfaction and Relationship Management	GRI 3-3 Management of material topics GRI 417 Marketing and labeling 2016	
Anti-Corruption	GRI 205 Anti-corruption 2016	
Stakeholder Engagement for Sustainable Development	GRI 3-3 Management of material topics	
Sustainable Lending and Investment	FS6 Percentage of the portfolio for business lines by specific region, size (e.g., Micro/SME/Large) and by sector FS7 Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose FS8 Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose GRI 203 Indirect Economic Impacts 2016	
Cybersecurity and Data Privacy	GRI 418 Customer privacy 2016	
Talent Attraction and Retention	GRI 401 Employment 2016	

Material Topics	GRI Topic Standards and G4 Sector Disclosures	SDGs
Employee Engagement and Development	GRI 401 Employment 2016 GRI 402 Labor/Management Relation 2016 GRI 404 Training and Education 2016 GRI 405 Diversity and Equal Opportunity 2016 GRI 406 Non-discrimination 2016	
Other Topics	GRI Topic Standards and G4 Sector Disclosures	SDGs
Financial Literacy & Business Support for Entrepreneurs	FS16 Initiatives to enhance financial literacy by type of beneficiary	
Innovation Management and Digital Transformation	GRI 3-3 Management of material topics GRI 203 Indirect Economic Impacts 2016	
Financial Inclusion	FS13 Access points in low-populated or economically disadvantaged areas by type FS14 Initiatives to improve access to financial services for disadvantaged people	
Occupational Health and Safety	GRI 403 Occupational Health and Safety 2018	
Human Rights and Labour Practices	GRI 407 Freedom of Association and collective bargaining 2016 GRI 408 Child Labor 2016 GRI 409 Forced or Compulsory Labor 2016 GRI 410 Security Practices 2016	
Community Development and Engagement	GRI 413-1 Operations with local community engagement, impact assessments, and development programs GRI 413-2 Operations with significant actual and potential negative impacts on local communities	
Resource Efficiency	GRI 201-2 Financial Implications and other risks and opportunities due to climate change GRI 301 Materials 2016 GRI 302 Energy 2016 GRI 303 Water and Effluents 2018 GRI 305 Emissions 2016 GRI 306 Waste 2020	

Stakeholder Analysis and Engagement^[2-29]

The Export-Import Bank of Thailand (EXIM Thailand) has applied the AA1000 Stakeholder Engagement Standard (AA1000SES) to identify its stakeholder groups. This involves assessing and analyzing the relevance and impacts of the Bank's operations on all stakeholders throughout the value chain. Engagement is fostered through collaborations between the Bank's internal departments and each stakeholder group across various communication channels to gather feedback, needs, and expectations regarding EXIM Thailand's performance. These insights are subsequently utilized to develop strategies and action plans aimed at improving the Bank's operations, ensuring they comprehensively and equitably respond to the needs and optimize the satisfaction of each stakeholder group.

Stakeholder Groups	Stakeholder Engagement Channels / Guidelines	Stakeholder Expectations	Responses to Stakeholder Expectations
 1. Regulator	• Vision Meeting • Participate in joint activities between EXIM Thailand and government agencies • Attend consultative meetings on various occasions (as scheduled) • Conduct annual site visits to clients' business operations • Participate in EXIM Thailand's annual performance evaluation • Monitor EXIM Thailand's financial and non-financial performance annually • Exchange key information in accordance with government policies, laws, and regulations (as scheduled) • Organize the annual EXIM Stakeholder Day • Review sustainability material topics annually • Conduct the annual stakeholder opinion survey	• Continuous economic drive through trade and investment for Thai exporters in target industries • Enhanced access to capital for SMEs and vulnerable groups • Corporate KPIs aligned with national strategic priorities to deliver tangible, long-term impacts • Capacity building to effectively offer financial advice, products, and services • Operations adhering to international standards, code of ethics, and robust corporate governance (CG) • Continuous human capital development to foster professional expertise	• Support investment and exports in targeted industries (S-Curve) to elevate the Thai manufacturing sector • Promote high-potential service sectors (Creative, Digital, Health, Logistics) • Support the agro-processing sector across the value chain and its overseas market expansion • Collaborate with partner organizations to broaden credit access for micro-entrepreneurs • Enhance comprehensive entrepreneurial capabilities through SMEs Export Studio • Align corporate KPIs with national trade and investment strategies • Review sustainability material topics in alignment with international standards and government policies • Develop ESG experts and explore guidelines for providing ESG advisory and technical assistance • Enhance the efficiency of talent and succession management • Establish a Corporate University to enhance human capital development • Enhance corporate governance (CG) and compliance management

Stakeholder Groups	Stakeholder Engagement Channels / Guidelines	Stakeholder Expectations	Responses to Stakeholder Expectations
2. Shareholder	- Convene an annual Vision Meeting - Participate in joint activities with shareholder organizations - Attend consultative meetings on various occasions - Conduct annual site visits to clients' business operations - Participate in EXIM Thailand's annual performance evaluation - Organize the annual EXIM Stakeholder Day - Conduct the annual stakeholder opinion survey	- Continuous economic drive through trade and investment for Thai exporters in target industries - Enhanced funding access for SMEs and vulnerable business groups - Corporate KPIs aligned with national strategic goals to deliver tangible and sustainable results - Continuous capacity building to effectively deliver financial advisory services and products - Management aligned with international standards, code of ethics, and robust corporate governance (CG) - Continuous human capital development to foster professional expertise	- Support investment and exports in targeted industries (S-Curve) to elevate the Thai manufacturing sector - Promote high-potential service sectors (Creative, Digital, Health, Logistics) - Support the agro-processing sector across the value chain and its overseas market expansion - Collaborate with partner organizations to broaden credit access for micro-entrepreneurs - Enhance comprehensive entrepreneurial capabilities through SMEs Export Studio - Align corporate KPIs with national trade and investment strategies - Review sustainability material topics in alignment with international standards and government policies - Develop ESG experts and explore guidelines for providing ESG advisory and technical assistance - Enhance the efficiency of talent and succession management - Establish a Corporate University to enhance human capital development - Enhance corporate governance (CG) and compliance management
3. Board of Directors	- Convene an annual Vision Meeting - Hold Board of Directors and Board of Executive Directors meetings (as scheduled) - Hold consultative meetings on various occasions (as scheduled) - Conduct site visits for feedback and guidance on collaboration, relationship building, and process innovation (annually/as scheduled)	- Clear definition of roles, duties, and corporate KPIs - Strong support for S-Curve industries and SMEs - Establishment of clear target country strategies - Adoption of advanced technologies to drive operational efficiency - Streamlining of transaction processes for greater convenience, speed, and accuracy - Clear operational plans with defined roles and responsibilities - Transparent, agile, and ethical management	- Enhance credit portfolio monitoring and management for optimal efficiency - Expand credit facilities in targeted S-Curve industries, infrastructure, and processed agriculture - Explore opportunities and defining EXIM Thailand's role in strategic high-potential markets - Upgrade core Trade Finance systems to ensure data speed and accuracy - Advance toward Digital Banking and integrating AI into internal Knowledge Management (KM) - Streamline customer care processes and shorten transaction turnaround times - Enhance corporate governance (CG), risk management, and compliance (GRC) functions

Stakeholder Groups	Stakeholder Engagement Channels / Guidelines	Stakeholder Expectations	Responses to Stakeholder Expectations
 3. Board of Directors (cont.)	- Organize economic, social, and environmental community strengthening initiatives (as scheduled) - Arrange training programs and seminars for skill and competence enhancement (as scheduled) - Conduct the annual stakeholder opinion survey	- Integration of CG and GRC principles into core business processes - Enhanced communication between executives and employees - Strategic talent acquisition and capability development in specialized fields - Fostering of employee engagement, loyalty, and job satisfaction - Development of diverse financial products (e.g., renewable energy and high-potential service sectors) - Expansion of communication channels via digital and social media	- Increase frequency and channels of internal communication to foster shared understanding across policy and operational levels - Establish a Corporate University to systematically uplift personnel capabilities - Implement effective talent and succession management for career advancement - Elevate comprehensive business management toward environmental sustainability, including carbon credit trading - Focus on high-potential service businesses (Creative, Digital, Health, Logistics) in global markets - Retain client base and enhance market awareness of trade credit insurance products - Enhance communication efficiency through social media channels to effectively reach target groups
 4. Suppliers	- Conduct site visits to gather feedback, enhance relationships, and foster joint operational innovations (annually/as scheduled) - Hold consultative meetings to gather feedback on joint operational guidelines in alignment with best practices (as scheduled) - Organize communication sessions on operational frameworks to ensure compliance with relevant laws, rules, and regulations (as scheduled)	- Enhanced business capabilities for market expansion across related sectors - Targeted support for entrepreneurs in industries with high potential for global market penetration - Leveraging modern technology to deliver greater convenience for EXIM Thailand, business sectors, and clients - Expansion of overseas networks and representative offices to support Thai entrepreneurs globally - Regular exchange of information to support inter-organizational cooperation	- Focus on high-potential service businesses (Creative, Digital, Health, Logistics) in global markets - Promote agricultural and agro-processing products to meet international export standards - Modernize the trade finance core system to enhance speed and system connectivity - Elevate banking services toward full-scale digital banking - Integrate AI into knowledge management and operational efficiency enhancement - Explore opportunities to strengthen EXIM Thailand's presence in strategic countries and expand partner bank networks overseas to complement physical branch presence - Establish digital communication channels for sharing market intelligence beneficial to suppliers and business sectors - Hold progress tracking meetings and discussions to evaluate and optimize collaborative performance (as scheduled)

Stakeholder Groups	Stakeholder Engagement Channels / Guidelines	Stakeholder Expectations	Responses to Stakeholder Expectations
 5. Collaborators	- Conduct site visits to gather feedback, enhance relationships, and foster joint operational innovations (annually/as scheduled) - Hold consultative meetings with new collaborators to establish operational guidelines aligned with best practices (as scheduled) - Organize communication sessions on operational frameworks to ensure compliance with relevant laws, rules, and regulations (as scheduled) - Organize the annual EXIM Stakeholder Day - Conduct the annual stakeholder opinion survey	- Collaboration with partner networks to support tech-driven industries and SMEs - Unlocking trade and investment opportunities in new frontier markets - Demand for flexible, diverse products tailored to tech sectors and SMEs - Expansion of trade credit insurance coverage across all regions - Fast, accurate processes with seamless digital/mobile transaction capabilities - Adoption of AI technology to improve operational convenience - Seamless operational continuity and smooth handovers to ensure uninterrupted service delivery - Regular, transparent communication regarding product features and promotional offers - Swift transaction processing and effective inter-agency coordination	- Enhance financial inclusion for Thai entrepreneurs through end-to-end partnership collaborations - Drive high-potential service sectors (Creative, Digital, Health, Logistics) in global markets - Explore opportunities and operational models to strengthen EXIM Thailand's role in high-potential target markets - Conduct public relations campaigns to build awareness of medium- and long-term (MLT) export credit insurance and investment (INV) insurance facilities - Upgrade systems supporting trade credit insurance services - Survey client demand and gather Voice of Customer (VOC) feedback to tailor products to evolving business environments - Modernize the trade finance core system to enhance transaction speed - Elevate banking services toward full-scale digital banking - Integrate AI into knowledge management and operational efficiency enhancement - Systematically manage client and collaborator relationships - Implement effective talent management to ensure operational continuity - Communicate information and activity updates through diverse media channels - Upgrade the core banking system to optimize efficiency and eliminate redundant processes
 6. Partners	Conduct site visits to gather feedback, enhance relationships, and foster joint operational innovations (annually/as scheduled)	- Focus on technology adoption to enhance operational convenience and speed in collaborative workflows - Transparent, efficient, and expedited procurement and disbursement processes	- Upgrade the core banking system to optimize efficiency and eliminate redundant processes - Elevate banking services toward full-scale digital banking - Integrate AI into knowledge management and operational efficiency enhancement

Stakeholder Groups	Stakeholder Engagement Channels / Guidelines	Stakeholder Expectations	Responses to Stakeholder Expectations
 6. Partners (cont.)	- Organize communication sessions on operational frameworks to ensure compliance with relevant laws, rules, and regulations (as scheduled) - Organize engagement activities to gather feedback on needs and expectations, or EXIM Stakeholder Day (as scheduled)	- Agile coordination with external agencies and institutions - Strict adherence to transparency and compliance within legal, regulatory, and governance frameworks	- Streamline internal processes and shorten approval turnaround times - Modernize procurement systems to align with international standards and enhance digital capabilities for partner tracking - Communicate and comply with corporate governance (CG) policies to ensure transparency and fairness to all partners - Implement anti-corruption measures in collaboration with partners
 7. Employees	- Organize quarterly Town Hall meetings - Hold quarterly business function line meetings - Hold monthly departmental head meetings - Engage with employees through training, seminars, and employee relations activities (as scheduled) - Organize “Meet the President” sessions (as scheduled) - Communicate human resources news, updates, and policies via email channels - Convene Employee Relations Committee meetings to share and align on HR policies - Conduct the annual employee engagement and satisfaction survey	- Focus on non-interest income-generating products to ensure long-term financial sustainability - Digitalization of internal workflows to boost speed, convenience, and eliminate operational redundancies - Continuous personnel skill and knowledge development to keep pace with evolving industry trends - Alignment of organizational structures and compensation systems with the Bank’s core mission	- Expand non-interest revenue streams through investment banking services - Develop ESG experts and explore guidelines for providing ESG advisory and technical assistance to clients - Modernize the trade finance core system to optimize operational efficiency - Integrate AI into internal knowledge management to streamline employee access to work-related information - Elevate banking services toward full-scale digital banking - Establish a Corporate University to systematically uplift personnel capabilities - Implement effective talent and succession management to support career advancement - Maintain an active Employee Relations Committee to enhance employee welfare and remuneration policies
 8. Customers	- Conduct site visits to clients and entrepreneurs (annually/as scheduled) - Organize targeted seminars and training programs (as scheduled) - Conduct the annual client satisfaction survey - Engage clients in EXIM Thailand’s relationship enhancement activities (as scheduled)	- Diverse financing options (short-, medium-, long-term) with competitive interest rates and flexible terms - Strong financial support for strategic industries (S-Curve, food, and service sectors) - Flexible liquidity and collateral asset management - Expansion of trade credit insurance coverage and long-term premium optimization	- Expand credit and contingent liability facilities for S-Curve, high-potential service, and agro-processing industries - Collaborate with partner agencies to broaden micro-entrepreneurs’ access to tailored financial terms and conditions - Develop tailor-made financial products with flexible terms suited to specific business models - Upgrade systems supporting MLT/INV insurance operations to enhance efficiency and accessibility

Stakeholder Groups	Stakeholder Engagement Channels / Guidelines	Stakeholder Expectations	Responses to Stakeholder Expectations
 8. Customers (cont.)	- Involve customers in corporate social and environmental responsibility initiatives (as scheduled) - Manage customer feedback and complaints through multi-channel networks (telephone, letters, website, social media, and email) - Resolve disputes and process compensation systematically on a monthly basis	- Access to a comprehensive buyer intelligence system to support export decision-making - Provision of business matching services and predictive market insights (foreign exchange and overseas market trends) - Functioning as an intermediary and information hub for trade and tax related data - Streamlined, paperless operational processes for greater efficiency and speed - Comprehensive online and in-app transaction capabilities, featuring real-time notification systems and advanced security	- Explore operational models for establishing a buyer data center through data integration with international partner institutions - Organize risk-awareness activities and provide trade credit insurance insights to retain the client base - Proactively manage client relationships through partner referrals and targeted industry insights - Build comprehensive exporter capabilities for target markets through end-to-end advisory, training, and business matching - Provide FX advisory and hedging services to mitigate foreign exchange risks for clients - Elevate services toward full-scale digital banking for real-time credit limit verification and online transactions - Modernize the trade finance core system to ensure data accuracy and processing speed - Strengthen data privacy and cybersecurity infrastructure in alignment with international standards
 9. Society & Communities	- Publish corporate governance (CG), corporate social responsibility (CSR), and sustainable development performance reports (annually) - Organize community relationship-building activities (as scheduled) - Organize community-strengthening initiatives covering economic, social, and environmental dimensions (as scheduled) - Manage grievances and resolve conflicts through physical and digital channels (telephone, letters, email, website, and social media) (monthly/as scheduled)	- Public relations and information disclosure promoting broader accessibility to products and activities - Facilitation of business matching to unlock new markets for community and local entrepreneurs - Transparent communication of organizational vision, mission, and strategic direction - Continuous reporting on environmental, social, and governance (ESG) performance - Execution of initiatives that deliver tangible community strengthening and environmental stewardship	- Provide comprehensive knowledge and readiness building for small-scale community entrepreneurs transitioning toward global markets - Proactively curate and communicate targeted information and activities to effectively reach community groups - Collaborate with alliance agencies to expand funding access and market opportunities for grassroots entrepreneurs - Report sustainability performance across ESG dimensions in alignment with international standards - Develop strategic communication across diverse media channels to enhance public understanding of EXIM Thailand's role as a Development Financial Institution (DFI) - Develop eco-friendly financial products and provide ESG advisory services to elevate local production standards - Execute initiatives that promote sustainable income generation and environmental protection within communities

Economic and Governance Dimension

- 📌 Corporate Governance
- 📌 Risk and Crisis Management
- 📌 Customer Relationship Management
- 📌 Cybersecurity and Data Privacy
- 📌 Innovation and Digital Transformation
- 📌 Sustainable Supply Chain Stakeholder Management



Corporate Governance^[3-3]

The Export-Import Bank of Thailand (EXIM Thailand) is highly committed to good corporate governance. The Bank has established comprehensive policies, governance structures, defined scopes of responsibility, management systems, promotional mechanisms, and performance monitoring systems, all while strictly adhering to sound business ethics. These measures are designed to enhance transparency, accountability, and responsibility in the conduct of the Board of Directors, management, and employees at all levels^[3-3] Operating under the principles of good corporate governance fosters trust, confidence, and support from all stakeholder groups. Furthermore, it enhances organizational value and competitiveness, leading to stable and sustainable growth.

Target and Performance^[3-3]

2025 Targets



employees are aware of good corporate governance policy and business ethics.

100%



Zero incidents of business ethics violations.^[2-27]



Zero lawsuits filed against the organization involving corruption.^[205-3]



Zero corruption incidents involving partners, suppliers, collaborators, or within the organization.^[205-3]



Score at least
90 points
on the Integrity & Transparency Assessment (ITA) for government agencies.

2025 Performance



employees and executives are aware of corporate governance policy and business ethics.

100%



Zero incidents of business ethics violations.^[2-27]



Zero lawsuits filed against the organization involving corruption.^[205-3]



Zero corruption incidents involving partners, suppliers, collaborators, or within the organization.^[205-3]



Achieved an Integrity & Transparency Assessment (ITA) score of
97.11 points.

2026 Targets



employees and executives at all levels are aware of corporate policies and business ethics.

100%



employees and executives at all levels receive training on business ethics and anti-corruption.

100%



key business partners acknowledge and accept the Bank's Anti-Corruption Policy.

100%



Score at least
95 points
on the Integrity & Transparency Assessment (ITA).

Business Risks and Opportunities^[3-3]

Risks

Deficiencies in governance and internal performance monitoring may lead to business management failures and create loopholes for corruption. This can severely damage the Bank's reputation and stakeholder confidence—particularly in terms of investment—resulting in financial losses and potentially risking the long-term viability of the business.

Opportunities

Conducting business in accordance with good corporate governance principles, combined with a strong commitment to business ethics, demonstrates responsibility toward stakeholders. This strengthens the Bank's reputation and builds trust among customers, employees, and society. Furthermore, it enhances the attraction of top talent and supports the organization's stable and sustainable growth.

Objectives and Policies

The Bank places great importance on good corporate governance and strict compliance with relevant laws and regulations, while striving to build trust among all stakeholder groups. Conducting business under good corporate governance principles serves as a vital foundation for enhancing competitiveness and fostering long-term sustainable organizational growth.^[3-3]

Furthermore, the Bank is committed to operating ethically, transparently, and with integrity. Within its corporate governance framework, the Bank has established anti-bribery and anti-corruption policies. These policies underscore the Bank's commitment to preventing bribery and corruption, while fostering awareness among the Board of Directors, executives, and employees to oppose all forms of misconduct. This is driven by the Bank's recognition of the severe impacts of bribery and corruption, which not only cause reputational and financial damage to the Bank but also lead to unfair competition in the business sector, ultimately harming the nation's overall economy and society.

Good Corporate Governance Policy^[2-9]

EXIM Thailand has established a Corporate Governance Policy to serve as a guideline for the Board of Directors, executives, and employees to uphold and implement in their operations. In this regard, the Board of Directors has formulated the Corporate Governance Policy and Manual in alignment with international standards and best practices. These include the framework of the Organisation for Economic Co-operation and Development (OECD), the State Enterprise Policy Office (SEPO), and the Securities and Exchange Commission (SEC). The objective is to promote fair and responsible business operations under efficient and effective compliance with laws, rules, regulations, and guidelines. The essence of this policy comprises 7 core principles as follows:

1. Accountability

Accountability for performance outcomes and the execution of duties.

2. Responsibility

Responsibility with adequate capability and efficiency.

3. Equitable Treatment

Fair and equal treatment of all stakeholders.

4. Transparency

Transparency in operations that allows for auditability and disclosure of information.

5. Value Creation

Long-term and short-term value creation for the enterprise.

6. Ethics & Integrity

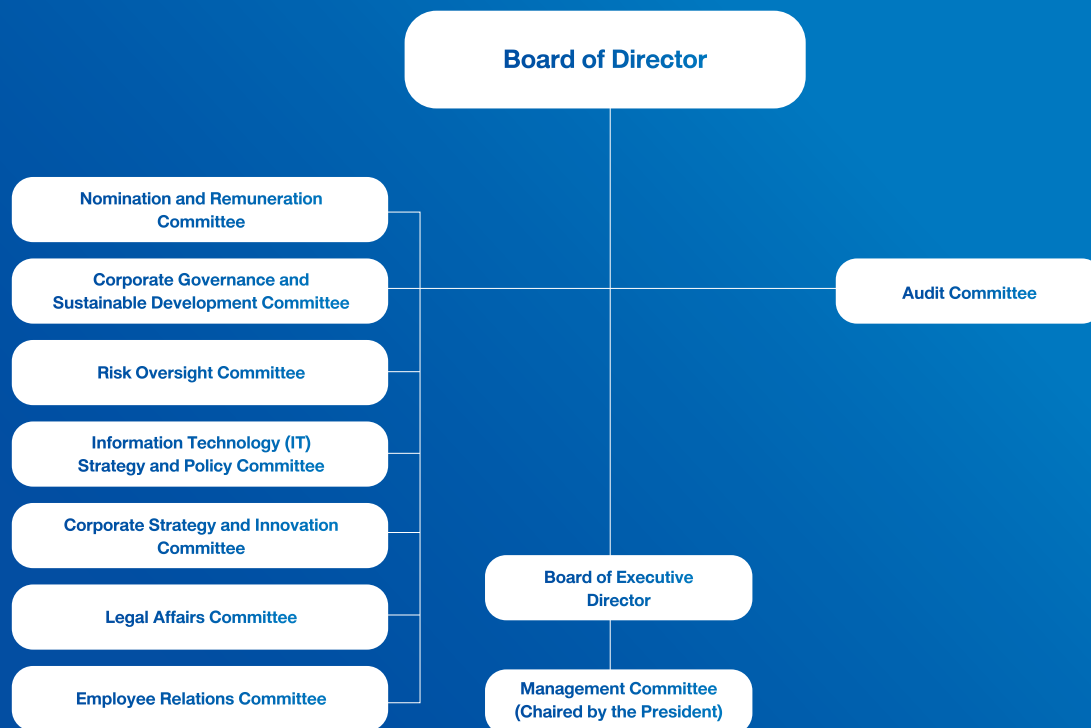
Promotion and development of corporate governance to ensure business ethics and integrity.

7. Participation

Stakeholder participation and engagement.

For further details, please see the Corporate Governance Policy on <https://www.exim.go.th/en/aboutexim/Governance/GoodCorporateGovernance/policy.aspx>

Corporate Governance Structure of EXIM Thailand^{[2-9] [2-11]}



Structure of the Board of Directors

The Export-Import Bank of Thailand Act (No. 3), 2018 (B.E. 2561) outlines the structure of the Board of Directors as follows:

- 1. Ex-Officio Directors:** a total of six ex-officio directors consisting of five representatives from concerned government agencies, namely the Director General of the Fiscal Policy Office, Ministry of Finance; the Director General of the Department of Foreign Trade, Ministry of Commerce; the Director General of the Office of Industrial Economics, Ministry of Industry; the Secretary General of the Office of Agricultural Economics, Ministry of Agriculture and Cooperatives; the Director General of the Department of International Economic Affairs, Ministry of Foreign Affairs; and the President of EXIM Thailand, who also serves as an ex-officio director.
- 2. Other Director:** consisting of a maximum of five directors appointed by the Minister of Finance with the consent of the Cabinet, at least three of whom must be qualified members from the private sector. The term of office is three years, and reappointment is allowed for not more than two consecutive terms.

In 2025, the Board of Directors of EXIM Thailand consisted of ten members, eight men and two women.^[2-10]

For more information on the Board Composition, Structure, Qualifications, Roles, Duties and Responsibilities of the Board of Directors and the Committees Appointed by the Board of Directors, Self-assessment and Competency Development and Remuneration of the Board of Directors are in the Annual Report 2025 page 22, 90-109 https://www.exim.go.th/getattachment/Annual-Reports/Annual_Report_2025/EN-EXIM-AR-68-FINAL.pdf.aspx

Business Ethics and Anti-Corruption^[3-3]

The Board of Directors has approved the Code of Conduct to enhance ethical standards and professional conduct for personnel at all levels, encompassing the Board, executives, and employees. Emphasizing integrity, transparency, and morality, the code fosters ethical operations in alignment with Corporate Governance (CG) principles—a fundamental cornerstone of the organization's sustainable development. Furthermore, a framework of 7 core ethical principles has been defined to cultivate trust across all sectors.

1. Upholding the Nation's Core Institutions: Unwavering allegiance to the Nation, Religion, the Monarchy, and the democratic regime of government with the King as Head of State.
2. Demonstrating honesty, integrity, ethical awareness, and a strong sense of accountability for one's duties.
3. Possessing the courage to make decisions and act in a manner that is right, just, and lawful.
4. Prioritizing the public interest above personal gain, paired with a strong public mind and community spirit.
5. Striving for Result-Oriented
6. Performing duties with fairness and strict non-discrimination.
7. Conducting oneself as a positive role model while upholding and preserving the esteemed image of the official organization.

In addition to the Code of Conduct for the Board of Directors, executives, and employees, the Bank has established supporting policies, including an Anti-Corruption Policy aligned with business ethics and compliance requirements for laws, rules, and regulations. These policies are reviewed regularly to remain up to date and consistent with international standards, and are communicated to personnel at all levels to ensure sufficient awareness and understanding for strict implementation. The Bank also maintains an annual Anti-Corruption Action Plan to mitigate risks that may affect its operations. The Corporate Governance and Sustainability Development Committee and the Risk Oversight Committee oversee these efforts to uphold ethical standards in parallel with business operations, benefiting all stakeholder groups and supporting EXIM Thailand's continuous and sustainable growth.



Anti-Corruption Policy



Code of Ethics for
Employees



Business Ethics Manual for Board of
Directors, Executives, and Employees

Anti-Corruption^{[2-26] [205-1]}

EXIM Thailand has integrated corruption risk assessment into its Control Risk Self-Assessment (CRSA) framework, aligned with the COSO - Internal Control 2013 standards. Internal control activities are reviewed annually. In 2025, all 31 departments across the organization successfully completed the corruption risk assessment as required.

To foster awareness and mitigate the risk of misconduct among personnel, EXIM Thailand mandates that all employees complete the “STRONG: Sufficiency Mindset Against Corruption” e-learning course, with a refresher training required every two years. The Bank achieved 100% training attendance, with all participants securing a minimum score of 80% on the post-training assessment.^[205-2]

Anti-Corruption Policy Communication

EXIM Thailand extensively communicates its Anti-Corruption Policy to all key stakeholder groups, achieving comprehensive coverage as follows:

- **Board of Directors:** 100% acknowledged and signed the policy acknowledgment form.
- **Executive Management:** 100% coverage and acknowledgment.
- **Employees at All Levels:** 100% coverage, delivered through the corporate Intranet and mandatory training programs.
- **Key Business Partners and Suppliers:** Required to acknowledge and accept the Anti-Corruption Policy as an integral condition within the procurement contracts.

Anti-Corruption Awareness and Promotion Activities in 2025



1. EXIM Thailand, in collaboration with the Office of the National Anti-Corruption Commission (NACC) and the Thai Private Sector Collective Action Against Corruption (CAC), declared the world-first launch of corporate governance-driven financial innovations, including the White Certificate of Deposit and the White EX Credit Facility, on January 30, 2025.



4. EXIM Thailand demonstrated its commitment to anti-corruption and a transparent organizational culture by participating in Anti-Corruption Day 2025. Hosted by the Anti-Corruption Organization of Thailand (ACT) under the theme “No Cheating, No Fraud... Is it True?”, the event took place at the Professor Sangvien Indaravijaya Auditorium, the Stock Exchange of Thailand, Bangkok, on September 6, 2025.



2. On March 18, 2025, EXIM Thailand, the Thai Chamber of Commerce, and the CAC co-hosted the seminar “GO WHITE GROW RIGHT: Transparent Business, Sustainable Growth, EP.1” at EXIM Thailand’s Head Office. The seminar aimed to promote good governance and transparency among Thai businesses, driving sustainable economic, social, and environmental development globally.



3. EXIM Thailand’s executives and employees joined an anti-corruption rally at the Head Office on April 23, 2025. This initiative aimed to foster strong awareness and cross-level engagement in preventing all forms of corruption. It also reinforced a culture of integrity, morality, and transparency. Participants collectively pledged their commitment to the Bank’s No Gift Policy, refusing all gifts and tokens of appreciation across all occasions and festive seasons. This was driven by the “Do & Don’t” campaign to embed a transparent corporate culture, emphasize sufficiency, and eliminate conflicts of interest in the workplace.



5. On September 25, 2025, EXIM Thailand hosted a special lecture titled “Corruption = Human Rights Violation: Impacts You May Not Realize” for its executives and staff at the Head Office. The session aimed to raise awareness of the interconnectedness between corruption and human rights, while fostering an organizational culture of transparency, accountability, and respect for human rights.



6. EXIM Thailand organized “EXIM CG Day 2025: Integrity in Motion - Building Collective Governance for Sustainable Trust” at its Head Office, with hybrid participation (on-site and online) from executives and employees. The event served as a platform to share the Bank’s vision on good governance and transparent organizational development, reinforce corporate governance (CG) awareness across all levels, and communicate its CG guidelines. This underscores EXIM Thailand’s position as a leading organization dedicated to integrity, transparency, and accountability to all stakeholders.



7. The President of EXIM Thailand delivered a special keynote address titled “Benefits of Transparency: EXIM Thailand Driving Thai Businesses toward Sustainability.” The speech shared the Bank’s vision and strategic approach to promoting good corporate governance within the Thai private sector at the 2nd CAC Certification Ceremony 2025. Held under the theme “CAC Incentive Pool: Advancing Transparency Incentives for Sustainable Thai Businesses,” the event took place at the Hyatt Regency Bangkok Sukhumvit on November 24, 2025.



8. The President of EXIM Thailand, along with current and retired executives and staff, participated in the 6th “Good Guy Run 2025” under the theme “Hero of the Truth.” Organized by the Office of the National Anti-Corruption Commission (NACC) in collaboration with ACT, ThaiHealth, the Thai Health Jogging Federation, and multi-sectoral networks to mark International Anti-Corruption Day (Thailand), the event was presided over by Dr. Mana Nimitmongkol, Chairman of ACT. EXIM Thailand joined the rally at the Office of the NACC on November 30, 2025, to demonstrate a collective symbolic stance against all forms of corruption, raise public awareness, and encourage multi-stakeholder participation in corruption prevention.



9. The President of EXIM Thailand, together with executives and employees, declared their collective commitment to fighting corruption and demonstrated a symbolic gesture against misconduct at International Anti-Corruption Day (Thailand) 2025. Held under the theme “Hero of the Truth: Together We Stop Corruption,” the event was jointly organized by the Government, NACC, PACC, ACT, and network partners across all sectors at IMPACT Muang Thong Thani on December 9, 2025.



Grievance, Suggestion, and Whistleblowing Channels^{[2-16] [2-25] [2-26]}

EXIM Thailand provides diverse communication channels for both internal employees and external stakeholders to lodge complaints, offer suggestions, and report whistleblowing clues. The bank strictly adheres to the principles of transparency, fairness, and whistleblower protection. The identity and information of whistleblowers are kept strictly confidential. EXIM Thailand commits to a strict non-retaliation policy, ensuring no harassment, discrimination, or violation of ethical and human rights principles against the complainants, as detailed below:

For employees:

1. Chairman/Chairman of the Audit Committee	Direct addressed to EXIM Thailand's Chairman of the Board/ Chairman of the Audit Committee EXIM Building, 1193 Phahon Yothin Road, Phayathai, Bangkok 10400
2. Audit Committee	
3. President	- Direct addressed to EXIM Thailand's President EXIM Building, 1193 Phahon Yothin Road, Phayathai, Bangkok 10400 - Email: bokrak@exim.go.th
4. Human Resource Department	- Direct addressed to EXIM Thailand's Human Resource Department EXIM Building, 1193 Phahon Yothin Road, Phayathai, Bangkok 10400 - Tel: 0 2169 9999 Ext. 2010-2011 - Email: cmc@exim.go.th

For Stakeholders

1. Letter	Direct addressed to EXIM Thailand's President EXIM Building, 1193 Phahon Yothin Road, Phayathai, Bangkok 10400
2. Email	eximcare@exim.go.th
3. Telephone (EXIM Contact Center)	0 2169 9999
4. Website	https://www.exim.go.th/en/Complaints.aspx
5. Social Media	- Facebook Page: "EXIM Bank of Thailand" - Line Official Account: @EXIMThailand
6. Relevant Agencies	- Government Complaint Center (1111) - Prime Minister's Office - Bank of Thailand, etc.
7. Suggestion/Complaint in Person	EXIM Export Studio or any departments of EXIM Thailand at EXIM Head Office; Branches; Overseas Representative Offices

Measures for Handling Corruption and Misconduct Complaints^[2-26]

In the event of complaints regarding corruption and misconduct, EXIM Thailand implements the following procedures:

- **Initial Fact-Finding:** To be completed within 7 days from the date the complaint is received.
- **Disciplinary or Criminal Proceedings:** Promptly initiated and completed within 30 days from the date the complaint is received.

In cases involving credible grounds that cause damage to the Bank or hardship to the public:

- **Temporary Reassignment:** The personnel involved will be promptly reassigned to another position on a temporary basis to facilitate the investigation and prevent any potential interference with the process.
- **Protection and Remediation:** Comprehensive whistleblower protection and mitigation measures will be established to provide appropriate, fair, and swift remediation. These measures strictly align with the Bank's (1) Complaint and Suggestion Management Manual, and (2) Business Ethics Manual for Directors, Executives, and Employees.

EXIM Thailand is fully committed to protecting the rights of whistleblowers and complainants. In accordance with our protection and confidentiality policies, their identities and information will be kept strictly confidential with the utmost care. The Bank ensures a transparent, non-discriminatory process that provides equal and fair treatment to all parties involved.

Reporting of Corruption Incidents^{[2-15] [205-3]}

EXIM Thailand reports complaints regarding government officials committing corruption or misconduct to the Anti-Corruption Operations Center under the Ministry of Finance, and the Office of the Public Sector Anti-Corruption Commission (PACC) on a monthly basis. Additionally, this statistical data is disclosed on the EXIM Thailand website. In 2025, the Audit Committee reviewed relevant anti-corruption data and compliance with the bank's Code of Conduct on a quarterly basis. No confirmed incidents of corruption^[205-3] or ethical breaches by executives or employees were identified.

In 2026, EXIM had no pending or completed legal actions related to anti-competitive behavior, violations of antitrust laws, or monopoly practices in which the Bank was identified as a participant.^[206-1]

Metrics	Total
Types of Corruption Detected (cases)	0
Number of Corruption Incidents (cases)	0
Number of Employees Dismissed or Disciplined due to Corruption (persons)	0
Number of Contract Terminations and/or Non-Renewals with Business Partners (contracts)	0
Number of Legal Cases (cases)	0

In the event that corruption or misconduct is detected or reasonably suspected, the Bank strictly implements prescribed procedures with transparency and fairness, in accordance with good corporate governance principles and the protection of all stakeholders.^[205-3] The process is as follows:

1. Appoint a fact-finding and investigation committee.
2. Suspend the personnel involved from their duties on a temporary basis (if necessary).^[2-15]
3. Initiate disciplinary action in accordance with the Bank's regulations and/or pursue legal proceedings.
4. Review and enhance internal control processes and preventive measures to mitigate the risk of recurrence.^[205-1]
5. Report the outcomes to the Audit Committee and relevant regulatory authorities as required by law.^[205-3]

For details on principles of conflict of interest, policy on and results of connected transaction management and report of the Audit Committee, please see EXIM Thailand's Annual Report 2025 page 108-111 https://www.exim.go.th/getattachment/Annual-Reports/Annual_Report_2025/EN-EXIM-AR-68-FINAL.pdf.aspx





Risk and Crisis Management^[3-3]

Export-Import Bank of Thailand (EXIM Thailand) prioritizes risk management as a key driver for stable and sustainable growth, embedding it into strategy formulation, planning, operations, and decision-making across all organizational levels. Furthermore, the Bank's risk management processes fully align with regulatory requirements and international standards.

EXIM Thailand strives to foster a robust risk culture while enhancing organizational capabilities to keep pace with changing internal and external environments. This is achieved through the systematic application of risk management frameworks, policies, processes, and tools. The Bank emphasizes the integration of good corporate governance, risk management, internal controls, and compliance (GRC) to support transparent, accountable, and ethical business operations.

This proactive approach strengthens stakeholder confidence, mitigates the impacts of unforeseen events, maintains financial stability, and consistently creates value for the organization—ultimately driving sustainable growth alongside responsible economic and social development.

Target and Performance^[3-3]

2025 Targets



Enhance debt management capabilities and mitigate credit risks by providing the "Special Mention Champion" training course to management staff and interested employees.

70 relationship management staff and interested employees.^[404-2]



Enrich knowledge and raise awareness of comprehensive risk management for employees organization-wide.



Achieve participation from all internal departments in conducting enterprise risk and ESG risk assessments.^{[3-3] [2-25]}

100%



Require all new employees to undergo risk management training via E-learning on the KM Portal and achieve a post-training test score of no less than^{[2-25] [404-2]}

80%



Zero material financial loss incidents arising from risk control failures.^[2-25]

2025 Performance



70 relationship management staff and interested employees successfully completed the "Special Mention Champion" training course.



Disseminated risk management knowledge and raised awareness via "One Page" infographics and integrated GRC communications across the 2nd and 3rd Lines of Defense, alongside related policy communications. The Risk Culture Survey scored

95.13%

across awareness, understanding, and implementation.



internal departments completed the enterprise risk and ESG risk assessments.

100%



of new employees completed the risk management E-learning via the KM Portal and successfully passed the post-training assessment according to the criteria.

100%



Zero material financial loss incidents from risk control failures were identified.

2026 Targets



100%

participation from all internal departments in conducting enterprise risk and ESG risk assessments.



100%

attendance of designated "Risk Champions" from each department in scheduled training sessions.



Promote desirable behaviors aligned with EXIM's DNA, setting employee behavior compliance targets at no less than

90%



Monitor and report ESG Key Risk Indicators (KRIs) to the Management Committee on a monthly basis, and to the Risk Oversight Committee on a quarterly basis (or immediately when a status reaches a "yellow" level or higher) to ensure alignment with the established governance framework.



Communicate according to the integrated GRC plan to disseminate knowledge and raise awareness of key GRC matters through various corporate channels and the 2nd-3rd Lines of Defense initiatives, enhancing overall risk oversight effectiveness.



Conduct two-way communication regarding pre-review findings with audited units prior to onsite visits to reinforce awareness of regulatory compliance and intensify risk management practices.

Business Risks and Opportunities^[3-3]

Risks

In a rapidly changing world shaped by economic, social, environmental, climate, geopolitical, technological, and financial landscapes, EXIM Thailand views risk management as a critical mechanism for ensuring business continuity, resilience, and sustainable growth, extending beyond mere financial loss control. Consequently, the Bank prioritizes systematic and continuous monitoring, assessment, and management of risks. It also fosters a transparent and accountable risk culture, enabling the organization to adapt and respond promptly to evolving situations.

Opportunities

Effective risk management provides executives with reliable data to support strategic analysis and decision-making. It enhances the alignment of strategic direction and planning with the Bank's risk appetite, while driving the continuous development of work processes and financial products to properly keep pace with changing contexts.

Furthermore, integrating risk and opportunity perspectives into the Bank's strategies opens new avenues to engage with customers and stakeholders. Key opportunities include supporting capable SMEs in transitioning toward green business models and utilizing stress testing results to inform long-term policy formulation and strategic planning.



Risk Management

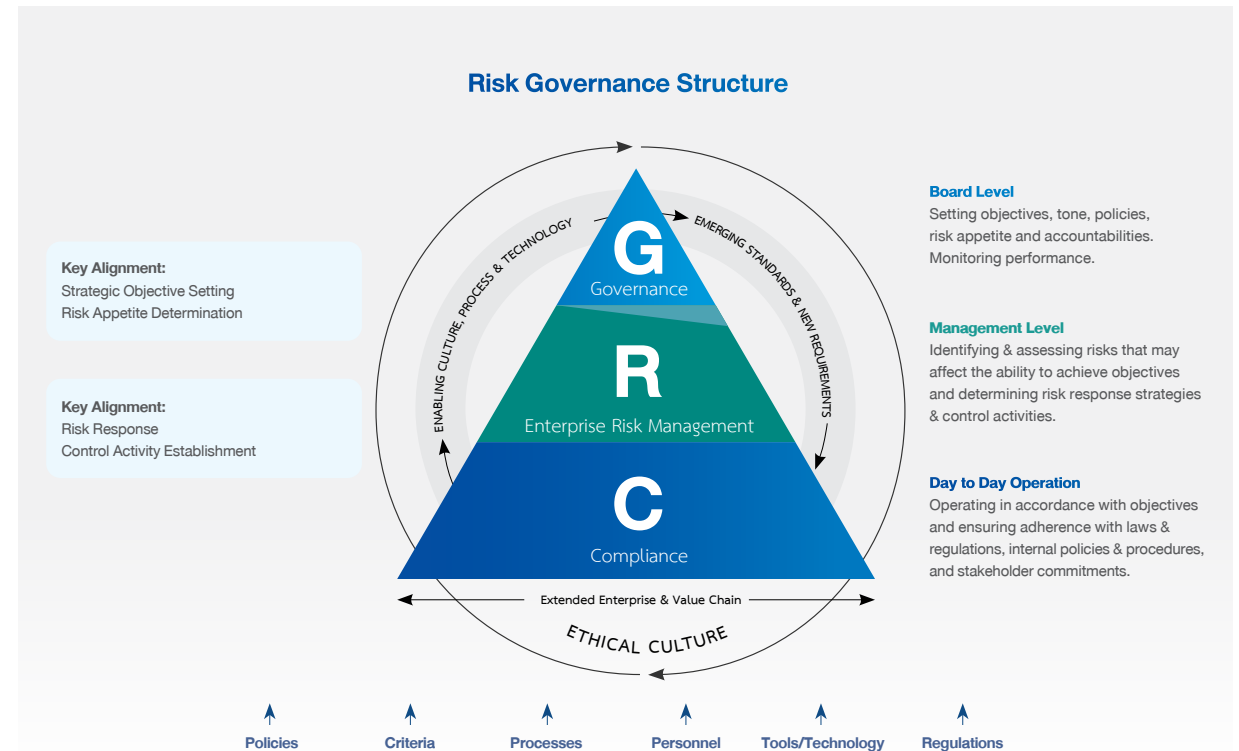
EXIM Thailand integrates risk management as a crucial process across strategy formulation, planning, organizing, execution, and the control of business activities to minimize potential losses at optimal costs. The Bank's risk management principles focus on maintaining risks within the established risk appetite, enabling the organization to fully pursue business opportunities while effectively mitigating negative impacts from associated risks.

The Bank's risk management operations strictly comply with the laws, regulations, and requirements of relevant regulatory authorities. EXIM Thailand aims to strengthen its financial resilience by pursuing sustainable profitability rather than solely maximizing short-term returns. The Bank prioritizes long-term stability and sustainability, thereby supporting its pivotal role in driving Thailand's international trade and investment strategies on the global stage sustainably.



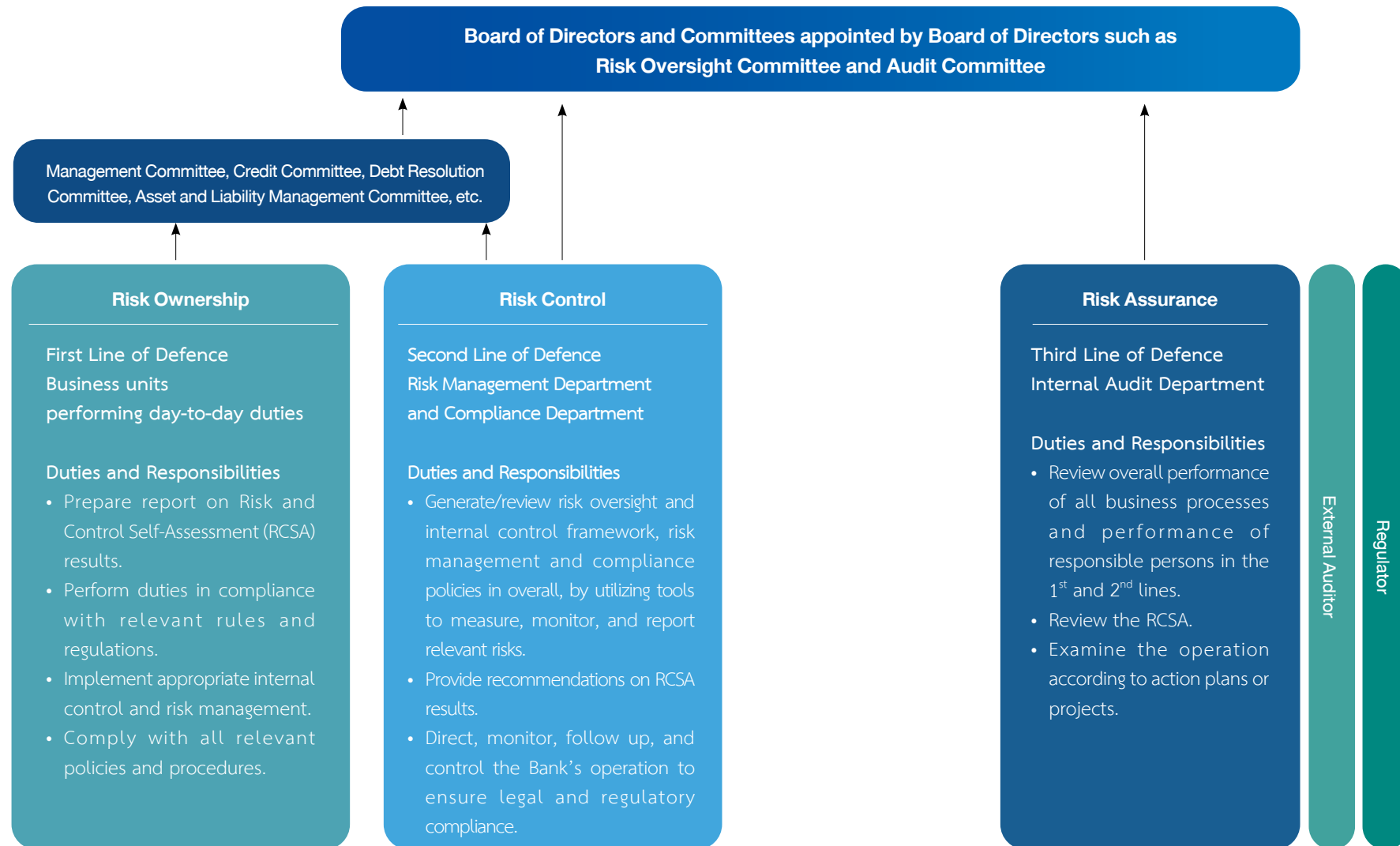
EXIM Thailand's Risk Governance Structure^{[2-12] [2-13]}

EXIM Thailand structures its risk management framework based on the Three Lines of Defense principle, ensuring a clear separation of duties and responsibilities. Each department's specific roles and accountabilities regarding risk management are clearly defined as follows:



The Three Lines of Defense in Risk Governance

EXIM Thailand fosters a robust risk management culture by adopting the Three Lines of Defense framework as a core mechanism for corporate risk governance. This framework establishes a clear separation of roles and responsibilities among operational business units (the risk owners), risk management functions, and internal audit functions. This structured approach ensures that risk management across the Bank is executed with maximum efficiency, transparency, and independence, as detailed below:



Risk Management Process^[3-3]

EXIM Thailand implements a systematic risk management process by integrating relevant policies, procedures, and practices. This comprehensive process encompasses risk identification, risk analysis and assessment, risk response formulation, monitoring and control, as well as risk reporting to ensure that risk management remains effective, aligns with the business context, and robustly supports informed decision-making for management across all levels.

1) Risk Identification

EXIM Thailand develops comprehensive risk checklists for each category and type of risk. These checklists are utilized to study, analyze, and identify potential risks arising from internal operations and related environmental factors, ensuring that all material risks are thoroughly considered.

2) Risk Analysis & Assessment

EXIM Thailand assesses risk levels by examining both the Likelihood of occurrence and the severity of Impact on business operations. Risks are then classified using a predetermined risk matrix to reflect pre-control (inherent) and post-control (residual) risk levels, as well as target risk levels where appropriate.

3) Risk Prioritization

EXIM Thailand evaluates risk management “gaps” across each risk factor—such as controls or operations that require further enhancement. Risks are then prioritized to identify and address critical issues that demand immediate action or additional mitigation measures.

4) Risk Treatment/Response

EXIM Thailand defines risk management strategies and measures aligned with the level of significance and identified gaps. These are categorized by risk level as follows:

- **High Risk:** A level that serves as an early warning sign that the responsibilities carry a high potential for error. Immediate and urgent measures are required to mitigate the risk, with clearly designated owners and timelines.
- **Medium Risk:** A level where control measures should be implemented to prevent the risk from escalating, while gradually mitigating it. Clearly designated owners and timelines are also required.
- **Low Risk:** An acceptable level of risk that does not require additional management measures beyond standard operating procedures.

Furthermore, the Bank periodically reviews risk levels to ensure that unacceptable risks are mitigated to an acceptable level, and that shifting risks are managed appropriately and responsibilities are handled in a timely manner.

5) Monitoring & Control

EXIM Thailand has established continuous surveillance, monitoring, and control systems for risk factors to assess the effectiveness of control measures and promptly detect changes in risk levels. Performance is monitored periodically in collaboration with risk-owning units, and additional measures are reviewed or adjusted upon detecting risk trends that could impact goal achievement.

6) Risk Communication & Reporting

EXIM Thailand has developed a clear risk reporting structure regarding both format and frequency to effectively communicate risk data and progress on risk measures to executives and relevant stakeholders. Key Risk Indicators (KRIs) are utilized as tools to support monitoring, analyze root causes, and facilitate timely improvements and corrective actions.

Risk Level	Reporting Line	Example / Frequency
Low (Green)	Report to the Management Committee	Key Risk Indicators (KRIs) report categorized by risk type presented to: • Management Committee: Monthly
Medium (Yellow)	Report to the Management Committee, and the Risk Oversight Committee for acknowledgment	Key Risk Indicators (KRIs) report categorized by risk type presented to: • Management Committee: Monthly • Risk Oversight Committee: Quarterly, or when performance triggers a Yellow status or higher
High (Red)	Report to the Management Committee, the Risk Oversight Committee, and the Board of Directors for acknowledgment, with performance/risk management improvement plans or a review of relevant criteria to restore compliance	Key Risk Indicators (KRIs) report categorized by risk type presented to: • Management Committee: Monthly • Risk Oversight Committee: Quarterly, or when performance triggers a Yellow status or higher • Board of Directors: Annually, or immediately when performance triggers a Red status

Environmental, Social, and Governance Risk (ESG Risk)^{[2-25] [3-3]}

EXIM Thailand recognizes the vital importance of sustainable business development. Consequently, the Bank is committed to conducting its business under the principles of good corporate governance, while simultaneously taking into account social development and environmental stewardship in a sustainable manner, referencing both national and international guidelines and standards. To align with the Enterprise Risk Management (ERM) framework, the Bank has developed and implemented the Environmental, Social, and Governance (ESG) Risk Management Policy.^{[3-3] [2-25]} This ensures that ESG issues are properly integrated and managed, supporting EXIM Thailand's vision to be "a leading financial institution to connect Thai trade and investment opportunities globally and sustainably."

EXIM Thailand places great emphasis on its ESG risk management system to prepare for and adapt to an uncertain and rapidly changing business environment. This encompasses both Physical Risks and Transition Risks, as well as the pursuit of business opportunities arising from such changes. Furthermore, the Bank has utilized 16 Sustainability Material Topics as a framework to assess, manage, and mitigate ESG risks by systematically integrating them into the overall Enterprise Risk Management framework.

Concurrently, EXIM Thailand continuously monitors challenges arising from the evolving business environment. These include the short-term, acute impacts and long-term consequences of climate change, shifts in rules and regulations, market demands, technological advancements, as well as potential reputational risks associated with transitioning toward a low-carbon economy. Under the constraints of limited data and experience, coupled with situational uncertainties and changing external factors, EXIM Thailand is committed to enhancing its impact assessment capabilities and upgrading the efficiency of its ESG risk management to be more comprehensive. This is achieved by integrating these risk issues into the Enterprise Risk Management (ERM) framework and relevant support processes, ensuring that each risk category is appropriately and continuously managed, monitored, and reported to executive management.

Crisis Management^[3-3]

EXIM Thailand prioritizes strengthening its business resilience and continuity capabilities by establishing a Business Continuity Management (BCM) system. This system provides a comprehensive framework for corporate policies, standards, and operational processes designed to mitigate potential business disruptions. It ensures that critical business functions can operate uninterrupted and resume normalcy within predefined timeframes (Recovery Capability). Through these measures, the Bank aims to minimize the likelihood and impact of crises, thereby safeguarding business value and the interests of its stakeholders appropriately.

Frequency and Scope of Enterprise-wide Stress Testing

EXIM Thailand conducts stress testing in accordance with relevant regulatory guidelines to assess its resilience under various simulated scenarios across key financial dimensions. These dimensions include operating earnings, profitability, asset quality or non-performing loans (NPLs), liquidity, the Liquidity Coverage Ratio (LCR), and capital adequacy. The Bank evaluates its business continuity capabilities against mandatory stress testing scenarios prescribed by the Bank of Thailand (BOT), encompassing credit risk, market risk, investment risk, and liquidity risk. This assessment applies a forward-looking perspective spanning 2026–2028, and incorporates the 30-day liquidity impact simulation designated for Specialized Financial Institutions (SFIs). The insights gained are utilized to formulate mitigation strategies, keeping potential losses within acceptable risk limits, and to robustly support medium- to long-term strategic planning.

Furthermore, EXIM Thailand regularly reports stress testing results to relevant committees and working groups in alignment with established governance cycles. This ensures that executive management can closely monitor exposures and implement appropriate response measures in a timely manner.

Effectiveness of the Business Continuity Plan (BCP)

EXIM Thailand has established and regularly reviews its documented Business Continuity Plan (BCP). The plan delineates clear procedures and processes to restore operations to normalcy in the event of business disruptions. It also prioritizes Critical Business Functions (CBFs) identified through a Business Impact Analysis (BIA) and defines Recovery Objectives aligned with relevant risk scenarios.

To ensure the plan is highly practical and actionable, EXIM Thailand requires BCP testing to be conducted at least once a year. This annual drill guarantees operational readiness under any circumstance by simulating crisis situations to test personnel competency and the efficiency of system recovery processes. According to the latest test results, all business units successfully executed emergency procedures correctly. The recovery time for critical systems met the standard thresholds established by EXIM Thailand. Furthermore, the emergency communication process (Call Tree) proved to be swift, enabling comprehensive coordination with all relevant personnel within the designated criteria. Observations and key takeaways from these drills are continuously utilized to update and enhance the plan.

Liquidity Contingency Plan (LCP) and Readiness Testing

EXIM Thailand places great emphasis on maintaining high preparedness for potential liquidity crises. To ensure this, the Bank conducts regular liquidity contingency plan testing using appropriate formats, such as Tabletop Exercises. These drills are designed to evaluate the readiness of all relevant departments, assess internal and external communication and coordination, and verify the completeness of the plan to guarantee its effectiveness under both normal and stressed conditions. The latest test results demonstrated that all participating personnel possess a clear understanding of their roles and responsibilities, with communication and coordination successfully executed in accordance with established criteria. Furthermore, recommendations and feedback gathered from the exercises are actively utilized to refine the plan, ensuring it remains comprehensive and fully aligned with the evolving business and economic landscape.

Critical System Availability

Critical Systems serve as the backbone driving business transactions and ensuring uninterrupted customer services. To safeguard customer satisfaction and maintain financial stability, EXIM Thailand has established a system availability management framework. This framework incorporates Key Risk Indicators (KRIs) that monitor unplanned downtime to ensure the systems can be recovered to 100% operational capacity within the designated Service Level Agreements (SLAs). This proactive approach minimizes operational impacts and fosters trust among customers and stakeholders of the Bank.



Fostering a Risk-Aware Corporate Culture^{[2-12] [2-13] [3-3] [404-2]}

EXIM Thailand is highly committed to fostering a risk-aware culture by embedding risk management into its operations and decision-making processes at all levels. To achieve this, the Bank provides systematic risk management training to cultivate employee awareness and deepen their understanding of risks associated with their specific roles. This ensures that all personnel can perform their duties effectively within the established risk management framework.

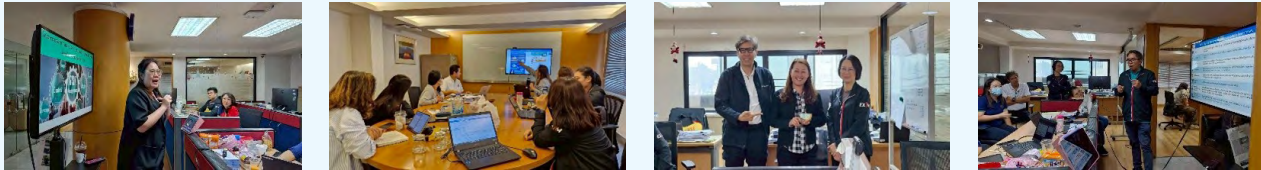
EXIM Thailand systematic risk management knowledge development is delivered through online learning platforms, focusing on e-learning modules via the KM Portal. Additionally, risk-related insights are regularly communicated through appropriate internal channels, such as the intranet, internal emails, and one-page knowledge infographics tailored for directors, executives, and employees. This ensures continuous reinforcement of knowledge, understanding, and risk awareness related to the Bank's operations. For onboarding new personnel, EXIM Thailand mandates designated programs that must be completed within a specified timeframe. These cover foundational risk management topics and key governance frameworks, including Introduction to Risk Management (RISK101). Furthermore, elective courses are available, encompassing ESG risk, credit risk, operational risk, and market risk management. To support good corporate governance and sound strategic decision-making aligned with an evolving risk landscape, the curriculum also integrates critical regulatory compliance topics, including Personal Data Protection (PDPA), cybersecurity threats, Market Conduct, and Anti-Money Laundering and Counter-Financing of Terrorism (AML/CFT). To ensure maximum learning efficacy, the Bank has established post-training assessment criteria, requiring all new employees to pass the test with a minimum score of 80 percent.

Furthermore, EXIM Thailand supports a network of "Risk Champions" across various departments to continuously drive risk awareness, facilitate communication, and promote knowledge sharing within the organization. This initiative is backed by specialized e-learning modules, with learning progress monitored against defined targets.

To evaluate the embedding of this risk culture, EXIM Thailand incorporates surveys on attitudes, perception, and the overall environment supporting risk management into its annual organizational culture survey. The insights gained from these evaluations are used to enhance communication strategies and tailor knowledge development programs to the evolving risk landscape. Notably, the 2025 survey results reflected a high level of risk culture awareness and perception across the organization.

Activities/Projects Fostering a Risk-Aware Corporate Culture (2025)

1. Integration Project for 2nd and 3rd Lines of Defense



2. Risk Award Project



3. Special Mention Champion Training Program for Relationship Management related division staff and interested employees



Risk Management Training Performance (2025)

Risk Management E-Learning Programs

Target

General employees interested in risk management who complete the e-learning courses via the KM Portal and achieve a post-test score of at least 80%.

All new employees must complete the risk management e-learning courses via the KM Portal and achieve a post-test score of at least 80%.

Performance

100% of participating employees completed the e-learning courses and passed the assessment criteria.

100% of new employees completed the training via the KM Portal and passed the assessment criteria.



Customer Relationship Management^[3-3]

Export-Import Bank of Thailand (EXIM Thailand) places great emphasis on customer relationship management, recognizing customers as key stakeholders who play a vital role in driving the nation's economy. The Bank focuses on delivering exceptional experiences and ensuring high satisfaction with its products and services. Simultaneously, it fosters long-term relationships by continuously listening to the "Voice of the Customer" (VOC). This approach enables a deep understanding of the insights, expectations, and feedback from each customer segment, which are then utilized to develop and refine products, services, and operational processes to effectively meet diverse and constantly evolving needs.

EXIM Thailand integrates technology and innovation into its management and service delivery to elevate customer experiences, strengthen satisfaction, and enhance engagement. This builds a foundation for co-creating value between customers and the Bank, leading to continuous and sustainable growth. These efforts are guided by comprehensive policies, manuals, and practical guidelines covering all dimensions of customer expectation management and the provision of responsible financial services.

Target and Performance^[3-3]

2025 Targets



Customer Satisfaction Index (CSI):
Not less than

85.50%



Customer Loyalty Index (CLI):
Not less than

85.50%



Complaint Management: resolved within
the designated Service Level Agreement
(SLA) timeframe

100%

2025 Performance



Customer Satisfaction Index (CSI):

87.87%



Customer Loyalty Index (CLI):

89.50%



Complaint Management: resolved within
the designated Service Level Agreement
(SLA) timeframe

100%

2026 Targets



Customer Satisfaction Index (CSI):
Not less than

85.50%



Customer Loyalty Index (CLI):
Not less than

85.50%

Business Risks and Opportunities^[3-3]

Risks

A lack of profound understanding regarding customers' actual needs and expectations, coupled with a deficiency in efficient and continuous communication channels or processes, may hinder the Bank's ability to offer products and services that effectively address customer demands. Furthermore, failure to provide care and support tailored to customers' specific financial situations or business vulnerabilities could result in a loss of trust, potentially driving clients to alternative service providers.

Additionally, delays in responsiveness, discriminatory practices, lack of transparency in communication, as well as cybersecurity threats and data breaches involving customer privacy, could significantly jeopardize the Bank's credibility, corporate image, and operational performance. Consequently, these adverse effects could present substantial challenges in expanding the Bank's new customer base.

Opportunities

Systematic and continuous customer relationship management enables the Bank to analyze and leverage deep customer insights to formulate business strategies, optimize operational processes, and effectively develop products and services that align with customer behaviors and expectations.

Additionally, the appropriate application of technology and innovation will elevate the customer experience, fostering greater satisfaction, loyalty, and confidence in the Bank's services. This ultimately leads to the cultivation of long-term relationships and the continuous, sustainable growth of the Bank.

Management Approach^[3-3]

In its role as a "Sustainable Development Bank," EXIM Thailand is committed to continuously developing its products and services while fostering innovations aligned with its strategic plan to transition into a full-fledged Digital Banking institution. The Bank focuses on supporting Thai exporters, supply chains, and investors, enabling them to expand their trade and investment sustainably on the global stage.

The Bank clearly segments its markets and customers to fulfill its mission comprehensively and efficiently across all channels. It has established systematic relationship management plans and feedback mechanisms to listen to the "Voice of the Customer" (VOC) for each specific group, ensuring their actual needs and expectations are met. Furthermore, the Bank is expanding the integration of its Data Warehouse with other operating systems to centralize data. This central repository enables deep analysis (Data Analytics, Data Visualization, and Data Analysis) to drive product and service development, as well as provide other value-added support for clients' businesses. Ultimately, these initiatives enhance customer satisfaction and loyalty, encouraging long-term, continuous engagement with the Bank's products and services.

Customer Relationship Management^[3-3]

Under its role as a "Sustainable Development Bank," EXIM Thailand is committed to providing "Total Solutions for All Customers" through structured customer management processes. These processes comprehensively encompass relationship building, value creation, and addressing the needs of all customer segments—including SMEs, new exporters, and large corporates—to elevate the capabilities of the Thai business sector, particularly in export, industrial, and service domains. This is achieved by driving its role as a "Lead Bank" that delivers "Beyond Banking" services under the corporate philosophy "One Step Ahead for All Development," actively contributing to a stable, sustainable, and globally competitive Thai economy.

EXIM Thailand adopts a "Customer-Centric" approach, focusing on creating "Shared Value" through the development of products, services, and Customer Relationship Management (CRM) systems that effectively respond to rapid shifts in the digital era, which is characterized by technological disruptions and evolving consumer behaviors. The Bank's key operational guidelines are as follows:

1. In-Depth Understanding and Analysis of Customer Needs

EXIM Thailand implements a proactive customer management strategy by systematically segmenting its clients based on data analyzed from multiple sources. This includes customer satisfaction surveys, complaints, and feedback gathered from various channels. To gain a profound understanding of the genuine needs, expectations, and behavioral patterns of each customer segment, this information is synthesized through strategic analytical tools, including SWOT Analysis, Voice of the Customer (VoC) Analysis, and Customer Journey Mapping.

Customer Insight



1. Expect EXIM Thailand to provide seamless services across diverse digital channels for maximum customer convenience.



2. Prioritize system reliability, data accuracy, and operational stability.



3. Demand robust security frameworks and strict protection of customer confidentiality.



4. Urge EXIM Thailand to enhance its capabilities for fast, direct cross-bank fund transfers.

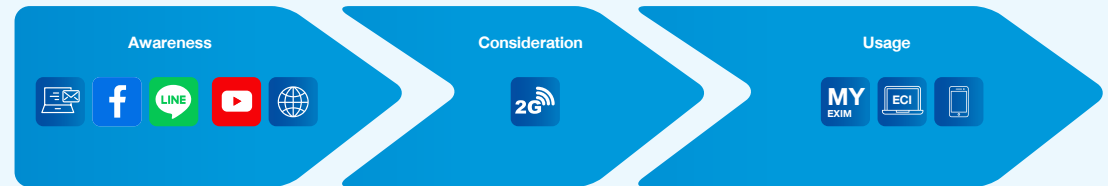
Steps in Developing Innovation to Meet Customer and Market Needs

Gather Data and Uncover Deep Insights

Analyze customer behavior and conduct interviews to identify key expectations regarding convenience, speed, and system security.

Design Systems Supporting the Entire Customer Journey

Build comprehensive touchpoints throughout the customer life cycle: Awareness (via social media), Consideration, and Usage (via MY EXIM and ECI Online).



Outcomes and Achievements



Digital Users

28,052

The number of entrepreneurs accessing services through the Bank's digital channels.



Satisfaction

88.10%

Overall customer satisfaction with digital banking services and innovation.



Data Security and Integrity

100%

Zero data breach incidents, ensuring absolute protection of customer confidentiality.

2. Fostering Long-Term Relationships and Customer Engagement

EXIM Thailand utilizes a customer relationship management system that manages client data holistically. The Bank assigns dedicated Relationship Managers (RMs) to deliver personalized and close-knit services to individual clients. Furthermore, the Bank actively enhances customer loyalty and engagement by organizing corporate activities and initiatives tailored specifically to the unique interests of its clients.

3. Leveraging Customer and Market Data for Product and Service Development

EXIM Thailand seamlessly integrates traditional service channels with digital technologies, including mobile applications, online service portals, and e-Lending services, to enhance convenience and agility in accessibility. Concurrently, the Bank empowers its relationship managers to provide in-depth, tailored advisory services specialized for specific client groups. These services encompass ESG transition loans, trade credit insurance programs for emerging markets, and localized international economic and legal insights that precisely address customers' business needs.

4. Evaluation and Continuous Improvement of Customer Management Processes

Through the systematic implementation of customer-centric workflows, EXIM Thailand has consistently achieved higher customer satisfaction scores and significantly expanded its SME customer base. The Bank monitors and evaluates these outcomes using key performance indicators (KPIs), including:

- Customer Satisfaction Index (CSI)
- Customer Loyalty Index (CLI)
- Complaint Recurrence Rate and Response Time

To deliver an exceptional customer experience, EXIM Thailand has integrated digital technologies tailored to entrepreneurs' needs across every stage of the Customer Journey. This approach effectively builds awareness, drives interest, encourages the decision to utilize the Bank's services, and ultimately fosters long-term sustainable loyalty, as detailed below:



Awareness

Building brand awareness through social media and the Bank's website to introduce and promote various financial products and services to entrepreneurs. A key driver is the "TERAK" application, which enables customers and entrepreneurs to conduct a comprehensive multi-dimensional self-assessment and helps them identify strengths, weaknesses, and business potential while providing actionable insights. Furthermore, the TERAK system seamlessly connects entrepreneurs to exporter development programs, knowledge centers, advisory services, and various digital tools designed to enhance their competitive export capabilities.



Consideration

To support entrepreneurs during their decision-making process, EXIM Thailand has developed comprehensive systems and tools that offer a Total Solution, including:

- **Market2Go System:** An online platform that guides Thai entrepreneurs toward new markets by allowing them to customize searches based on their specific products and target market preferences.
- **Capacity Building via Export Studio:** A continuous initiative that enhances entrepreneurs' capabilities through ongoing training programs, seminars, and advisory services, delivered in both onsite and online formats.
- **Business Matching:** An international networking program designed to connect entrepreneurs and unlock business opportunities.



Purchase & Retention

EXIM Thailand has enhanced transactional convenience for customers via digital applications and services:

- **MY EXIM:** An application for effortlessly tracking account portfolios, electronic statements, and transaction history.
- **ECI Online:** A 24/7 digital platform for export credit insurance, enabling policy review, online request submissions, and real-time approval tracking.
- **The S1 Project:** A collaboration with the Small Industry Credit Guarantee Corporation (TCG) utilizing technology to help SMEs seamlessly access funding and credit guarantees.
- **E-service:** A digital request channel delivering financial statements and documents directly via email.
- **Bill Payment:** A seamless payment solution allowing principal, interest, and fee settlements through any bank without requiring proof of payment.
- **Direct Credit:** A nationwide fund transfer service for fast and secure payments directly to beneficiaries at all branches of Bangkok Bank, Kasikorn Bank, Krungthai Bank, and Siam Commercial Bank.

Customer Protection, Data Security, and Privacy

EXIM Thailand is highly committed to protecting customers' health, safety, and interests at every stage of service provision, particularly regarding complex financial services that significantly impact customers' business operations. The Bank has established rigorous financial product development and service processes under the principles of prudence, transparency, and fairness to prevent adverse impacts on customers' financial status and operational capabilities. Furthermore, it provides accurate, complete, and easy-to-understand information to support responsible decision-making.

In 2025, the Bank recorded zero incidents of non-compliance with laws or regulations regarding customer health and safety related to the use of its products and services.^[416-1]

Responsible Marketing and Communications^[417-1]

EXIM Thailand is dedicated to presenting product and service information to customers transparently, accurately, and comprehensively to prevent any misunderstandings. The Bank strictly adheres to responsible communication principles, Market Conduct policies, and relevant regulatory laws and guidelines. Essential product disclosures—including terms and conditions, interest rates, fees, risks, and benefits—are communicated across multiple channels, such as branches, the official website, digital media, and service personnel. All content undergoes thorough verification prior to dissemination to ensure customers can make well-informed decisions.

In 2025, EXIM Thailand recorded zero significant incidents of non-compliance with laws or regulations concerning marketing, advertising, and communications,^[417-2] with no penalties imposed by regulatory authorities regarding marketing communications, promotions, or sponsorships.^[417-3]

Customer Data Protection and Privacy^[418-1]

EXIM Thailand is deeply committed to protecting customer personal data and privacy, strictly adhering to the Personal Data Protection Act (PDPA) and rigorous information security standards. The Bank has established systematic frameworks governing customer data management, covering data collection, usage, disclosure, and security. It implements strict data access controls, deploys secure information technology (IT) systems, and conducts regular employee training to foster data privacy awareness and responsibility. These measures are designed to prevent data leaks, unauthorized misuse, or rights violations.

In 2025, the Bank recorded zero incidents of customer personal data breaches and received no significant complaints regarding violations of customer privacy.^[418-1]

Service Enhancements for the My EXIM Application

In 2025, EXIM Thailand continuously upgraded the My EXIM application, incorporating direct feedback from customer satisfaction surveys to introduce features that precisely meet user needs. This Thai application serves as a key digital gateway, enabling SME and corporate customers to access financial transaction details online anytime, anywhere. Designed as a comprehensive, all-in-one platform, My EXIM supports diverse functionalities to deliver a seamless customer experience, offering core features such as:

1. Portfolio Overview
2. Account Portfolios and E-Statements
3. Transaction History Tracking

Customer Satisfaction and Engagement Performance^[3-3]

Unit: Percentage (%)

Indicators	2023	2024	2025
Customer satisfaction score	88.49	89.22	87.87
Customer engagement score	57.73	65.73	89.50

Complaint Handling and Management^[3-3]

EXIM Thailand highly values feedback from customers, service users, non-users, and all stakeholder groups, viewing it as a vital mechanism to protect customer rights, enhance trust, and continuously elevate service quality.

The Bank has established a systematic complaint and suggestion management process grounded in transparency, fairness, and neutrality. A dedicated department is directly responsible for receiving, analyzing, and coordinating with relevant parties to resolve issues and meet the expectations of complainants. Furthermore, the Bank prioritizes prompt resolution and provides fair, appropriate monetary or non-monetary remediation within specified timeframes.

In 2025, EXIM Thailand all customer complaints were successfully resolved within the designated Service Level Agreement (SLA) timeframes. Additionally, lessons learned from these complaints are thoroughly analyzed and utilized to continuously refine service processes, enhance operational standards, and prevent future recurrence.

Grievance and Complaint Redress Mechanism^[2-25]

EXIM Thailand has dedicated departments responsible for receiving and resolving customer complaints, with a comprehensive operational scope as follows:

- Receive, investigate, and resolve complaints regarding services at the head office and all branches.
- Address grievances related to financial transactions, customer benefits, and the Bank's products and services.
- Monitor operational progress and transparently update complainants on the outcomes in an appropriate manner.
- Analyze complaint data to continually refine work processes and elevate service quality.

To ensure comprehensive accessibility and convenience for all stakeholders, the Bank offers multiple grievance and feedback channels, including telephone, postal mail, fax, email, in-person visits, and online platforms.

Channels for Grievances, Suggestions, and Customer Feedback^{[2-25] [2-26]}



Postal:

: Direct to The President of Export-Import Bank of Thailand, EXIM Building 1193 Phahon Yothin Road, Phayathai Sub-district, Phayathai District, 10400



Email:

: eximcare@exim.go.th or info@exim.go.th



Phone:

: 0 2169 9999
(EXIM Contract Center)



Website:

: www.exim.go.th/Home/Feedback



Facebook page

: EXIM Bank of Thailand



Line official account

: @EXIMThailand



External Agency:

: Government Complaint Center (1111), Office of the Prime Minister, Bank of Thailand



In-person Complaint and Feedback

: EXIM Export Studio or any departments Export-Import Bank of Thailand, EXIM Building 1193 Phahon Yothin Road, Phayathai Sub-district, Phayathai District, 10400 Branches and Representative Offices (See page 9-10)



Cybersecurity and Data Privacy^[3-3]

Export-Import Bank of Thailand (EXIM Thailand) recognizes the paramount importance of cybersecurity and personal data protection as crucial factors for fostering confidence, trust, and long-term relationships with customers—the Bank’s principal stakeholders. This is especially vital in the context of digital financial services, which involve the collection, usage, and exchange of large volumes of data.

As the Bank’s operations rely heavily on information technology (IT) systems and digital infrastructure to ensure service continuity, any cybersecurity incidents or data breaches could adversely affect customer rights, operational continuity, credibility, and the Bank’s reputation. Consequently, the Bank integrates cybersecurity and data privacy into its enterprise risk management framework, positioning them as core elements of its responsible financial services.

Target and Performance^[3-3]

2025 Targets



Zero

data leakage incidents detected by the Data Loss Prevention (DLP) system.



Zero

complaints regarding breaches of information technology (IT) security and cybersecurity.

2025 Performance



Zero

data leakage incidents detected by the Data Loss Prevention (DLP) system.



Zero

complaints regarding breaches of information technology (IT) security and cybersecurity.

2026 Targets



Zero

data leakage incidents detected by the Data Loss Prevention (DLP) system.



Zero

complaints regarding breaches of information technology (IT) security and cybersecurity.

Business Risks and Opportunities^[3-3]

Risks

Developing and maintaining IT systems and cybersecurity measures require substantial investments and operating expenses. This may affect the Bank's overall cost structure and operational performance, particularly as the Bank accelerates the upgrade of its digital services and its capabilities to detect and respond to increasingly sophisticated threats.

In addition, non-compliance with cybersecurity and data protection laws, regulations, and regulatory mandates (including the Personal Data Protection Act), may lead to administrative penalties, fines, or legal actions. Such non-compliance could also erode customer trust and tarnish the Bank's reputation in the event of data breaches or security incidents that impact stakeholders.

Opportunities

Efficient data security management and robust cybersecurity defense systems enhance customer confidence and trust, drive customer base expansion and digital service adoption, and support the continuous development of data- and technology-driven products and services.

Meanwhile, implementing appropriate and legally compliant personal data protection measures heightens customer satisfaction and reduces the likelihood of damage from future data breaches and cyberattacks. This, in turn, lowers incident management costs—such as system remediation, notification, compensation, and business disruption losses—while reinforcing the Bank's image as a responsible and transparent organization that prioritizes customer rights, ultimately leading to strong and sustainable relationships with customers and the community.

Management Approach^[3-3]

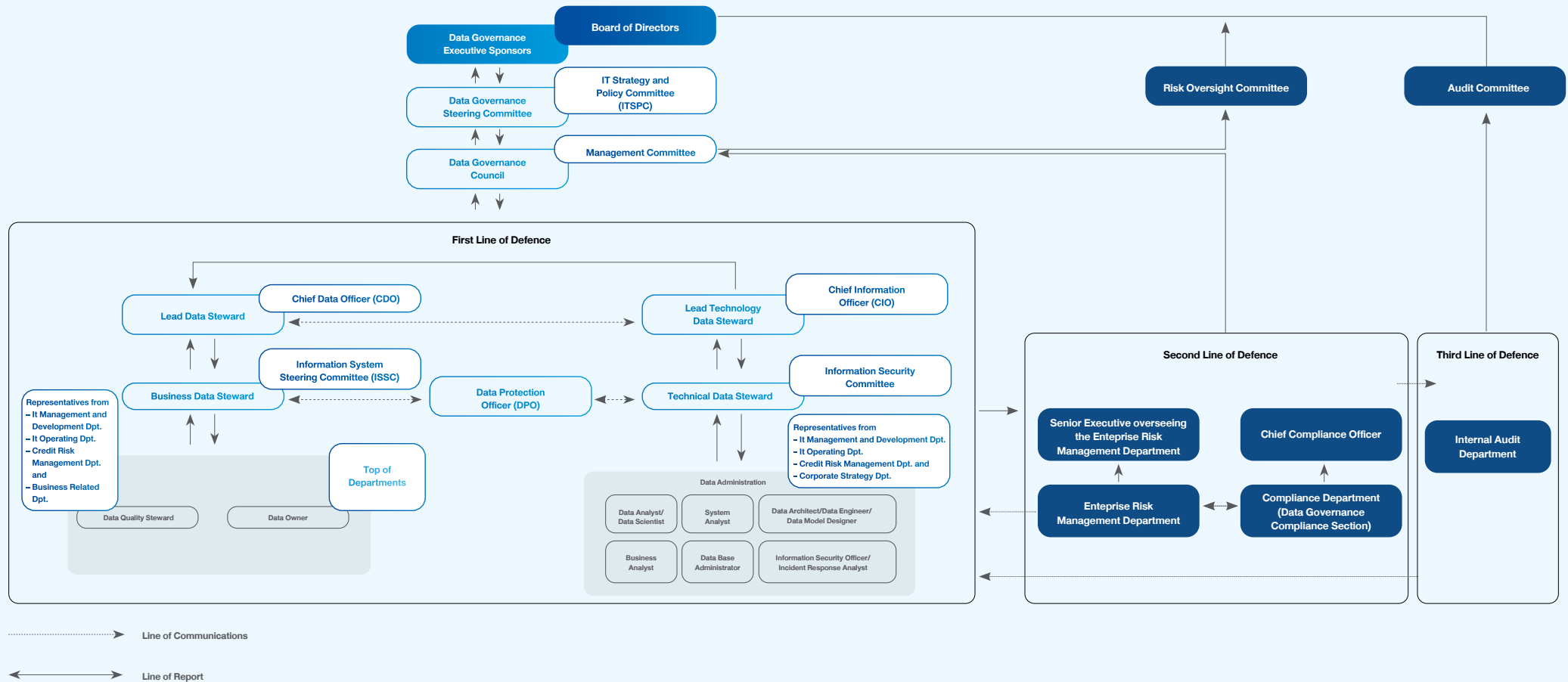
EXIM Thailand prioritizes the stability, security, and availability of its information technology (IT) systems to ensure continuous, efficient, and secure operations and customer service delivery. The Bank adopts the core principles of information security—Confidentiality, Integrity, and Availability (CIA Triad)—as the primary framework for system design, control, and development.

The Bank has implemented appropriate cybersecurity frameworks, tools, and technologies to effectively prevent, detect, and respond to potential threats. Key measures include Managed Detection and Response (MDR) systems, Data Loss Prevention (DLP) systems, data classification and document encryption, role-based access controls, and the deployment of robust network security infrastructure.

These operations strictly adhere to international information security standards and best practices, including ISO/IEC 27001 and the Information Technology Infrastructure Library (ITIL). This ensures that the Bank's information systems remain resilient, secure, and fully capable of supporting business continuity. Demonstrating this commitment, the Bank has maintained its ISO/IEC 27001 certification continuously since 2018.

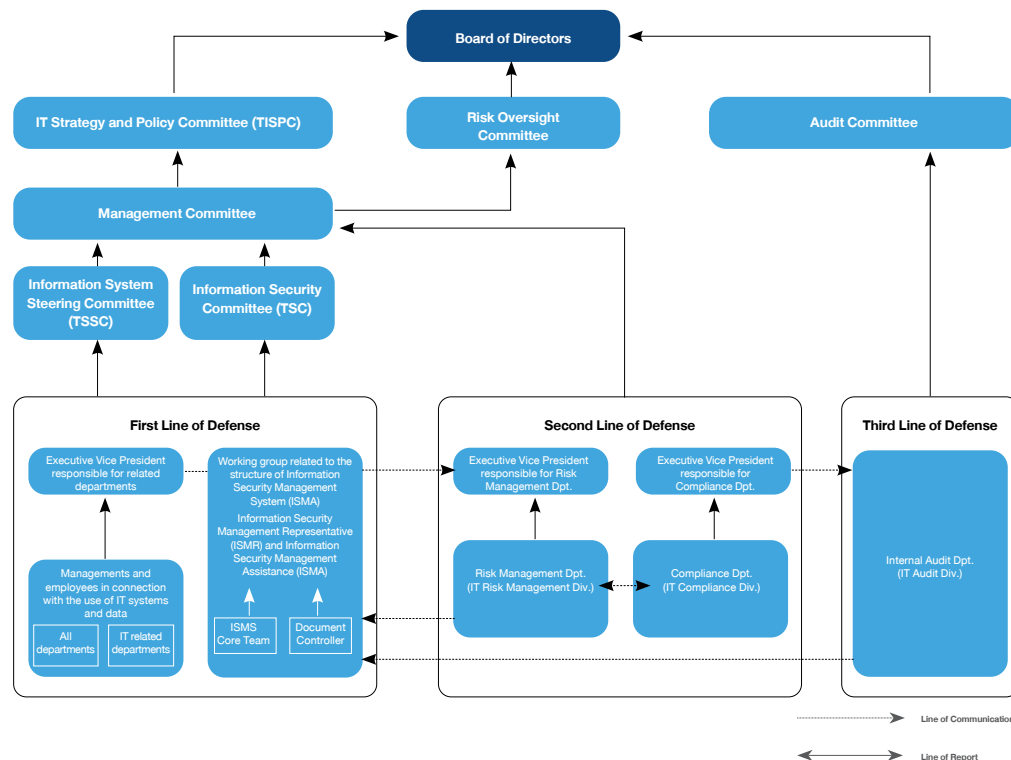


EXIM Thailand Data Governance Structure^{[2-24] [3-3]}



The Bank has established a clear data governance structure. The executive level is responsible for policy formulation, strategic decision-making, and overall oversight, while the operational level executes and supports governance in alignment with designated policies and guidelines. Additionally, governance outcomes and compliance with relevant laws, rules, and regulations are regularly reported to the Risk Oversight Committee or other relevant committees, with their feedback continuously integrated to enhance operations.

Information Technology (IT) Security Structure^{[2-24] [3-3]}



Roles and Responsibilities^[2-24]

The Board of Directors

1. Approve the IT Security Policy as well as other related information technology policies.
2. Acknowledge any requests for exceptions to the IT Security Policy.
3. Oversee and ensure that the Management Committee, Information Technology related departments, and relevant functions integrate the IT Security Policy into their operational processes to maintain information technology security.

IT Strategy and Policy Committee (ITSPC)

1. Review, endorse, and approve revisions to the IT Security Policy, as well as the allocation of adequate resources to support its implementation.
2. Acknowledge requests for exemptions from the IT Security Policy.
3. Monitor and oversee compliance with the IT Security Policy approved by the Board of Directors.

Risk Oversight Committee (ROC)

1. Monitor and ensure that IT risk management frameworks, including the utilization of third-party IT security service providers, strictly comply with established corporate guidelines requirements.

All Executives and Staff who are IT Risk Owners

1. Be aware of IT risks in the area of responsibility and take action to ensure appropriate compliance with IT risk management process.
2. Identify, assess, and impose measures for IT risk management, monitor IT risks, and properly communicate and report risk levels and status to top management and Risk Management Committee via Enterprise Risk Management Department.
3. Attend training on IT risk management.
4. Communicate and report the status of IT risks and IT risk management activities, including emerging IT risks, to the executives and the relevant departmental risk champions on a regular basis.
5. Monitor IT risk controls in the area of responsibility to ensure continuous execution of IT risk management and effectiveness in compliance with the established IT risk management guidelines.
6. Communicate with customers to encourage their awareness regarding cyber threats and preventive guidelines via email, website, social media, and channels otherwise.

IT and Cybersecurity Risk Management^[3-3]

EXIM Thailand places the utmost importance on cybersecurity. The Bank has established comprehensive IT security policies, procedures, and standards to serve as guidelines for maintaining effective cybersecurity and incident response. Furthermore, EXIM Thailand has achieved the globally recognized ISO/IEC 27001 certification for its Information Security Management System (ISMS).

In addition, an annual audit plan for IT security and cyber resilience has been established. The core scope of this audit covers key areas including, but not limited to, IT risk governance, data governance, information security, access control, cyber resilience, and third-party risk management. These efforts aim to assess the efficiency and effectiveness of the Bank's IT security operations in alignment with the three core pillars of information security: confidentiality, integrity, and availability (CIA), while ensuring strict compliance with all relevant laws, regulations, orders, and notifications of the Bank of Thailand, as well as other applicable regulatory criteria.



Confidentiality	Integrity	Availability
Access to information is restricted strictly to authorized individuals.	Information is maintained to be accurate, complete, and trustworthy.	Information and systems are continuously accessible and ready for use.
Tools: - Multi-Factor Authentication (MFA) and authorization controls - Data classification and file encryption - Implementation of network security systems, such as DNS Security, IPS, and Firewalls	Tools: - Access rights management - The Four-Eyes Principle - Continuous auditing and monitoring - Change control management	Tools: (Realtime Monitoring Tools) - Disaster Recovery Site/HA - DDoS Protection - Zabbix Monitoring - Capacity Management

EXIM Thailand has successfully achieved and continuously maintained its ISO/IEC 27001 certification since 2018.



To ensure efficient IT and cybersecurity risk management in compliance with international standards, the Bank has established relevant policies and procedures, which are subject to review at least annually or when significant changes occur.

Customer Personal Data and Privacy Protection^{[3-3] [418-1]}

EXIM Thailand is deeply committed to ensuring robust protection of customer personal data and privacy. The Bank has established the “**Personal Data Protection Policy**,” the “**Personal Data Protection Policy for Electronic Transactions**,” and the “**Privacy Principles**.” Furthermore, relevant regulations and operational manuals have been implemented for personnel to ensure strict compliance. These frameworks serve as essential guidelines for protecting data subjects’ personal data and provide effective, appropriate measures to manage any personal data breaches or violations of data subjects’ rights in strict accordance with the Personal Data Protection Act (PDPA) B.E. 2562 (2019), its subordinate regulations, and other applicable laws. Additionally, the Bank has formulated, reviewed, and updated all relevant contracts, agreements, and legal documents to ensure full alignment with the PDPA.

In addition, EXIM Thailand has conducted PDPA training for employees to foster their knowledge and understanding of practice guidelines and work processes in compliance with the PDPA, ensuring that employees are well-equipped to provide information and services to customers. A personal data storage system has also been established and appropriate technical and administrative security measures implemented so that personal data protection would strictly comply with the PDPA and other applicable laws.

In addition, EXIM Thailand has conducted personal data protection (PDPA) training for employees to foster their knowledge and understanding of operational guidelines and work processes. This ensures that employees are well-equipped to provide accurate information and services to customers. A robust personal data storage system has also been established, alongside appropriate technical and organizational security measures, to ensure that personal data protection strictly complies with the PDPA and other applicable laws.

In 2025, EXIM Thailand recorded no incidents of personal data breaches, significant complaints regarding violations of customer privacy, or any cases requiring reporting to regulatory authorities.^[418-1]

For further details on EXIM Thailand’s protection of personal data, please visit the Bank’s website at <https://www.exim.go.th/en/privacypolicy.aspx>

Key Achievements in Enhancing System and Information Security^[418-1]



Continuous Improvement in Phishing Simulation Tests: The failure rate steadily improved, dropping from nearly 8% to just

6% outperforming the global average of **10%.**



Zero Critical Data Leaks: No leaks of critical or sensitive data were recorded.



Cyber Attack Prevention: EXIM Thailand successfully maintained a 100% prevention rate against all cyber attacks.

100%



Incident Mitigation: Effectively prevented security incidents, ensuring zero impact on critical business systems.

100%



High System Availability: The Bank’s system availability averaged

99.98% exceeding the commercial banking average of **99.72%**

Incidents of IT and Cybersecurity Breaches^[418-1]

In 2025, EXIM Thailand recorded no incidents of IT and cybersecurity breaches, and received no complaints regarding customer privacy violations or the loss of customer data. The Bank has continuously supervised and monitored its operations to ensure strict compliance with its Personal Data Protection Policy, while constantly improving and developing services to better serve its customers.

Key Performance Indicators (KPIs)	2023	2024	2025
Number of information security breaches or other cybersecurity incidents	0	0	0
Total number of customers or employees affected by the Bank's data breaches	0	0	0
Number of reportable personal data breaches to regulatory authorities	0	0	0
Total fines and penalties paid in connection with data security breaches or other cybersecurity incidents	0	0	0



Strengthening Digital Technology Security^{[2-24] [2-25] [3-3]}

The Information Security Management System (ISMS) Working Committee, in collaboration with IT and relevant business departments, utilizes domain experts to foster awareness among the Board of Directors regarding financial products, services, and associated cyber risks. Furthermore, the Bank's IT security policy is communicated, disseminated, and reinforced at least annually to raise cybersecurity awareness among EXIM Thailand's executives, employees, and relevant third-party service providers. This continuous initiative aims to ensure a comprehensive understanding of IT security principles, their organizational importance, and the practical guidelines for managing cyber threats.

In addition, the Working Committee proactively fosters information security awareness by conducting simulated scenarios, such as phishing email simulations. It also continuously builds IT risk awareness among customers and service users, equipping them to effectively respond to cyber threats.

Furthermore, the Bank promotes a robust internal information security culture by organizing monthly "Cybersecurity Awareness" campaigns through various public relations media. This initiative is coupled with assessing employees' understanding through real-world simulations that pose no risk to organizational data. These exercises are evaluated on a regular basis to ensure employees are fully prepared to mitigate phishing emails and adapt to evolving cyber threats.



Innovation and Digital Transformation^[3-3]

Export-Import Bank of Thailand (EXIM Thailand) is committed to driving its digital transformation in response to stakeholders' sustainability expectations regarding technology integration for organizational management. By leveraging innovation to enhance business potential throughout this digital transition, the Bank aims to enhance operational efficiency, optimize workflows, and deliver an exceptional customer experience. This approach enables the Bank to pioneer new business models, develop products and services that precisely meet customer demands, and maintain its market competitiveness.

Consequently, EXIM Thailand prioritizes the strategic and careful selection of technologies that yield long-term benefits. These technologies serve as a foundation for developing financial innovations and building internal knowledge, which in turn drive the continuous improvement of businesses, products, and services. This journey is advanced in tandem with robust cybersecurity safeguards and data privacy protections, thereby sustaining the Bank's competitive advantage and fostering continuous growth.

Target and Performance^[3-3]

2025 Targets



Proportion of innovation revenue:
7%
of total revenue



Proportion of processes with reduced Service Level Agreements (SLA):
7%



Awareness rate of corporate innovation management (IM) direction: Not less than
90%



Success rate of the innovation management (IM) plan: Not less than
90%



Employee satisfaction level with knowledge management (KM) technologies:
83%

2025 Performance



Proportion of innovation revenue:
25.04%
of total revenue



Proportion of processes with reduced Service Level Agreements (SLA):
7%



Awareness rate of corporate innovation management (IM) direction:
100%



Success rate of the innovation management (IM) plan:
100%



Employee satisfaction level with knowledge management (KM) technologies:
92.10%

2026 Targets



Proportion of innovation revenue:
9%
of total revenue



Proportion of processes with reduced Service Level Agreements (SLA):
19%



Demonstration rate of innovative behaviors aligned with corporate values:
80%

Business Risks and Opportunities^[3-3]

Risks

In a landscape where financial services are accessible online anywhere and anytime, a bank's failure to effectively integrate digital technology with its internal knowledge and operational processes could lead to organizational inertia. This might hinder its ability to adapt to digital transformation and efficiently respond to customer demands, ultimately undermining its long-term market competitiveness.

Furthermore, inadequate and non-systemic management of information security risks could result in data breaches. Such incidents would severely compromise customer trust, lead to the attrition of existing customers, and obstruct the acquisition of new customer segments. Consequently, this would impair the bank's revenue, brand reputation, and stakeholder confidence, posing a significant threat to its business continuity in the long run.

Opportunities

Successfully selecting and deploying appropriate technologies to develop innovations across operational processes, financial products, and services will enable a bank to efficiently deliver financial and support services via digital platforms and wireless networks.

Moreover, establishing robust cybersecurity practices and stringent data privacy protections will foster customer trust, streamline transaction processes, and enhance the overall experience for existing customers, while unlocking opportunities to attract new market segments. Concurrently, these advancements will optimize operational costs, boost productivity, expand business horizons, sharpen competitive advantages, and ultimately drive the bank's sustainable, long-term growth.

Management Approach^[3-3]

Export-Import Bank of Thailand (EXIM Thailand) plays a pivotal role in providing both financial and non-financial support to promote export and investment, both domestically and internationally. The Bank serves as a key driver for national development to achieve higher value-added, while elevating the potential of Thai entrepreneurs to compete sustainably in the global arena.

The Bank has adopted the Innovation Management (IM) framework under the State Enterprise Assessment Model (SE-AM) as its foundational operational guideline. This framework is implemented in conjunction with the Thailand Quality Award (TQA) criteria, which are applied to systematically formulate innovation and organizational development plans. These guidelines are established by analyzing operational gaps, lessons learned from past performance, and feedback from internal and external stakeholders, alongside benchmarking data and best practices. This approach enables the Bank to drive innovation with a clear strategic direction, ultimately generating diverse forms of innovation that uplift organizational potential, enhance business competitiveness, and deliver value to Thai exporters and investors, while fostering sustainable growth through efficient resource utilization and strategic partnerships.

Objectives of Technology Utilization	Operational Approaches
1. Deliver an exceptional experience for customers and stakeholders	Leveraging digital technology to support customers throughout their entire Customer Journey
2. Enhance management and operational efficiency	Integrating technology across all workflows, spanning Front, Middle, and Back Offices
3. Develop employees' digital capabilities to navigate changes	Cultivating digital awareness organization-wide through targeted initiatives and activities
4. Ensure robust information security	Implementing and maintaining stringent information security guidelines

Business Innovation Development

Governance^{[2-9] [2-12] [3-3]}

EXIM Thailand prioritizes innovation management and aims to leverage innovation as a key driver for its business operations by fostering creativity and driving initiatives that yield positive benefits and impacts on the organization. This serves as a strategic pathway toward sustainable organizational management and development. The Board of Directors is responsible for overseeing and determining the direction of innovation management at the policy level. The Board has established a Creativity Promotion and Innovation Management Policy in alignment with corporate governance principles, ethical standards, and the code of conduct for executives and personnel. This ensures that innovation operations are transparent, accountable and that associated risks are managed appropriately.^[2-12]

In formulating its technology and innovation governance framework, the Bank has adopted international standards and best practices, such as the ISO 38500 standard and the COBIT IT governance framework. It has also developed its enterprise architecture and elevated information security to align with the guidelines of the National Institute of Standards and Technology (NIST) and the ISO 27001 standard. Furthermore, the Bank has drawn up a 5-year digital technology action plan that corresponds with its corporate strategy, data management policies, and regulations of relevant regulatory authorities, such as the Bank of Thailand (BOT). The Bank also emphasizes eco-friendly technology management to support its sustainable development goals.

To ensure systematic innovation management and effective performance tracking, EXIM Thailand has established a clearly defined innovation and digital technology governance structure. This structure comprises the Board of Directors, the Corporate Strategy and Innovation Committee, the Management Committee, and the Innovation and Process Development Working Committee, which are collectively responsible for directing, overseeing, and supporting innovation operations at both policy and operational levels.^[2-9]

EXIM Thailand has appointed the Innovation and Process Development Working Committee to serve as the primary driver for advancing innovation initiatives, as well as for monitoring and reporting performance to the Management Committee and the Corporate Strategy and Innovation Committee at least quarterly. Its key roles and responsibilities are as follows:

1. Support various business functions and departments to ensure full alignment with the Creativity Promotion and Innovation Management Policy.
2. Review, screen, and update policies, manuals, innovation master plans, and action plans for submission to the Management Committee for endorsement, and subsequently to the Corporate Strategy and Innovation Committee for approval.
3. Evaluate and refine key matters related to the promotion of creativity, technology, and operational innovation.
4. Monitor the implementation of the annual innovation action plan for quarterly submission to the Management Committee and the Corporate Strategy and Innovation Committee for acknowledgment.
5. Execute other innovation management tasks as assigned.

The Bank's innovation operations encompass both Closed Innovation and Open Innovation, with a strong focus on fostering a culture of continuous learning and employee engagement, alongside systematically evaluating the effectiveness of innovation management. This ensures that developed innovations effectively align with the corporate strategy, address stakeholder expectations, and deliver tangible, long-term outcomes.^[3-3]



IT and Innovation System Development

EXIM Thailand has continuously formulated its 5-year digital technology action plan (2025–2029) alongside annual action plans to effectively align with its overall business strategy. This includes developing IT systems and digital innovations to serve all customer segments, with key initiatives detailed below:

- **Enhancement of the Loan Origination System and Customer Relationship Management (LOS & CRM):** Upgraded to support revised dual-approval authorities and the utilization of cut-off scores for credit approval. This also includes the API-driven integration of Anti-Money Laundering Office (AMLO) risk rating data from the Bank's centralized system, thereby minimizing operational errors.
- **EXIM Dashboard for Data Analytics and Management:** Leveraged to advance data analytics capabilities for the efficient formulation and monitoring of business plans. Key features include: (1) Customer360 Dashboard for comprehensive customer insights and analysis; (2) Performance Dashboard to continuously track organizational performance against key performance indicators (KPIs); and (3) ESG Dashboard for data management and raising employee awareness of Environmental, Social, and Governance (ESG) practices, aligning with the Bank's overarching sustainable development goals.
- **Robotic Process Automation (RPA) Technology:** Deployed to enhance operational efficiency by streamlining workflows. For example, it automates the readiness verification of various systems and sends real-time alerts to officers upon detecting any anomalies, enabling proactive mitigation before incidents occur.
- **EXZY ChatGPT Internal Knowledge Management:** An AI-powered personal assistant designed to address employee inquiries regarding corporate data and benefits, thereby streamlining internal information services and operational efficiency.
- **Cybersecurity Enhancement and Monitoring System:** Upgrades the Bank's cyber threat monitoring and response capabilities, ensuring continuous surveillance and proactive tracking of emerging cyber threats.

Enhancing Management and Operational Efficiency^[203–1]

EXIM Thailand has integrated advanced technologies to transform its end-to-end operations, covering front, middle, and back-office functions. By leveraging data analytics tools (such as Power BI), Robotic Process Automation (RPA), Generative AI, and Low-Code/No-Code platforms, the Bank aims to reduce processing times, minimize operational errors, and enhance agility across its development workflows, with key initiatives detailed below:

Technology	Front Office	Middle Office	Back Office
Data Analytics and Monitoring via Power BI	• Performance Dashboard • Customer 360° Dashboard • ESG Dashboard (ESG Outstanding)		• ESG Dashboard (ESG Outstanding)
Maximizing Output and Minimizing Errors via Robotic Process Automation (RPA)	• RPA for pre-service operational readiness verification of critical systems • Automated statement generation for e-service platforms	• Automating data processing for Direct Credit and BAHTNET systems	• Self-Service iAM for automated password management
Enhancing Efficiency via Generative AI	Expanding inquiry channels via: • EXZY AI ChatGPT • Copilot		
			• KM Portal • HR2020
Application Development via Low-Code/No-Code Platforms	Form development for insurance receipt and payment vouchers	-	Designing flexible employee benefit allocation (Flexi Benefit)

- **Data Analytics and Monitoring via Power BI:** Focuses on Big Data and data pipeline management, leveraging Power BI to transform corporate data into ready-to-use dashboards encompassing both financial and non-financial metrics.
- **Robotic Process Automation (RPA):** EXIM Thailand has integrated RPA into its operations, automating repetitive, rule-based workflows to streamline manual processes and mitigate human errors. Specifically, RPA is deployed to automate batch processing—such as day-end and month-end closings—and execute pre-service operational readiness verifications for critical systems each morning. The system automatically sends status alerts via LINE and email, enabling relevant personnel to proactively identify and resolve potential technical anomalies before business hours. This preventive approach optimizes service efficiency, significantly reduces the risk of operational incidents during operating hours, and mitigates potential losses from system downtime.
- **Generative AI:** EXIM Thailand has integrated Generative AI to consolidate and manage employee benefits data, enabling staff to independently retrieve their medical expense information and Flexi Benefit allocations via LINE. In 2024, the Bank expanded the application of Generative AI to Knowledge Management (KM), leveraging it to disseminate internal knowledge through new interactive channels. This initiative encourages experiential learning, allowing employees to familiarize themselves with Generative AI through daily, practical application for faster and more convenient information access.
- **Low-Code/No-Code Platform for Accelerating Innovation:** Implementing software development via Low-Code tools serves as a primary alternative for evaluating Cost-Benefit Analysis (CBA). EXIM Thailand utilized Microsoft Office 365 Power Apps to enhance document management efficiency for the Insurance Department. This approach significantly shortened development cycles while delivering user-friendly applications tailored to specific operational needs. Furthermore, it enables internal IT teams to promptly resolve application issues in-house rather than relying on external vendors. As a result, troubleshooting and update periods were reduced by 70%, from 7–10 days down to just 1–3 days. This agile development platform was also deployed to digitize insurance receipt and payment vouchers, as well as to design the structural framework for the Flexi Benefit system.

Furthermore, EXIM Thailand has implemented Test Automation, a fundamental infrastructure for building digital financial services that ensures high-quality software and applications while accelerating time-to-market. Test Automation serves as a core component of DevSecOps operations utilizing Continuous Integration (CI) / Continuous Development (CD). By embedding security principles and standards from the inception of software development, this framework effectively mitigates code remediation issues, eliminates silos, and enhances testing accuracy and reliability. Consequently, it shortens delivery cycles, reduces operational costs, and ensures applications remain seamless and modern. In 2025, the Bank further integrated Automated Testing into its Core Banking system upgrade during the System Integration Test (SIT) and User Acceptance Test (UAT) phases for specific modules, such as API Testing. Additionally, RPA was leveraged to simulate customer data entry and transaction logging to optimize the overall testing environment.

Outcomes of IT Development and Technology Integration at EXIM Thailand^[203-2]

Indicators	2023	2024	2025
Reduction in working hours (%)	77.84	63.50	51.99
Employee satisfaction with IT services (%)	93.78	93.85	93.70



Financial Product and Service Innovation^[203-1]

EXIM Thailand has expanded its business horizons through innovative mechanisms, shifting from a traditional lending institution toward its “**Go Beyond Banking**” strategic vision. Under this paradigm, the Bank delivers more than just financial services; it acts as a **Lifetime Business Partner** dedicated to growing alongside its customers and serving as a **Value Creator** for both communities and society, through the following key initiatives:



Bond Guarantee

As a state-owned financial institution, EXIM Thailand provides guarantees for corporate bonds issued by its customers to bolster investor confidence and enhance the creditworthiness of these debt instruments. This enables issuers to lower fundraising costs or secure more favorable market terms, thereby supporting entrepreneurs in raising capital to fuel operations that align with the Bank’s core mission.



EXIM Safe Trade Credit

A revolving credit facility for export bill discounting and working capital financing during credit terms. It is tailored for SME exporters or those within the Thai export supply chain, providing built-in insurance coverage against non-payment risks by overseas buyers to facilitate market expansion and reduce reliance on single buyers or traditional markets.



EXIM for Export Expansion

An export credit insurance facility designed to safeguard against the risk of non-payment by offshore buyers. Exporters can select coverage ranging from 50% to 90% of the potential loss based on their business needs, instilling greater confidence to expand their export portfolios.



EXIM Expand Sure

An export credit insurance facility protecting exporters—particularly first-time exporters—against non-payment risks by overseas buyers. It offers flexibility by allowing businesses to customize credit limits and coverage rates to suit their specific commercial transactions.



EXIM Expand Shield

A revolving credit facility engineered to boost liquidity for exporters, featuring complimentary protection against non-payment risks from overseas buyers at no additional cost.



White EX Credit

A long-term credit facility offering preferential interest rates to support corporate liquidity or fund investments targeted at elevating corporate governance (CG) standards. This initiative champions transparent business practices through strategic collaborations with the Anti-Money Laundering Office (AMLO) and the Thai Private Sector Collective Action Against Corruption (CAC).



EXIM Export Booster

A revolving credit facility featuring preferential interest rates to sustain trade operations for exporters directly or indirectly impacted by trade wars, geopolitical conflicts, and other anomalies.



EXIM Saver Plus

A long-term credit facility structured to enhance corporate liquidity and mitigate the adverse impacts of volatile global trade policies, political instabilities, and economic downturns. By lowering financing costs, the facility helps enterprises sustain operations, retain employment, and accelerate business recovery.

Promotion of Innovation with in the Organization ^[203-2] ^[404-1] ^[404-2]

EXIM Thailand recognizes its “workforce” as a vital catalyst for driving the transition into a digital bank. Consequently, the Bank evaluated readiness through a Digital Fitness Assessment and designed tailored reskilling and upskilling pathways for each job family. This strategic initiative was achieved by integrating workflows between the IT Business Line and the Human Resources Department to effectively support emerging technological trends in alignment with the Enterprise Architecture (EA), ensuring proper allocation of tech talent for workforce optimization. ^[3-3] ^[203-2]

In 2025, EXIM Thailand hosted “Inno Day 2025: EXIM EXPRESS” to raise awareness and foster a data-driven culture. The event focused on knowledge sharing and the exchange of insights regarding innovation and data utilization, promoting systematic and logical thinking to enable effective problem-solving. This targeted initiative aimed to elevate organizational potential and readiness for data application across internal operations. The event took place on Monday, December 22, 2025, at the Conference Room, L Floor, EXIM Thailand Head Office.

As a result of the event, a total of 111 executives and employees participated. Furthermore, to elevate the innovation capabilities of the workforce, the Innovation Fitness Assessment self-evaluation was conducted. The assessment received responses from 699 out of 846 total employees, representing a 82.62% participation rate. This substantial turnout reflects the high level of interest and active engagement among personnel in developing their knowledge and skills related to innovation and data utilization. ^[404-1] ^[404-2]

Recognizing the importance of developing personnel capabilities in data literacy—specifically in reading, analyzing, interpreting, and communicating data accurately and effectively— the Bank further enhanced employee skills and knowledge through a workshop titled “Logical and Systems Thinking.” This initiative aimed to reinforce the understanding of data’s role within work processes, empowering personnel to leverage data for systematic, rational, and confident decision-making, thereby bolstering operational efficiency and supporting the organization’s drive toward sustainable success in the digital era. Ultimately, this capability-building initiative optimizes the Bank’s operations, enabling the development and delivery of tailored, timely, and high-quality financial services that precisely meet the needs of both customers and entrepreneurs. ^[203-2]

Innovation Awareness Communications

Inno News EP.1/2568

WHAT IS INNOVATION MANAGEMENT ? การจัดการนวัตกรรมคืออะไร

**Innovation Management
การจัดการนวัตกรรม**

ขอบเขต

- ครอบคลุมทั้งระบบ การวางแผน กำหนด ควบคุม ทรัพยากร และวัฒนธรรมองค์กร

จุดเน้น

- การบริหารจัดการเชิงกลยุทธ์ การบูรณาการ และบุคลากร

ลักษณะงาน

- การออกแบบระบบนวัตกรรม การกำหนดนโยบาย และกลยุทธ์ การสร้างแรงจูงใจ

ตำแหน่งในกระบวนการ

- ครอบคลุมตั้งแต่ต้นน้ำถึงปลายน้ำของการจัดการเชิงธุรกิจ
- การจัดการนวัตกรรม จะเป็นการดำเนินงานขององค์กรในทุกส่วนงาน

**Innovation Development
การพัฒนาการนวัตกรรม**

ขอบเขต

- การเปลี่ยนแปลง การปรับปรุงหรือสร้างแนวทางใหม่เพื่อเพิ่มขีดความสามารถ หรือกระบวนการ

จุดเน้น

- การนำนวัตกรรมไปใช้เชิงพาณิชย์หรือเชิงสังคม

ลักษณะงาน

- การออกแบบ ทดลอง ปรับปรุง และนำเสนอสิ่งใหม่

ตำแหน่งในกระบวนการ

- เน้นขั้นตอนสุดท้ายในการจัดการนวัตกรรม
- เป็นส่วนสำคัญในการพัฒนาการนวัตกรรม

(H&L & Report, 2022) Managing Innovation: Integrating Technology & Market and Organizational Change

Dr. V. (2023) Innovation Management and New Product Development

QUIZ & REWARD

“ถ้าคุณคิดว่างานของคุณเกี่ยวข้องกับนวัตกรรม (การจัดการนวัตกรรม / การพัฒนาการนวัตกรรม) และคิดว่างานของคุณมีส่วนช่วยในการพัฒนาองค์กรอย่างไร?”
นำใบโพธิ์มาส่งที่ panizarak@exim.go.th ภายใน 11 ม.ค. แล้วลุ้นรางวัลกันค่า!

ส่วนการจัดการความรู้และนวัตกรรม (IM) ฝ่ายพัฒนาความรู้ (3331, 3334)

Inno News EP.2/2568

องค์กรนวัตกรรม... เริ่มจากตรงไหน?

ระบบนวัตกรรมองค์กร หรือ CORPORATE INNOVATION SYSTEM (CIS)
คือ กรอบของการทำงาน (FRAMEWORK) ที่ทำให้องค์กรมีระบบการจัดการที่ทำให้เกิดนวัตกรรม เพื่อได้การทำงานที่มีนวัตกรรมที่ต่อเนื่อง ซึ่งสามารถรองรับความเปลี่ยนแปลงได้อย่างมีประสิทธิภาพ

องค์ประกอบของการจัดการขององค์กรที่ทำให้เกิดนวัตกรรม ประกอบด้วย*

VISION & STRATEGY
เป้าหมายและทิศทาง

- กำหนดทิศทางที่ชัดเจนว่าองค์กรจะมุ่งสู่เป้าหมายด้านใด
- 1. การวางแผนเชิงกลยุทธ์ (Strategy & Management)
- 2. การออกแบบระบบนวัตกรรม (Innovation System & Culture)

CULTURE
วัฒนธรรม

สร้างภาพแวดล้อมที่เอื้อต่อการคิดค้นและสนับสนุนความคิดสร้างสรรค์ (Corporate Values & Culture)

PROCESS
กระบวนการ

เป็นขั้นตอนที่ชัดเจน ตั้งแต่การระดมสมองไปจนถึงการนำไปใช้จริง

- 3. การออกแบบระบบนวัตกรรม (Innovation System & Culture)
- 4. การดำเนินการตามกระบวนการ (Innovation Process)
- 5. การติดตามและประเมินผล (Innovation Evaluation)

PEOPLE
บุคลากร

พนักงานทุกคนมีความสำคัญและมีส่วนร่วมในการขับเคลื่อนนวัตกรรม

*SOURCE: คู่มือระบบนวัตกรรมองค์กร (Innovation System) ฉบับปรับปรุง ปี 2561 โดยธนาคารพาณิชย์แห่งรัฐ STATE ENTERPRISE ASSESSMENT MODEL, SE-AM (2021) และงานวิจัยของธนาคารพาณิชย์แห่งรัฐ (State Enterprise Assessment Model) ฉบับปรับปรุง

ส่วนการจัดการความรู้และนวัตกรรม ฝ่ายพัฒนาความรู้ (3331, 3334)

Inno News EP.3/2568

ระบบการบริหารจัดการนวัตกรรม CORPORATE INNOVATION SYSTEM : CIS

ตามแนวทางการจัดการนวัตกรรมขององค์กร (Innovative Organization Model : IOM)
ระบบ CIS ประกอบด้วยองค์ประกอบ 3 ส่วน ดังนี้

1. STRATEGIC LEVEL
ระดับกลยุทธ์

- 1. การวางแผนเชิงกลยุทธ์ (Leadership & Management)
- 2. การกำหนดทิศทางและเป้าหมาย (Vision & Strategy)
- 3. การออกแบบระบบนวัตกรรม (Innovation System & Culture)

2. OPERATION LEVEL
ระดับปฏิบัติการ

- 4. การดำเนินการตามกระบวนการ (Innovation Process)
- 5. การติดตามและประเมินผล (Innovation Evaluation)

3. FUNDAMENTAL LEVEL
ระดับพื้นฐาน

- 6. การบริหารจัดการความรู้และนวัตกรรม (Knowledge & Technology Management)
- 7. การบริหารจัดการทรัพยากร (Resource Management)

*SOURCE: คู่มือระบบนวัตกรรมองค์กร (Innovation System) ฉบับปรับปรุง ปี 2561 โดยธนาคารพาณิชย์แห่งรัฐ STATE ENTERPRISE ASSESSMENT MODEL, SE-AM (2021) และงานวิจัยของธนาคารพาณิชย์แห่งรัฐ (State Enterprise Assessment Model) ฉบับปรับปรุง

ส่วนการจัดการความรู้และนวัตกรรม ฝ่ายพัฒนาความรู้ (3331, 3334)

Digital Literacy Capability Development

Target Group	Course	
Digital Leadership	- Digital Policy and Governance - Data Driven for Decision Making - Data Trend and Transformation - Agile Management for Leader	
Digital Practitioners	Digital Governance Standards - Data Developer - IT Service - IT Governance - IT Project - IT Architecture - IT Security - IT Risk - IT Audit	IT/Technical Skill - Generative AI Developer - QA - Data System Analyst - IT Operation - IT Infrastructure - IT Security
All Employees	Digital Literacy - IT Policy - Digital Trend - Digital Tools - Cybersecurity Awareness	Core Knowledge & Skills - Business Acumen - Thinking Flow - Effective Communication - Mindset

Innovative Process: Process Innovation Development^[203-1]

- Credit Approval Process Optimization for SMEs: Streamlined the credit approval workflow, reducing the Service Level Agreement (SLA)—from the date of complete document submission to final credit approval—from 7 working days down to 5 working days.

Achievements in Process Innovation:

- Reduced SME credit approval turnaround time: By 2 working days.

Innovative Organization: Innovation for Organizational Operations Support^[203-1]

- Inno Day and Design Thinking Workshops
- Lean Six Sigma – Green Belt Training (Year 2): Advanced capability building, succeeding the foundational White Belt program organized in 2023.
- Strategic Collaboration with the National Innovation Agency (NIA) Academy: Partnered with the NIA Academy, under the National Innovation Agency (Public Organization), to deliver online innovation courses via the NIA Academy MOOCs platform. The initiative attracted registration from 94 employees, with 78 successfully completing the foundational courses, representing a 83% completion rate.

Key Achievements in Organizational Operations Support Innovation:

- Number of employees certified in Lean Six Sigma – Green Belt: 21 persons
- Number of employees certified by the NIA Academy: 78 persons

Design Thinking Workshop

- Batch 1: September 19, 2025 – 68 participants from 19 departments
- Batch 2: October 20, 2025 - 30 participants from 16 departments

Logical & Systems Thinking Workshop

- 36 participants from 21 departments



Sustainable Supply Chain Stakeholder Management^[3-3]

Export-Import Bank of Thailand (EXIM Thailand) operates under a corporate governance framework rooted in responsibility, transparency, and anti-corruption. The Bank actively manages its supply chain stakeholders systematically while remaining mindful of social and environmental impacts throughout its operations, considering the linkage between business activities and environmental, social, economic, and human rights impacts across its entire value chain.

The Bank is committed to promoting responsible business practices aligned with the Sustainable Development Goals (SDGs) by establishing appropriate criteria and standards for collaborating with business partners. This includes assessing and managing environmental and social risks across the supply chain—such as mitigating greenhouse gas emissions, optimizing resource efficiency, improving operational processes, and promoting eco-friendly procurement—to support long-term business sustainability.

Furthermore, EXIM Thailand emphasizes the engagement of all stakeholder groups, including regulators, shareholders, business alliance, partners, suppliers, employees, the Board of Directors, customers, and communities. It aims to build mutual understanding and awareness regarding sustainable supply chain management to support the development and delivery of products and services that generate long-term value for all stakeholders.

Targets and Performance^[3-3]

2025 Targets



100%

of the Bank's suppliers evaluated on ESG criteria in accordance with the Bank's specified guidelines.



100%

of suppliers complied with the ESG criteria specified in the TOR.



Promote ESG awareness among the Bank's stakeholders at **least once a year.**

2025 Performance



100%

of the Bank's suppliers underwent ESG evaluation.



100%

of suppliers complied with the ESG criteria specified in the TOR.



Organized 1 ESG awareness-raising activity for the Bank's stakeholders.

2026 Targets



100%

of the Bank's suppliers evaluated on ESG criteria in accordance with the Bank's specified guidelines.



100%

of suppliers complied with the ESG criteria specified in the TOR.



Promote ESG awareness among the Bank's stakeholders at **least once a year.**

Business Risks and Opportunities^[3-3]

Risks

The Bank may face contagion risks if business partners and suppliers fail to align their sustainability practices with human rights, environmental, and governance (ESG) standards. This could directly impair its reputation, credibility, and stakeholder trust. Furthermore, partners' failure to adapt to relevant regulatory shifts could erode supply chain operational resilience and incur additional costs from implementing increasingly complex monitoring and risk management systems, ultimately hindering the bank's long-term operational performance and sustainability.

Opportunities

Efficient supply chain management serves as a strategic opportunity to enhance competitiveness by collaborating with partners who adhere to international ESG standards. This strengthens credibility among shareholders, regulators, and other stakeholders, while improving operational efficiency through the reduction of hidden costs and business risks. Taking a proactive approach also enables the bank to deliver products and services that align with and support the long-term sustainable development of both the organization and the country.



Management Approach^[3-3]

Export-Import Bank of Thailand (EXIM Thailand) has established a systematic stakeholder management framework for its supply chain, seeking to consistently integrate environmental, social, and governance (ESG) factors into the selection, evaluation, and monitoring of partners' performance. The Bank prioritizes the formulation of clear vendor standards and codes of conduct, risk diversification through sourcing from a diverse supplier base, as well as the promotion of communication, awareness building, and capacity development—thereby elevating sustainability practices across the entire value chain. Furthermore, the Bank regularly monitors, reviews, and updates its management approaches to align with laws, regulatory requirements, and long-term stakeholder expectations. This demonstrates the Bank's commitment to being a responsible financial institution that steers the organization toward sustainable development, while strengthening its management structures and systems to transform into a sustainable bank under a robust corporate governance framework.



Stakeholder Classification

EXIM Thailand recognizes the importance of building relationships with all stakeholder groups. Accordingly, it has classified its stakeholders into nine groups to systematically manage engagement in alignment with its stakeholder strategic plan, as detailed below:

Stakeholder Groups	Definitions
1. Regulators	The regulatory agencies that establish guidelines for the management, supervision, and monitoring of EXIM Thailand's business operations to ensure compliance with relevant policies, frameworks, rules, regulations, and assigned mandates with transparency and sustainability.
2. Shareholders	The agencies responsible for setting operational policies and considering capital increases. EXIM Thailand is duty-bound to implement the assigned policies and remit funds based on the criteria specified by the shareholders.
3. Collaborators	The entities with which EXIM Thailand aims to foster relationships and advance cooperation to promote exports, imports, and investments for national development. This aligns with the roles and policies of each respective entity to generate mutual benefits, whether in the form of non-financial returns and/or indirect financial gains.
4. Partners	The entities with which EXIM Thailand agrees to collaborate by entering into written, legally binding contracts or agreements in order to jointly generate direct financial benefits.
5. Suppliers	The entities that deliver products, services, or funds to EXIM Thailand for its business operations, and to whom EXIM Thailand provides compensation according to written contracts or agreements for sales and purchases, leases, services, or loans. This group also includes creditors and lenders.
6. Employees	The individuals who perform duties and receive monthly salaries from EXIM Thailand, playing a key role in driving operations to achieve the organization's vision, strategies, and established plans.
7. Board of Directors	A group of individuals who plays a critical role in setting EXIM Thailand's strategic direction and operational policies as mandated by the shareholders and regulators, in compliance with relevant laws and regulations. They are also responsible for directing, overseeing, and monitoring performance to ensure the Bank achieves its goals.
8. Customers	The agencies or juristic entities to whom EXIM Thailand sells or delivers products and services, excluding participants in seminars or training sessions conducted for knowledge sharing, consultations, guidance, or business matching.
9. Society and Community	Entrepreneurial communities seeking support from EXIM Thailand in terms of information, knowledge, and business opportunities, as well as communities seeking access to social opportunities and an improved quality of life.

To demonstrate its commitment to developing and improving stakeholder relationship management standards to attain international excellence, EXIM Thailand has reviewed and enhanced its framework to effectively respond to evolving expectations and align with the Bank's strategies and operational direction. Furthermore, the Bank actively communicates these updates to ensure that the Board of Directors, executives, and all employees fully understand and adopt these guidelines for sustainable stakeholder engagement moving forward.

Governance Practices^[3-3]

EXIM Thailand has established a corporate governance structure at the Board level to oversee and monitor sustainability performance, while ensuring the responsible and transparent management of partners and suppliers in accordance with good corporate governance principles.

The Bank has implemented a fair competition policy, establishing an operational framework that partners must adhere to. This policy covers key areas including environmental protection, human rights, safety, fair labor practices, and anti-corruption. Compliance with this policy is a fundamental criterion for the selection, monitoring, and evaluation of all partners. Furthermore, the Bank regularly reviews and updates this policy to ensure continuous alignment with laws, regulatory requirements, and evolving stakeholder expectations.

To ensure clear and actionable oversight, the Bank has defined the roles and responsibilities of the relevant units as follows:



Roles and Responsibilities

The Board of Directors is responsible for approving the Fair Competition Policy and ensuring that the Bank's directors, executives, and employees translate it into concrete action, thereby fostering a corporate culture that promotes fair market competition across all dimensions.

The Management Committee is responsible for reviewing and vetting the Fair Competition Policy, providing recommendations, and proposing the policy to the Board of Directors for approval.

The Office of the President is responsible for overseeing corporate governance. Its duties include defining business ethics guidelines for directors, executives, and employees, as well as establishing the corporate governance framework. This framework covers the equitable treatment of competitors, business partners, and creditors, and promotes fair competition by opposing monopolies and trade discrimination in accordance with the Bank's Corporate Governance (CG) Handbook.

The Export Studio is responsible for establishing grievance mechanisms, as well as managing complaints and remediation in cases where competitors' and creditors' legal rights are violated, in accordance with the Bank's CG Handbook.

The Sustainability Development Department is responsible for overseeing the overall implementation of sustainability initiatives and collaborating with cross-functional units to ensure compliance with sustainable development policy and guidelines.

The Compliance Department is responsible for formulating anti-corruption and anti-bribery policies to ensure that corruption is not utilized to gain unfair competitive advantages, in alignment with the Bank's CG Handbook.

The Procurement and General Administration Department is responsible for drafting procurement regulations, providing relevant counsel, and ensuring fair and non-discriminatory procurement practices for business partners and suppliers, in compliance with applicable laws and the Bank's CG Handbook.

All employees are required to study and fully understand the Fair Competition Policy and its procedures, and strictly adhere to them in their daily operations.

Sustainable Procurement^[204-1]

EXIM Thailand adheres to fair, non-discriminatory, and transparent procurement principles by integrating sustainability into its procurement processes. This includes aligning contractual requirements with ESG standards, ensuring equitable disclosure of bidding information, and embedding environmental and social criteria into the evaluation of supplier proposals.^[204-1] Such guidelines play a crucial role in promoting fair competition and encouraging suppliers to adopt sustainable practices, without creating hindrances or discrimination against bidders who comply with the prescribed standards. Consequently, the Bank defines the Terms of Reference (TOR) in a clear, transparent, and fair manner, while requiring strict compliance with the Bank's relevant Memorandums of Understanding (MOUs) and Fair Competition Policy.

In 2025, the Bank reviewed and updated its Fair Competition Policy (Revised 2025) under good corporate governance principles, covering the following key areas:

1. Fair Competition Policy and Guidelines (Competitors)
2. Transparent and Fair Access to Funding Policy and Guidelines (Creditors)
3. Fair and Non-Discriminatory Procurement Policy and Guidelines (Partners and Suppliers)
4. Anti-Corruption and Anti-Bribery Policy and Guidelines
5. Social and Commercial Account Separation Policy and Guidelines

To ensure operational efficiency and consistency of outcomes, the Bank requires relevant departments to regularly monitor, report, and evaluate compliance with these policies based on good corporate governance principles. Clear responsibilities are assigned across respective lines of functions to prevent redundancy and maximize efficiency throughout the procurement process.

Supplier Environmental and Social Assessment Process^{[308-1] [414-1]}

To ensure effective supply chain management, EXIM Thailand regularly monitors and evaluates its suppliers' performance against relevant laws and ESG (Environmental, Social, and Governance) requirements incorporated into the Terms of Reference (TOR). The assessment outcomes serve as key criteria for contract renewals or future business engagements.^{[308-1] [414-1]} If any supplier is found likely to cause negative social or environmental impacts, the Bank will initiate corrective action plans, request improvements, or restrict business dealings with that supplier to remain aligned with the organization's sustainability policy. Furthermore, assessment results are compiled and transparently disclosed to stakeholders in the Sustainability Report in accordance with GRI Standards.

In 2025, the proportion of suppliers found likely to cause social and environmental impacts was 0% of the total number of suppliers.^{[414-1] [308-1]}

Additionally, EXIM Thailand's Internal Audit Department annually reviews procurement procedures, methods, and delegation of authority. The training sessions were conducted to communicate and build accurate understanding among Bank personnel regarding compliance with the Public Procurement and Supplies Administration Act, B.E. 2560 (2017) and the Ministry of Finance Regulation on Public Procurement and Supplies Administration, B.E. 2560 (2017). Procurement staff are also instructed to treat all bidders equitably to promote fair price competition.

Complaint and Whistleblowing Mechanisms

EXIM Thailand provides mechanisms for receiving complaints and whistleblowing reports regarding fraud, corruption, bribery, or unfair treatment to ensure that both internal and external stakeholders can properly report information through the following channels:

1. Four channels are available for employees:

- 1.1 Chairman of the Board / Chairman of the Audit Committee
- 1.2 Audit Committee
- 1.3 President
- 1.4 Human Resources Department

2. Six channels are available for external stakeholders:

- 2.1 Telephone: EXIM Contact Center at 0-2169-9999
- 2.2 Postal Mail: Addressed to the Office of the President, EXIM Thailand
- 2.3 Website: EXIM Thailand website (www.exim.go.th)
 - General Complaints: Homepage > Feedback > Suggestions / Complaints / Compliments
 - Misconduct Whistleblowing: Homepage > Misconduct Reporting

2.4 Email: eximcare@exim.go.th or info@exim.go.th

2.5 Relevant External Agencies: Government Complaint Center (1111), Bank of Thailand, etc.

2.6 In-Person Filing:

- Service-related complaints/suggestions: Can be lodged in person at EXIM Thailand's Export Studio at Head Office, or branches.
- Misconduct reporting/suggestions: Can be submitted in person at the Enterprise Risk Management Department, Head Office (EXIM Building).



Social Dimension

- 📍 Financial Inclusion and Financial Literacy
- 📍 Human Resource Management and Development
- 📍 Human Rights, Diversity, and Equality
- 📍 Community Engagement and Socio-environmental Development



Financial Inclusion and Financial Literacy^[3-3]

Export-Import Bank of Thailand (EXIM Thailand) places great importance on promoting financial inclusion and elevating financial literacy for entrepreneurs of all scales, community enterprises, and the general public, thereby supporting a high quality of life and sustainable business operations. In its role as a state-owned specialized financial institution, EXIM Thailand is dedicated to fostering systematic financial planning, savings, risk management, and prudent financial decision-making, while developing financial products and services tailored to each target group's unique needs.

Strengthening financial literacy and preparedness will not only mitigate economic risks and vulnerabilities, but also enhance access to equitable funding, boost the competitiveness of entrepreneurs, and foster balanced and sustainable economic growth, which aligns with the United Nations Sustainable Development Goals (SDGs) and long-term national development goals.

Targets & Performance^[3-3]

2025 Targets



Number of SME capacity development projects: No fewer than

20



Number of SMEs undergoing capacity development: No fewer than

2,696



Number of active SME customers

4,886

Performance 2025



Number of SME capacity development projects:

23



Number of SMEs undergoing capacity development:

3,005



Number of active SME customers:

4,342

2026 Targets



Number of active SME customers:

4,680



Number of SMEs undergoing capacity development & recording export growth:

370

2030 Long-term Targets



Number of active SME customers:

6,170



Number of SMEs undergoing capacity development & recording export growth:

450

Business Risks and Opportunities^[3-3]

Risks

Against the backdrop of a volatile global economy characterized by interest rate and exchange rate fluctuations, geopolitical uncertainties, and shifts in global trade patterns, a lack of financial literacy among the general public and entrepreneurs could lead to significant financial vulnerability. Poor financial decisions could give rise to debt burdens and liquidity issues, while hindering business continuity—particularly for SMEs and exporters exposed to international trade risks. Furthermore, entrepreneurs who lack systematic financial planning and accounting practices may face restricted access to appropriate funding sources and financial tools, resulting in lost opportunities for market expansion and adaptation to the global economic and trade context. If such a situation becomes widespread, it may adversely affect employment, labor income, and the stability of supply chains, which are the backbone of the national economy, and could ultimately lead to long-term social and environmental problems.

Opportunities

Amid the current vulnerable economic climate, the Bank has a timely opportunity to elevate its proactive role in promoting financial inclusion while systematically developing financial literacy for entrepreneurs and the general public. Enhancing skills in financial planning, liquidity management, and foreign exchange and trade risk management will help boost financial resilience, strengthen competitiveness, and support the sustainable growth of the Thai businesses on the global front. Meanwhile, the development of financial products and services aligned with the current context—such as financing for overseas market expansion, funding for environmental, social, and governance (ESG) adaptation, and support for the transition toward a sustainable economy—will empower entrepreneurs to achieve quality growth and build a customer base with financial discipline and potential. This will enable financial institutions to manage risks efficiently and play a pivotal role in driving the country's economic and social development in line with the SDGs in the long run.

Management Approach^[3-3] [FS13]

EXIM Thailand has set its sights on becoming a Sustainable Development Bank—acting as a key mechanism to enhance the capabilities of Thai entrepreneurs and investors to compete sustainably on the global stage. This is driven through the operations of the Export Studio, which is tasked with empowering Thai entrepreneurs, particularly SMEs, to become successful exporters. In 2025, the Export Studio collaborated with public and private strategic partners both domestically and internationally to organize educational activities across 12 projects nationwide, with a total of 2,184 entrepreneurs benefiting from capacity development.

Strategies for Entrepreneur Development under the Export Studio Program^[FS16]

Filling the Knowledge Gap: Export Studio supports Thai entrepreneurs in starting and expanding their export businesses sustainably by providing crucial knowledge on international trade and the transition to low-carbon business practices. As exporters face challenges from stringent international trade measures, such as the Carbon Border Adjustment Mechanism (CBAM) and the EU Deforestation Regulation (EUDR), EXIM Thailand works to raise their awareness and provide knowledge on business management strategies that incorporate environmental, social, and governance (ESG) considerations. This is part of a broader commitment to climate change mitigation to help businesses achieve the net-zero emissions target.

Fill the opportunity gap: Export Studio explores and taps international trade markets for Thai entrepreneurs through business matching activities, trade fairs at home and abroad, and online trading via e-commerce platforms.

Fill the capital gap: EXIM Thailand provides credit facilities to support working capital for export and business expansion. This support is combined with export credit insurance to safeguard against buyers' non-payment.



Entrepreneur Development Projects/Activities in 2025^[FS16]

Projects/Activities	Description	Target Groups	Performance
 1. Online Exporter Incubation Program	Online export courses designed to develop early-stage and intermediate entrepreneurs.	Early-stage and intermediate SMEs	419 participating legal entities.
 2. ESG Exporter Acceleration Program	A program focusing on ESG megatrends, sustainable trade outlooks, low-carbon transitions, climate capability assessments and adaptation, and green business transformation.	Early-stage, intermediate, and advanced SMEs interested in eco-friendly management	165 manufacturing and supply chain entrepreneurs focused on eco-friendly business modification
 3. The Road to Global E-Commerce 2025	A capacity-building project to reinforce knowledge and skills for international trade via global e-commerce platforms.	Early-stage and intermediate SMEs interested in global online trade.	173 entrepreneurs trained in global online trade
 4. SMEs Export Studio	A brand-building workshop focusing on eco-friendly packaging, green branding, and success stories for global trade expansion.	Early-stage and intermediate SMEs wishing to develop eco-friendly packaging and branding.	131 participating entrepreneurs.
 5. Halal Export Champion	A training project providing insights into halal certification, market trends, and penetration strategies.	Early-stage and intermediate SMEs aiming to export halal products	210 entrepreneurs trained in halal product exporting
 6. EXIM 2X Class 1	A capacity-building program for entrepreneurs and start-ups looking to enter the international trade arena	Early-stage and intermediate SMEs aiming for global export	43 entrepreneurs trained in export capacity development

Projects/Activities	Description	Target Groups	Performance
 7. SME Export Studio Fair 2025	A trade event showcasing the achievements of entrepreneurs incubated by the Export Studio from 2023 to 2025.	Graduates of the Export Studio incubation program	28 participating entrepreneurs.
 8. Online Global Business Matching 2025	An exclusive virtual trade matching program to help Thai food and beverage (F&B), and cosmetics businesses expand exports to the Middle East, China, and ASEAN.	Early-stage, intermediate, and advanced SMEs.	170 Thai entrepreneurs from the F&B and cosmetics industries
 9. Chinese Market Export Program	A capacity development program for entrepreneurs to penetrate Chinese market.	Early-stage, intermediate, and advanced SMEs eyeing expansion into Chinese market.	118 entrepreneurs completed the capacity development program
 10. Upskill SME Exporter	A program to develop capabilities of entrepreneurs for export, delivered across four classes in Bangkok and other provinces.	Early-stage and intermediate SMEs seeking to enter or expand into new markets	495 entrepreneurs completed the export capability training
 11. Innovation Export Game Changer	An Entrepreneurial Capacity Development Program for Innovation-Led Exporting	Early-stage and intermediate SMEs interested in innovation-driven exporting	80 entrepreneurs completed the potential development program
 12. Breaking through to Export Markets	An export and market expansion program for Thai Northern and Northeastern entrepreneurs	Early-stage and intermediate SMEs.	149 entrepreneurs completed the capability development program

Remark:

- EXIM Thailand classifies entrepreneurs primarily based on revenues, in accordance with the definitions of the Office of Small and Medium Enterprises Promotion (OSMEP). Export-related experience serves as the secondary criterion, categorized as follows:
 1. Early-stage: No export activity within the past 3 years.
 2. Intermediate: Active in exporting within the past 3 years, but on an intermittent basis.
 3. Advanced: Actively and continuously exporting throughout the past 3 years.
- Stay Updated: Follow the Export Studio's activities, programs, and updates on Facebook at EXIM SMEs Plus.

Financial Inclusion^[FS14]

Credit Products	Description	Operational Performance in 2025	
		No. of service users (Entrepreneurs)	Approved credit amount (Million Baht)
One SMEs Credit 	A product to support SMEs—whether they are exporters or part of the Thai export value chain—enabling them to access financing for working capital and liquidity enhancement. For credit limits not exceeding 2 million baht, the facility can be secured with only a Thai Credit Guarantee Corporation (TCG) letter of guarantee, alongside a personal guarantee from key management or a corporate guarantee from the legal entity.	58	156.43
EXIM Shield Financing 	A revolving pre- and post-shipment credit facility for both existing and new SME exporters seeking international expansion. This facility provides vital working capital for post-export operations, eliminating concerns over non-payment risks from foreign buyers.	642	381.63
EXIM Safe Trade Credit 	An export bill discounting line or post-shipment revolving credit facility designed to support SME exporters—ranging from micro to medium-sized enterprises, as well as businesses within the export supply chain—complete with protection against buyer non-payment risks.	188	7.68
EXIM Expand Shield 	A revolving pre- and post-shipment credit facility to boost liquidity for export businesses, focusing on businesses of all sizes across all industries with aspirations to expand their global reach, particularly into new frontier markets. This is achieved through integrated buyer screening and non-payment protection against foreign buyers.	4	7.45
EXIM Green Start Credit 	A credit facility for entrepreneurs operating eco-friendly businesses or environmental-related projects, providing working capital and enhancing liquidity across all industries.	16	247.16
Soft loan GSB Boost Up 	A long-term loan leveraging low-interest funding from the Government Savings Bank (GSB) to provide SMEs with working capital and liquidity support, in alignment with government policy.	61	679.60
Total SMEs approved for new loans under the 2025 Product Program		969	1,479.95



Human Resource Management and Development^[3-3]

Export-Import Bank of Thailand (EXIM Thailand) attaches great importance to fostering a skilled, ethical, happy, and successful workforce in line with its employee care strategy. Under a comprehensive human resource framework, the Bank aims to continuously enhance personnel capabilities to drive strategic goals and adapt to changing global contexts. Recognizing that human capital is its most valuable asset and a core engine of business success, the Bank prioritizes employee well-being across physical, mental, and financial aspects. This includes promoting fair labor practices, human rights, and workplace diversity and equality. Furthermore, EXIM Thailand incentivizes its staff through competitive compensation and benefits, while ensuring a safe, supportive, and motivating work environment. The Bank also drives continuous capacity building to equip employees with future-ready skills, coupled with merit-based career advancement. Effective HR management ultimately enables the Bank to attract, and retain top talent for long-term organizational sustainability.

Target and Performance^[3-3]

2025 Targets



Employee Satisfaction Rate:
Not less than

76%



Employee Engagement Rate:
Not less than

76%



Employee Productivity¹ (Net
Total Revenue per Employee):

5.73
million baht/person



Average Training Hours:

29.08
hours/employee/year



Occupational Health and Safety^[403-2]
(OHS) Management System
Coverage:

100%

2025 Performance



Employee Satisfaction Rate:
77.57% with a

99.9%
survey participation rate



Employee Engagement Rate:
80.60% with a

99.9%
survey participation rate



Employee Productivity:

5.31
million baht/person



Average Training Hours:

29.08
hours/employee/year



Occupational Health and Safety^[403-2]
(OHS) Management
System Coverage:

100%

2026 Targets



Employee Satisfaction Rate:
Not less than

76%



Employee Engagement Rate:
Not less than

82%



Average Operating Profit per
Employee¹:

3.08
million baht/person



Occupational Health and
Safety (OHS) Management
System Coverage

100%

Note: ¹ Total headcount includes both full-time employees and contract staff.

Business Risks and Opportunities^[3-3]

Risks

Failure in human resource management could disrupt business continuity. If an organization focuses on modernizing technology and systems but neglects the people who operate and drive them, it will not only fail to retain talents who are a key mechanism for consistent work performance for the organization but also waste time and budget on endless cycles of recruitment and retraining. Increasing employee turnover rates often undermine the morale of those still working with the organization and are a significant indicator of the organization's health and its ability to attract qualified individuals to join and drive the organization toward its goals.

Opportunities

To ensure an organization's success and sustained growth amid dynamic changes, it must have a sound human resource management system. This system should foster satisfaction and commitment between the organization and its employees, maintain continuous relationships with stakeholders, and encourage participation in development processes. By doing so, the organization can more effectively meet stakeholder requirements and deliver products or services that meet customer demands, ultimately ensuring its resilience and long-term sustainability.

Action Plan^[3-3]

EXIM Thailand remains committed to the continuous and strategic management of its human resources. In 2025, the Bank compiled and analyzed its key HR performance outcomes, encompassing management, development, and the fostering of a positive employee experience aligned with the corporate business plan. These insights were utilized to shape operational directions—ranging from talent recruitment and welfare to skill enhancement through targeted training programs. This comprehensive approach aims to bolster employee engagement and satisfaction, cultivate core values, and promote a culture that embraces diversity, thereby driving the Bank toward long-term sustainability through the following strategic initiatives:



HR 1: Structure and Workforce Landscape

Manage **organization structure** and **workforce** to align with business strategies and maximize work efficiency.



HR 2: People Capability

Uplift **organization and personnel capabilities** to support new business models.



HR 3: People Caring

Empower, motivate, and **treat all personnel fairly**.



HR 4: Civility Workplace

Create a work environment that fosters **quality of life and positive employee experience** conducive to collaborative synergy leveraging on diversity and **cultivating desirable behaviors** aligned with core values and organizational culture.



Human Resource Management Strategy

Strategies	Indicators	2025 Targets	Performance
1. Structure and Workforce Landscape: Aligning and managing organizational structure and workforce planning with business strategies to maximize operational efficiency.	• Implementation rate of organizational restructuring aligned with the Bank's strategic direction.	100%	100%
	• Workforce plan achievement rate based on the approved headcount.	95%	96.82%
2. People Capability: Elevating organizational and personnel capabilities to seamlessly support new business models.	• Percentage of employees successfully closing skill gaps through Individual Development Plans (IDPs).	86%, with 50% of these employees developed through the EXIM Development Center.	86.00%, all of whom received development through the EXIM Development Center.
	• Percentage of top talent employees within the organization.	5%	7%
	• Percentage of key positions filled by internal successors.	70%	84.21%
3. People Caring: Empowering and motivating staff while ensuring fair and equitable treatment for all personnel.	• Employee satisfaction rate regarding compensation, welfare, and benefits.	79%	- Compensation: 74.56% - Welfare & benefits: 82.08%
4. Civility Workplace: Creating a work environment that fosters quality of life and a positive employee experience, driving collaborative synergy that leverages diversity and cultivates desirable behaviors aligned with corporate values and culture	• Employee satisfaction rate on Occupational Health, Safety, and Working Environment (OSHE).	84%	86.26%
	• Employee satisfaction rate regarding work-life balance.	74%	74%

Employee Caring Strategy

In 2025, EXIM Thailand advanced its human resource management strategies to reinforce personnel potential in driving the Bank toward its strategic goals. Guided by the “EXIM People Matter” concept, the Bank consistently equipped its workforce to navigate ongoing changes. Aligned with its vision to serve as a “Strategic Partner for integrated human capital management and development toward sustainable growth,” the Bank is dedicated to enhancing employee experiences through the following initiatives:

- **Organizational Change Experience: Restructuring** the organization through the “SMEs Transformation” initiative to strengthen checks and balances, boost operational efficiency, and update human resource regulations in compliance with regulatory bodies.
- **Learning & Growth Experience: Enhancing** professional learning and self-development through the EXIM Development Center's specialized academies—including Corporate Business, SMEs, Digital, Innovation, and Leadership—while grooming high potentials (talents) and successors for critical future roles.

- **Culture & Belonging Experience: Fostering** the “EXIM DNA” culture to build “EXIM One Team,” elevating workplace behaviors aligned with core values, and promoting awareness and acceptance of Diversity, Equity, Inclusion, and Belonging (DEI&B).
- **Total Reward & Performance Experience: Optimizing** total rewards and employee well-being by advancing the Flexi Benefit program into its third year, introducing a digital reimbursement platform featuring Well-being equipment, implementing OKRs for annual performance evaluation, and providing a platform for employees to showcase innovations that can be implemented in actual operations.
- **HCM Service Experience: Transforming** the HR function into a proactive solution provider and strategic partner that aligns human capital strategies directly with the Bank's business directions.

Benefits and Welfare^[401-2]

EXIM Thailand attaches great importance to the well-being and retention of its personnel. The Bank actively listens to employee feedback through both formal and informal channels, including annual satisfaction and engagement surveys, corporate communication, and activity participation. These survey results are analyzed to develop targeted engagement plans—leveraging existing strengths while addressing areas for improvement across the entire employee experience journey. Recognizing that personnel have diverse expectations based on age, years of service, function, and work location, the Bank tailors its human resource management approach to suit each group. Furthermore, EXIM Thailand honors dedicated, long-serving employees through long service awards and supports individual well-being through the Flexi Benefit program, which offers flexible options tailored to diverse lifestyles. By fostering an empathic, safe, and supportive workplace, the Bank provides proactive physical and mental healthcare programs, enabling all employees to perform at their full potential in a warm, safe and collaborative atmosphere.

- **Flexi Benefit** is a program that provides flexible benefits tailored to the diverse needs of personnel and in line with current economic and social situations. This is offered in addition to standard benefits and welfare that employees receive, such as medical expenses covering spouses, parents, and children, children's education allowances, maternity benefits, a provident fund, and employee loans. The Employee Relations Committee chaired by a member of the Board of Directors, is responsible for considering various benefits and welfare to deliver the maximum benefit for all personnel, including both employees and executives at the head office and branches nationwide (excluding contract employees).^{[2-30] [403-6]}

In 2025, the program has been continued into its third year, increasing the limit for exchanging medical expenses for parents and spouses from the original 5,000 baht up to a maximum of 10,000 baht. Additionally, new categories have been introduced, such as ergonomic office equipment and pet medical expenses.”



EXIM Thailand Employee Loan Benefits

Type of Loan	Number of Borrowers in 2025 (person)
Multi-Purpose Loans	191
Housing Loans	128
Vehicle Loans	16
Relief Loans	29

Birthday Leave

As a gesture of gratitude and to boost morale, EXIM Thailand grants employees the right to take a paid day off on their birthday. This allows them to celebrate the special occasion with family and loved ones or enjoy some private time. Employees can choose one day during their birth month for this leave, giving them the flexibility to recharge and stay motivated at work.

Career Path Management^[403-3]

EXIM Thailand has implemented a systematic career management process that aligns with its strategic and operational plans. This process begins with defining job structures and families, establishing clear career paths, and setting clear, concrete criteria for appointments and promotions. These initiatives are integrated with other human resource management processes, including workforce structure, compensation, employee development, and succession planning.

Furthermore, the Bank has established job rotation criteria that take each employee's career goals into consideration. This process is linked to systematic development and evaluation through an individual development plan (IDP). It is also integrated with the development of potential successors, workforce management, knowledge management, and the enhancement of employee engagement to create a positive employee experience.

EXIM Thailand requires all employees to undergo annual performance evaluations, which assess Key Performance Indicators (KPIs), Core Competencies, and desired behaviors aligned with the corporate culture. These evaluations are directly linked to fair and equitable compensation structures.^[404-3] Furthermore, HR Strategic Partners serve as Career Counselors to guide employees on their professional growth and career advancement. In 2025, 100% of the Bank's employees successfully completed their performance evaluations.

EXIM Thailand is committed to preparing and developing high-potential employees (talents) by creating suitable career advancement opportunities for them. This involves systematic talent mapping, which clearly defines talent categories according to set standards, and the use of a talent calibration mechanism for evaluation.

For the evaluation and selection of successors, EXIM Thailand has identified three key position groups: Executive Vice President (N-1), Vice President (N-2), and Assistant Vice President (N-3). These roles are critical to the organization's success, as they lead the way in driving policies, strategies, and plans, and empower their teams to perform smoothly and achieve goals.

To develop the potential of both talents and successors, EXIM Thailand encourages and supports employees in creating their own Individual Development Plans (IDPs) based on the 70:20:10 learning model. This model emphasizes hands-on work experience (70%) through initiatives like job rotation and acting as a department head. Employees can also gain experience by showcasing their skills in forums, such as by serving as a Knowledge Management (KM) ambassador or a speaker. Development also includes learning from others, such as through coaching and job shadowing with top executives. In 2025, 84% of key positions were filled internally.

Promotion of Learning and Development for Personnel^[404-2]

"EXIM Thailand continuously enhances employee capabilities to prepare them for ongoing and future changes. The 2025 Training and Development Roadmap was designed based on the 70:20:10 learning model, encompassing specialized academies including Corporate Business, SMEs, Digital, Innovation, and Leadership. This model enables employees to develop through hands-on work experience (70%), peer learning and knowledge sharing (20%), and structured training (10%). Furthermore, the Bank prioritizes future skills by encouraging employees to integrate them into their Individual Development Plans (IDPs). Backed by a structured tracking and evaluation system, this approach ensures that talent development caters to both individual growth and the organization's long-term strategic direction. Additionally, an individual development budget of 10,000 baht per person per year is allocated, empowering employees to pursue their personal interests and skills beyond their core IDP.

Average training hours for employees^[404-1]

Detail	Unit	2023	2024	2025
Average training hours per employee	hours	36.13	67.45	29.38
Categorized by gender				
Male	hours	36.41	63.26	29.24
Female	hours	34.56	61.60	28.85
Categorized by employee groups				
Top Management	hours	112.57	121.7	98.28
Middle Management	hours	38.45	69.56	41.16
Junior Management	hours	25.46	69.11	31.46
Operating Staff	hours	26.52	61.39	26.98
Contractual staff	hours	30.5	14.75	9.83
Average budget for training per employee	Baht/Person/Year	14,852.18	14,210.98	10,993.02

Remark Training courses for male and female employees are selected and approved without discrimination on gender, race, religion, etc., in line with EXIM Thailand's human rights policy.

Courses to develop skills and knowledge of employees^[404-2]

Courses	Target Groups	Performance
Corporate Business Academy: Service Mind to Service Excellence – Focuses on communication and listening techniques to deeply understand others, foster a service-oriented attitude, and build a professional corporate image.	Employees across all departments and personnel responsible for overseeing cultural master plans.	- Total Attendees: 22 - Completion Rate: 100% (22 passed)
SMEs Academy: RM Uplift Program – Upskills Relationship Managers (RMs) in building and maintaining customer relationships throughout the customer journey (from awareness to retention and loyalty), emphasizing the mindset, skillset, and toolset needed for efficient client engagement.	Employees within SME business functions	- Total Attendees: 75 - Completion Rate: 100% (75 passed)
Digital Academy: Data Decision Making & Problem Solving – Enhances analytical skills and a data-first mindset for decision-making and problem-solving, while improving persuasive presentation techniques to drive decisions through logical reasoning.	Employees across all departments utilizing data for complex tasks, incorporating AI as an analytical tool.	- Total Attendees: 30 - Completion Rate: 100% (30 passed)
Innovation Academy: Generative AI for Business Productivity – Enhances workflows by empowering employees to utilize Generative AI tools to their full potential in daily operations.	Employees across all departments.	- Total Attendees: 56 - Completion Rate: 100% (56 passed)
Leadership Academy: Mastering Coaching & Feedback – Enhances human resource management capabilities, equipping leaders to effectively execute coaching strategies and constructive feedback to drive subordinate performance.	Employees at middle management level.	- Total Attendees: 22 - Completion Rate: 100% (22 passed)

Activities for well-being

Activities	Target Groups	Performance
EXIM Wellness Day: Workplace Happiest “Facial Yoga & Massage” workshop “Mental Health in Workplace” workshop	Interested Employees	- Satisfaction score: 94.20% - Satisfaction score: 96.40%
Physical Health Activities at EXIM Club, 25 th Floor, EXIM Building: - Yoga Class: Every Monday - Zumba Class: Every Wednesday	Interested Employees	- Participants: 30 persons per session - Satisfaction (Yoga): 97.00% - Satisfaction (Zumba): 94.22% <i>Note: After-Action Reviews (AAR) are conducted to drive continuous activity improvements.</i>
Preparation for Happy Retirement: Provides comprehensive guidelines for near-retirees to plan and manage their physical, mental, and financial health, ensuring a smooth transition into a happy retirement.	Employees aged 55 and above.	Satisfaction score: 92.70%



Management of Occupational Health and Safety at Workplace^[403-1]

EXIM Thailand is committed to developing and maintaining a safe and healthy environment for its employees. The Bank gives high priority to observing relevant standards for both workplace safety and the work environment to prevent accidents and mitigate the risks of injuries or illnesses related to work performance. Health promotion is encouraged regularly in the workplace with basic life support (BLS) skill enhancement training and exercise courses made available, involving use of automatic external defibrillator (AED), security guard training in three levels (safety officer/safety management/safety supervisor), and annual fire drill and evacuation simulation.^[403-5] Furthermore, The Bank controls environmental risks by taking proactive measures to protect the health of its personnel and the workplace environment. These measures include Measurement of illumination and PM 2.5 levels, improvement of the air-conditioning system within the building,^[403-2] and proactive cleanliness maintenance, such as cleaning air conditioners and spraying disinfectants in affected areas^[403-7] to ensure a safe working environment for all employees.

EXIM promotes employee participation in occupational health and safety through safety communication and training, reporting of incidents and unsafe conditions, and employee feedback mechanisms. Feedback and information received are used to continuously improve occupational health and safety measures and management systems.^[403-4]

Basic life support (BLS) training and fire drill



Targets & Performance in 2025

Indicators	Targets	Performance
 Number of work-related accidents causing employees, contractual workers, and outsourced workers to take more than 3 days of leave.^[403-9]	0	0*
 Number of work-related fatalities of employees, contractual workers, and outsourced workers.	0	0
 Percentage of occupational health and safety management systems for employees, contractual workers, and temporary workers that have undergone an internal audit.^[403-8]	100%	100%
 Employees received annual health check-ups^[403-3]	100%	100%

Note: *There was one reported accident caused by a natural disaster situation (earthquake).

Strengthening Corporate Culture

EXIM Thailand fosters desired behaviors, EXIM's DNA, by linking them to core competency evaluations, which serve as an essential input for elevating employee capabilities. Furthermore, the Bank cultivates an environment that actively drives corporate values and culture through initiatives such as reviewing organizational and operational structures, and promoting executives at all levels to act as role models. Cultural alignment is also driven through comprehensive internal communications, the recognition of employees nominated as 'Corporate Value Idols' and the annual 'EXIM Core Values and Culture Survey.' This survey comprehensively measures key dimensions, including awareness, understanding, and behavioral transformation. The insights gained are systematically utilized as inputs to further strengthen corporate values and culture in the subsequent year. For 2025, organizational culture-related training programs were conducted as follows:

01

Service Mind to Service Excellence

- Aligned with EXIM's DNA: Experience
- Date: November 25, 2025



02

Lego Serious Play for Team Collaboration

- Aligned with EXIM's DNA: Exploration and Inclusiveness
- Date: November 17, 2025



03

Growth Mindset for Better Results

- Aligned with EXIM's DNA: Growth Mindset
- Date: September 10, 2025



Furthermore, EXIM Thailand recognizes the vital importance of developing and empowering personnel at all levels with knowledge and understanding of Good Corporate Governance (CG) principles and Corporate Social and Environmental Responsibility (CSR). This focus aims to cultivate a sustainable organization culture aligned with international standards, enabling employees to effectively integrate these principles into their daily operations. To achieve this, the Bank conducted targeted training sessions on CG and CSR, linking them directly to the Responsible and Sustainable Banking framework as follows:

- **Social Returns on Investment (SROI) Workshop:** 71 participants, with a post-workshop satisfaction score of 95.71%.
- **Good Governance for Sustainability:** 69 participants, with a post-training satisfaction score of 95.39%.

Employee Satisfaction and Engagement Survey

EXIM Thailand values the voices of its employees and welcomes feedback provided through both formal and informal channels, such as the annual employee satisfaction and engagement survey, participation in activities, and other communication methods. The survey results are used to develop plans to enhance employee engagement. The focus is on reinforcing existing strengths and addressing areas where employees would like to see improvements. These plans are then implemented at various touch points throughout the employee experience journey. Furthermore, the survey helps in responding to the true needs and expectations of different employee groups, which are classified by generation, years of service, work family, and work location.

Results of Employee Satisfaction and Engagement Survey in 2025



Employee Satisfaction Rate

77.57%



Employee Engagement Rate

80.60%



Human Rights, Diversity, and Equality^[3-3]

The Board of Directors has approved EXIM Thailand's Human Rights Policy in alignment with the United Nations Guiding Principles on Business and Human Rights (UNGP) and the principles of equality and human dignity. This policy is communicated annually to personnel at all levels, backed by accessible grievance mechanisms for both internal and external stakeholders. The Bank integrates human rights management across its value chain by assessing risks under the 'Three Lines of Defense' framework and implementing measures to prevent and mitigate impacts, upholding labor rights, non-discrimination, and a zero-tolerance stance on all forms of harassment. Furthermore, the Bank actively promotes diversity, equity, and freedom of association, provides responsible financial services to ensure fair access to capital for underserved groups, and conducts ESG screening for customers and partners to avoid complicity in human rights violations, while engaging in community development to empower vulnerable groups and enhance long-term sustainability.

Target and Performance^[3-3]

2025 Targets



employees at all levels acknowledge the Human Rights Policy.

100%



key partners and suppliers undergo human rights risk/practice assessments.

100%



Zero cases

of human rights or labor law violations—including child labor, forced labor, or violations of the rights of minorities and indigenous peoples—across the supply chain.^{[408-1] [409-1] [411-1]}



Zero cases

of violations concerning freedom of association and the right to collective bargaining across the supply chain.^[407-1]



Zero cases

regarding human rights violations, including discrimination and harassment of any kind.^[406-1]

2026 Targets



employees at all levels acknowledge the Human Rights Policy.

100%



Zero cases

of human rights or labor law violations—including child labor, forced labor, or violations of the rights of minorities and indigenous peoples—across the supply chain.^{[408-1] [409-1] [411-1]}

2025 Performance



employees signed in acknowledgment of the Human Rights Policy.

100%



key partners and supplier underwent human rights practice assessments based on the Bank's criteria.

100%



0 cases found

of child labor, forced labor, or violations of the rights of minorities and indigenous peoples across the supply chain.^{[408-1] [409-1] [411-1]}



0 cases found

of violations concerning freedom of association and the right to collective bargaining.^[407-1]



0 cases found

regarding discrimination or harassment in the workplace.^[406-1]



Zero cases

of violations concerning freedom of association and the right to collective bargaining across the supply chain.^[407-1]



Zero cases

regarding human rights violations, including discrimination and harassment of any kind.^[406-1]

Business Risks and Opportunities^[3-3]

Risks

Human rights issues are directly linked to the Bank's operations as a financial institution serving a broad spectrum of stakeholders, including employees, customers, partners, suppliers, and communities. If the Bank or its supply chain partners are involved in human rights violations—such as discrimination, workplace harassment, child labor, or forced labor—it could tarnish corporate reputation and public trust. This can lead to legal and regulatory risks, as well as credit risk if financially supported customers face allegations or penalties for human rights abuses, potentially impairing their debt servicing capability and the overall quality of the Bank's loan portfolio. Furthermore, neglecting equality and non-discrimination within the organization can negatively affect employee morale, talent retention, and overall operational performance.

Opportunities

Systematic management of human rights issues presents a key opportunity to strengthen stakeholder trust and enhance the Bank's image as a responsible organization committed to good governance. Integrating human rights principles into the credit underwriting process and ESG risk management helps elevate portfolio quality and mitigate long-term risks. It also unlocks opportunities to develop inclusive financial products and services that reach a diverse range of customers, particularly vulnerable and underserved segments. This aligns perfectly with the Bank's role in driving sustainable economic and social development. Moreover, fostering diversity, equity, and inclusion within the organization helps attract and retain top talent, reinforcing a robust corporate culture and supporting the Bank's long-term competitiveness.

Management Approach^[3-3]

Human rights are a global business priority and a cornerstone of responsible corporate conduct. Operating transparently, ethically, and with respect for human rights ensures fair treatment of all stakeholders, fosters employee engagement, and enhances quality of life within society and the environment. To institutionalize these values, the Board of Directors approved EXIM Thailand's Human Rights Policy, which aligns with the United Nations Guiding Principles on Business and Human Rights (UNGP) and international human rights frameworks regarding human dignity and equality. This policy is disseminated across the organization—to directors, executives, and all full-time and contract staff—to build awareness, foster deeper understanding, and embed these principles into the corporate culture. Furthermore, the Bank prioritizes human rights throughout its value chain, promoting the establishment of a comprehensive human rights due diligence (HRDD) mechanism to instill confidence among all stakeholders and support the sustainable development framework.

Human Rights Policy

The Export-Import Bank of Thailand (EXIM Thailand) has established its Human Rights Policy to serve as a comprehensive framework and guideline for directors, executives, and all full-time and contract staff, ensuring alignment in both understanding and implementation. Integrated within the Bank's Sustainable Development Policy and Guidelines, this policy encompasses governance guidelines on equality and non-discrimination, alongside anti-harassment measures in the workplace. Furthermore, it strictly aligns with the core principles of equal rights and human dignity embedded in international human rights laws and standards.

The Bank has established practical guidelines to prevent, manage, and remediate discrimination across its operational and business processes, while strictly prohibiting all forms of workplace harassment. These guidelines encompass upholding the prohibition of child labor, forced labor, and human trafficking; respecting freedom of association and the right to collective bargaining; ensuring fair remuneration; and promoting equitable treatment of stakeholders and non-discrimination throughout the supply chain. This ensures that everyone is treated fairly, works in a conducive environment, and is provided with a safe workplace. In the event of any harassment or violation of human dignity in the workplace, the Bank will promptly investigate and take decisive action to ensure fairness for all parties involved.

Approved by the Board of Directors, this policy covers all business operations of EXIM Thailand as well as its business partners. It mandates that all relevant parties strictly adhere to the specified principles and guidelines when conducting business related to human rights and stakeholder interests. These stakeholders encompass the Bank's directors, executives, and all full-time and contract staff, alongside customers, business partners, communities, and other vulnerable or disadvantaged groups, such as persons with disabilities and indigenous peoples.

For further details, please see EXIM Thailand's human rights policy at [https://www.exim.go.th/getattachment/human rights policy](https://www.exim.go.th/getattachment/human%20rights%20policy)

or scan QR Code for human rights policy.



Human Rights Management Process



1

Establish the Human Rights Policy for EXIM Thailand's business operations.



2

Conduct human rights risk and impact assessments.



3

Integrate assessment results into management practices within the organization and across the supply chain.



4

Track and report on operational performance.



5

Establish grievance mechanisms along with rectification and remedy processes.^[2-25]



6

Provide public disclosures.

Human Rights Risk Assessment

EXIM Thailand conducts comprehensive human rights risk assessments covering its entire operations to identify material human rights risks across its business value chain, while actively managing these risks to mitigate potential impacts. The Risk Management Department is responsible for monitoring and preparing quarterly progress reports on the internal control improvement plan. Additionally, it coordinates with the Human Resources Department to communicate policy and conduct annual employee training, ensuring their awareness and understanding of relevant human rights issues.

Human Rights Risks and Management Approach

The Bank recognizes the importance of comprehensive human rights risk management, encompassing the rights of employees, business partners, customers, communities, and all stakeholder groups, to drive the organization toward sustainable operations and social responsibility. The key risk areas and corresponding management guidelines are as follows:

Human Resource Risks

Protection of employee rights throughout the employee journey aims to prevent risks of discrimination, infringement of the right to freedom of association, and unfair termination of employment. This involves risk management guidelines ensuring that all personnel decisions at every stage from recruitment, training, and performance evaluation, to promotion and salary adjustment are based on qualifications, capabilities, and performance in a fair and equitable manner, free from discrimination regarding gender, race, age, religion, or disability. In addition, the Bank promotes a work environment that embraces diversity and values everyone equally. A labor relations committee, comprising representatives from both the employer and employees, has been established to foster good relationship, review employment regulations, and improve employment conditions, as well as provide fair mechanisms for addressing grievances and resolving conflicts. In case of employment termination, the Bank adheres to the principles of the International Labor Organization (ILO) Conventions and labor laws, thereby employees are entitled to statutory severance pay if such termination is found to be unfair.

Risks Associated with Labor and Communities in the Supply Chain

EXIM Thailand strictly opposes illegal labor and ensures its operations pose no negative impacts on local communities. The Bank maintains a clear policy against engaging in business, designing products, or providing financial services that involve or support forced labor, child labor, human rights violations against women, persons with disabilities, or migrant workers in any form. Furthermore, Environmental, Social, and Governance (ESG) due diligence guidelines have been established to screen all projects prior to credit approval. For internal operations, the Bank's employee regulations stipulate that all personnel must be at least 18 years of age. Similarly, the procurement process requires that bidders have no record of human rights violations, including the use of child or forced labor. To protect community rights, EXIM Thailand's credit policy clearly emphasizes its commitment to responsible financing, supporting only businesses that do not pose risks or negative impacts on the economy, society, environment, or community rights.

Health, Safety, and Civil Rights Risks

EXIM Thailand is committed to fostering a safe work environment and promoting the fundamental rights of its employees. The Bank strictly complies with all relevant laws concerning occupational safety, health, and the workplace environment. To maintain these standards, it has established an Occupational Health, Safety, and Environment Committee, conducts regular workplace hygiene inspections, implements robust security systems—including facial and fingerprint recognition—ensures legal building safety compliance, and maintains comprehensive safety manuals. Additionally, dedicated complaint and whistleblowing channels are available to ensure the ongoing safety and well-being of all personnel. Regarding civil and political rights, the Bank respects the freedoms of its employees and stakeholders, supporting their rights to free speech, peaceful assembly, and unrestricted access to information in accordance with international standards.

Governance and Ethical Risks

EXIM Thailand prioritizes robust corporate governance to mitigate risks related to shareholder rights violations, intellectual property infringement, and unfair competition. The Bank is dedicated to acting in the best interests of its shareholders by implementing strict measures against insider trading and ensuring full, accurate, and timely disclosure of material information through accessible channels. Regular shareholder meetings are also conducted to gather feedback and align corporate strategies. To safeguard intellectual property, the Bank enforces clear policies and guidelines to prevent infringement, mandates the use of licensed products among staff, and operates a system to protect its proprietary assets. Moreover, procurement contracts strictly prohibit vendors from utilizing any IP-infringing products or services. In support of fair competition and market ethics, EXIM Thailand maintains policies that promote open trade, non-discrimination in procurement, anti-corruption, and the segregation of social and commercial accounts. The Bank remains committed to consumer fairness, providing transparent, accurate, and comprehensive information to guide customers in selecting the most appropriate products and services.

Mental Health and Social Impact Risks

EXIM Thailand is committed to employee well-being and proactive social responsibility. Through the EXIM Wellness Program, the Bank organizes a range of initiatives focused on promoting physical and mental health, mitigating office syndrome, and reducing workplace stress to enhance the overall quality of life for our staff. Regarding community and social development, the Bank enforces clear engagement frameworks outlined in its “CSR-in-Process” manual. This operational framework guarantees that all corporate social responsibility projects strictly uphold community rights while delivering sustainable and maximum benefits to society.



Stakeholder Groups	Relevant Human Rights Issues	EXIM Thailand's Operation Guidelines	Risk Mitigation and Control Measures/Mechanisms
Regulators	Regulatory compliance, transparency, and anti-corruption.	Operating in strict compliance with relevant laws, statutory standards, and maintaining transparent information disclosure.	- Regular regulatory reporting - Comprehensive disclosure of sustainability performance (ESG reporting)
Shareholders	Shareholders' rights, equitable treatment, and access to material information.	Providing accurate, material information equally to all investors, and ensuring transparent conduct of shareholder meetings.	- Equitable dissemination of information via public websites and annual reports - Robust information security systems to protect shareholder data privacy - Dedicated communication channels for shareholder inquiries and grievances
Board of Directors / Committees	Corporate governance (CG), accountability, and ethical leadership.	Upholding high standards of good governance, corporate oversight, and proactive risk monitoring.	- Annual Board and Committee self-assessments - Public disclosure of CG assessment results - Oversight by an independent Audit Committee - Enforcement of a strict Conflict of Interest policy
Employees	Labor rights, diversity, equality, non-discrimination, and occupational health and safety (OHS).	Providing fair compensation, ensuring non-discriminatory treatment, and continuously enhancing workplace safety.	- Implementation of an OHS management system - Provision of anonymous grievance and whistleblowing channels - Enforcement of anti-harassment and non-discrimination policies - Continuous skill development and human rights training for staff
Customers	Data privacy, information security, and fair access to responsible financial services.	Delivering transparent financial services and protecting customer data in strict compliance with the PDPA.	- Data encryption and stringent access control measures - Implementation of fair lending practices and responsible financial advisory - Accessible customer complaint and dispute resolution channels - Continuous PDPA and data privacy training for bank officers
Collaborators (Strategic Partners / Alliances)	Ethical business conduct and shared human rights values.	Fostering transparent strategic alliances and evaluating the human rights commitments of institutional partners.	- Counterparty due diligence and human rights background checks - Inclusion of human rights and labor clauses in mutual agreements - Joint monitoring and regular review of collaborative operations
Partners & Suppliers (Procurement Chain)	Labor rights, fair working conditions, workplace safety, and the elimination of child and forced labor.	Implementing transparent vendor selection based on ethical labor standards and compliance.	- Enforcement of a Supplier Code of Conduct - Regular vendor audits and workplace condition evaluations - Explicit contractual prohibitions against child and forced labor - Routine performance monitoring against established labor standards
Society and Communities	Impacts on Local Communities and Vulnerable Groups	Supporting community development and implementing projects to prevent or minimize adverse impacts.	- Conduct Social Impact Assessments (SIA) - Hold Public Hearings to gather community feedback - Implement targeted assistance programs for vulnerable groups - Monitor long-term impacts continuously

EXIM Thailand's Human Rights Guidelines for Stakeholders

1. EXIM Thailand conducts its human rights due diligence in alignment with the United Nations Guiding Principles on Business and Human Rights (UNGPs) and the Three Lines of Defense principles of the Bank of Thailand. This process encompasses assessing potential human rights risks and impacts, establishing appropriate mitigation measures, monitoring emerging issues, ensuring operational efficiency, and reporting performance. This enables EXIM Thailand to effectively identify, assess, prevent, and mitigate potential human rights risks arising from its business activities, while remaining mindful of community natural resources and the environment as a whole.
2. EXIM Thailand communicates, protects, and prevents discrimination against employees at all levels in all areas, including recruitment, performance evaluation, competency development, promotion, compensation, benefits administration, and termination of employment. Furthermore, the Bank maintains a zero-tolerance policy against all forms of harassment, including sexual harassment and non-sexual harassment (such as physical or verbal abuse causing psychological harm). The Bank is committed to promoting diversity, embracing differences, and fostering inclusion and equality in alignment with its corporate culture, as well as upholding employees' rights to freedom of association and collective bargaining without discrimination.
3. EXIM Thailand implements a responsible finance policy and operational manual aimed at providing fair and equitable services to entrepreneurs at all levels. This includes promoting and supporting underserved entrepreneurs through knowledge sharing and capacity building, enabling them to access funding sources without discrimination. Additionally, the Bank has established a market conduct policy, a personal data protection policy, an anti-money laundering policy, and entrepreneur screening and assessment processes designed to prevent the provision of services to businesses involved in human rights violations or those lacking social and environmental responsibility.
4. EXIM Thailand is committed to conducting business with partners who operate ethically in compliance with national laws and international best practices, while implementing fair and non-discriminatory processes for selecting partners and service providers.
5. EXIM Thailand, as a development bank, prioritizes assisting vulnerable individuals and communities, including persons with disabilities and community enterprises. The Bank aims to provide them with financial opportunities and capacity development to secure employment, build businesses, generate income, and achieve self-reliance. These initiatives are carried out through active engagement with communities to understand their current situations and true needs, while leveraging the Bank's expertise in collaboration with public and private sector networks to comprehensively support community development across all dimensions.

Promotion of Human Rights and Equality in the Workplace

EXIM Thailand is committed to fostering a supportive work environment that upholds human rights and equality across all dimensions. Through equitable practices and non-discrimination based on gender, age, race, religion, or physical ability, the Bank ensures that all employees are treated fairly. This aligns with corporate values that prioritize diversity and sustainable coexistence.

1. Group Health Insurance Benefits: Inclusive Care

The Bank values the health and well-being of all employees equally, providing a group health insurance plan that covers all genders and age groups to ensure that everyone receives appropriate and equal benefits. This benefit package allows employees to access quality medical care and provides peace of mind regarding health security, reflecting the Bank's dedication to enhancing quality of life and sustainable job security.

2. Organization-Wide Equitable Capacity Development

The Bank strives to develop the potential of all employees equally, regardless of gender or gender identity, ensuring that individuals from all groups have equal opportunities for career growth and advancement under the following guidelines:

2.1 Gender-Inclusive Career Training and Development Programs

The Bank develops training programs focused on cultivating essential skills for career advancement for all employees, including men, women, and the LGBTQIA+ community. These courses cover both technical and managerial training, ensuring fair and equal access for all employees to realize their full potential in professional skills, technology, and management.

2.2 Equal Access to Leadership Roles

The Bank promotes equal opportunities for all employees, regardless of gender or gender identity, to develop and step into leadership roles based on their capabilities and potential. Promotions and new assignments are based solely on merit, performance, and competence, enabling all employees to fully advance along their career paths.

Diversity, Equity and Inclusion (DEI)^[406-1]

The Bank recognizes that diversity, equity, and inclusion (DEI) are the cornerstones of an organizational culture that promotes non-discrimination, respects differences, and embraces diverse perspectives to foster equitable coexistence within both society and the workplace. Therefore, the Bank has established human resource management guidelines that ensure fairness across all processes, from recruitment and appointment to development, performance evaluation, and promotion. Decisions are based primarily on qualifications, competencies, and performance, free from any discrimination based on personal beliefs, origin, race, nationality, lineage, religion, gender, skin color, social status, age, physical traits, language, or any other personal factors.^[406-1]

The Bank prioritizes providing equal benefits by offering comprehensive health insurance coverage for employees of all genders, including the LGBTQIA+ community, and fully supporting marriage equality. This reflects its commitment to enhancing the quality of life and ensuring fairness for all personnel. Furthermore, the Bank promotes an open work environment that respects diverse opinions, cultivates equality at all levels, encourages active participation from all employee groups, and supports continuous skill development through equal-opportunity training programs. Career advancement is strictly determined by competencies and performance to prevent all forms of discrimination.

Guided by a steadfast determination to foster an inclusive, equitable, and non-discriminatory organization that opposes harassment and human rights violations in all forms while fostering an understanding of diversity, the Bank has integrated DEI principles into every dimension of its business operations. This integration aims to co-create an equal and sustainable society while simultaneously enhancing the quality of life for its personnel and consistently delivering value to all stakeholder groups. Notably, in 2025, there were no reported incidents or complaints regarding human rights violations or discrimination within the organization.^[406-1]



Human Rights Education and Training in the Workplace^[410-1]

Courses / Programs	Targets / Objectives	Performance / Key Outcomes
1. Human Rights Knowledge (E-Learning)	To equip all EXIM Thailand employees with knowledge and understanding of human rights, enabling them to properly apply these principles in their operations in accordance with human rights protection standards, as well as to adopt them in daily life to respect equality and remain mindful of the rights of others without prejudice.	A total of 196 employees completed the training.
2. Special Lecture: “Elevating Organizational Standards through Human Rights Due Diligence (HRDD)”	To ensure that participating employees understand the HRDD process and can practically apply it to their workflows, thereby strengthening confidence among partners, customers, investors, and regulatory bodies both domestically and internationally.	A total of 77 employees attended the training, with a content and structural satisfaction rate of 94.14%.
3. Anti-Corruption Special Lecture: “Corruption = Rights Violation: The Hidden Impacts”	To achieve a satisfaction score of no less than 90% from all participating executives and employees who complete the evaluation form.	A total of 55 executives and employees attended the session, achieving a satisfaction score of 94.44%.



Community Engagement and Socio-Environmental Development^[3-3]

Export-Import Bank of Thailand (EXIM Thailand) recognizes that sustainable business growth cannot be separated from the strength of its surrounding communities, society, and environment. Operating as a development financial institution, EXIM Thailand is committed to creating shared value between the organization and its stakeholders through continuous, transparent community engagement that respects each local context. The Bank prioritizes listening to feedback, building mutual understanding, and collaborating with the public, private, and civil society sectors.

EXIM Thailand believes that sustainable community development must simultaneously integrate economic, social, and environmental dimensions. Therefore, it is dedicated to enhancing the quality of life, promoting financial literacy and vocational skills, conserving natural resources, and fostering social responsibility—thereby empowering communities to become self-reliant and grow alongside long-term national development.

Target and Performance^[3-3]

2025 Targets



Number of SMEs empowered through capability building:
(unique count, excluding existing credit and insurance customers)

2,696
entrepreneurs



CSR-desired behavior communication awareness score: More than

80%



Employee participation rate in each CSR activity:

More than **75%**
of the target headcount



Number of community strengthening projects:

At least **1** project



Partnership-driven CSR initiatives:
• collaborated with private sector agencies/clients:

At least **1** project

• collaborated with strategic partners:

At least **1** project



Number of community health promotion projects in the surrounding areas of the Head Office, branches, or ongoing CSR project sites, in collaboration with public or private sectors:

At least **1** project



Achievement in developing Social Return on Investment (SROI) evaluation guidelines for CSR projects

2025 Performance



Number of SMEs trained:

3,005
entrepreneurs

(unique count, excluding existing credit and insurance customers)



Survey result on awareness of CSR-desired behavior communications:

100%



Employee participation in CSR activities:

100%

of the target headcount achieved for all invited activities



Number of community strengthening projects:

1 project



Partnership-driven CSR initiatives:
• collaborated with private sector agencies/client:

2 projects

• collaborated with strategic partners:

At least **1** project



Number of community health promotion projects in the surrounding areas of the Head Office, branches, or ongoing CSR project sites, in collaboration with public or private sectors:

2 projects



SROI calculation completed for EXIM Thailand's CSR project, titled "Strong Community, Sustainable Living Project in Nan Province":

- Reputational Return: THB 2.10 return per THB 1 investment
- Energy-related Return: THB 234,515/year
- Non-monetary Returns: Improved quality of life, enhanced community resilience, and environmental betterment

2026 Targets



Number of community strengthening projects implemented in collaboration with public or private sector partners: 1 project, with a participant satisfaction rate of not less than

80%



SME capability building and export enhancement: 370 SMEs achieving increased export capabilities (including activities organized by EXIM Thailand, co-organized with partners, or hosted by partners), and a total of

2,830

SMEs empowered through capability building initiatives



Number of community health promotion projects implemented in collaboration with public or private sector partners in the surrounding areas of the Head Office, branches, or ongoing CSR project sites: 1 project, with a participant satisfaction rate of not less than

80%



Employee training and engagement: Not less than 80% of trained employees passing the CSR/ESG assessment criteria, with an employee satisfaction rate among participants of not less than

80%

Business Risks and Opportunities^[3-3]

Risks

Reputation risk is a critical concern. If projects fail to deliver tangible results, lack transparency, or are perceived merely as PR exercises, they could negatively impact stakeholder confidence. Furthermore, collaborating with external parties poses governance risks due to differing operational standards, which may ultimately tarnish the Bank's image and credibility.

Moreover, allocating substantial resources to community development projects without an efficient monitoring and evaluation system makes it difficult to measure their true value and impact, thereby undermining long-term budgetary efficiency. External factors, such as global economic shifts, trade volatility, or natural disasters, may also disrupt projects or prevent them from achieving targeted outcomes. Therefore, EXIM Thailand must systematically integrate risk management into its corporate social responsibility (CSR) operations to ensure sustainable community development alongside the organization's long-term business stability.

Opportunities

Creating long-term shared value between the organization and society, while enhancing people's quality of life in terms of physical and mental well-being, as well as financial security, will reinforce the grassroots economy—the very foundation of the overall economic system. As communities strengthen their livelihood and financial management capabilities, opportunities are broadened for them to evolve into new entrepreneurs or community enterprises integrated into export supply chains. This will directly expand the Bank's customer base and business opportunities.

In addition, promoting financial literacy, advancing environmental conservation, and supporting activities that integrate local wisdom with modern technology contribute to the development of sustainable financial products, such as green or social loans. This aligns seamlessly with global trade trends that increasingly emphasize ESG standards.

Management Approach^[3-3]

EXIM Thailand prioritizes sustainable community development, with a focus on enhancing physical, mental, and financial well-being. The Bank seeks to facilitate access to public health services, conserve natural resources and the environment, generate employment and income opportunities, and instill social values and public consciousness—with a view to developing strong, self-reliant communities over the long term.

The Bank collaborates with local public and private sector partners to organize activities to enhance the community's quality of life alongside environmental protection. These initiatives include infrastructure development, providing financial literacy and vocational training that integrates local wisdom and raw materials with modern technology to generate income while preserving cultural heritage and natural resources, and providing financial support to organizations dedicated to development and public welfare in the areas of health, environment, and disaster relief.^[413-3]

CSR–CSV Projects and Activities

EXIM Thailand is committed to enhancing standards of living while contributing to society and the environment. The Bank strives to step up its corporate social responsibility (CSR) operations—encompassing both CSR-in-Process and CSR-after-Process—toward the Sustainable Development Goals (SDGs). These CSR efforts are anchored on three core pillars: Giving, Caring, and Fulfilling, while continuously elevating these initiatives to Create Shared Value (CSV).

International Trade and Investment Information Dissemination via Various Media

EXIM Thailand publishes “EXIM E-NEWS,” a monthly e-magazine featuring analytical articles on international trade and investment opportunities, global trade and financial risks, and success stories of the Bank’s clients. The e-magazine is distributed via email to over 18,000 subscribers, as well as published on the Bank’s website (www.exim.go.th) and official Facebook page. Additionally, the Bank produces at least three business research papers each month, which are disseminated to entrepreneurs and the public through mass media and online channels.

In 2025, EXIM Thailand aligned its communications to meet the needs of entrepreneurs, particularly

SMEs seeking to launch or expand their export businesses. The objective was to facilitate access to EXIM Thailand’s three core service pillars by bridging gaps in knowledge, business opportunities and networks, and capital. The Bank focused on delivering insights into global economic trends and their impacts on Thailand, policy guidelines, financial products, and real-world success stories. Shared through articles and video clips on the Bank’s website and YouTube channel (EXIM Bank of Thailand), these inspiring insights and practical business tips empower aspiring exporters to confidently step onto the global stage, in line with EXIM Thailand’s mission.



EXIM Community Strengthening Project

EXIM Thailand collaborated with strategic partners, including the Thailand Institute of Scientific and Technological Research (TISTR), Chewavethee Herb Co., Ltd. (an EXIM Thailand customer), and Panya Natural and Trading Co., Ltd., to visit the Santha Wild Honeybee Conservation Community Enterprise at Wang Nam Long Farmstay in Santha Subdistrict, Na Noi District, Nan Province.

During the visit, the Bank donated laptop computers and engaged in knowledge exchange, providing consultations to enhance the quality of wild honey for commercial markets, drive online marketing, and process raw materials into high-value products—ultimately fostering sustainable income generation for the community.



EXIM CSR Strong Synergizer Project

EXIM Thailand, in collaboration with the Thailand Practical Shooting Association, organized a CSR activity to provide educational materials, essential consumer supplies, and funding to repair solar power systems for Phiang Luang 3 School (Phra That Bo Ong Branch) and Ban Tha Maduea School in Kanchanaburi Province.

Additionally, the Bank partnered with Raming Tea Group Ltd. (customer its Chiang Mai Branch) to support nearby communities. Together, the Bank donated laptop computers, educational supplies, and sports equipment to Ban Pang Huay Tad School and Ban Pang Kwang School in Mae Taeng District, Chiang Mai Province. The Bank also cooperated with Chewavethee Herb Co., Ltd. (another Chiang Mai Branch customer) to donate laptop computers, medical care equipment for bedridden patients, and other essential items to Nam Kian Subdistrict Health Promoting Hospital in Phu Phiang District, Nan Province.



EXIM for the Environmental Project

EXIM Thailand collaborated with multiple partners—including Chewavethee Nam Kian Community Enterprise, Chewavethee Herb Co., Ltd., the Faculty of Engineering at Chulalongkorn University, the Thailand Institute of Scientific and Technological Research (TISTR), and Panya Natural and Trading Co., Ltd.—to visit the Huai Nam Phia Area Development Project at Ban

Chetawan, Santha Subdistrict, Na Noi District, Nan Province. During the visit, the Bank provided herbal and fruit tree seedlings to serve as sustainable raw materials for the community's export-grade herbal product manufacturing.

Additionally, EXIM Thailand partnered with the Phayathai District Office to plant sunflowers to enhance the landscape of public spaces in Phayathai District, Bangkok. Organized on the occasion of National Father's Day and World Soil Day, which is celebrated annually on December 5, the activity took place at Km. 7 on Vibhavadi Rangsit Road.

EXIM Career Opportunity Project

EXIM Thailand provided vocational scholarships to children under the care of the Foundation for Rehabilitation and Development of Children and Family (FORDEC), covering meal expenses and educational supplies for underprivileged youth. This initiative also extended support to impoverished families, aiming to enhance their quality of life and empower children to pursue higher education.

Additionally, EXIM Thailand provided financial support to the Foundation for Support and Development of Persons with Disabilities in Nonthaburi Province to fund IT and computer training programs for persons with physical disabilities or mobility impairments. The program equips participants with essential digital skills, enabling them to leverage their technical proficiency and potential to pursue sustainable careers that support themselves and their families.



EXIM Community Finance Project

EXIM Thailand joined forces with TISTR, Chewavethee Nam Kian Community Enterprise, Chewavethee Herb Co., Ltd. (a Chiang Mai Branch client), and Panya Natural and Trading Co., Ltd. to organize a financial literacy and e-commerce training program, alongside a marketing and financial advisory clinic. Held at the Chewavethee Nam Kian Community Enterprise in Phu Phiang District, Nan Province, the program welcomed 39 participants from



the Santha Wild Honeybee Conservation Community Enterprise and the Chewavethee Nam Kian Community Enterprise. The initiative proved highly successful, with participants achieving an 84% increase in post-training knowledge and understanding.

EXIM Community Health Project

EXIM Thailand, in collaboration with the Phayathai District Office, organized the "Ari Community... Donating Blood to Save Lives with Volunteer Spirit" blood donation drive. The event was held at the EXIM Thailand Head Office to honor His Majesty King Maha Vajiralongkorn Phra Vajiraklaochaoyuhua on the auspicious occasion of His Majesty the King's Birthday on July 28, 2025.

Additionally, EXIM Thailand supported the Music and Aesthetic Development Project (Marching Band) at Phukawittayakom School in Pua District, Nan Province. This initiative aims to enhance students' physical, emotional,



social, and intellectual development, while fostering their musical talents and personal aesthetics.

Other CSR Initiatives

Management and employees jointly prepared survival bags to provide initial relief and assistance to flood victims in the Northern and Southern regions, as well as in Phra Nakhon Si Ayutthaya Province, through the following actions:

1. Distributed survival bags to flood-affected residents in the Northern region at Si Samrong District, Sukhothai Province.
2. Delivered survival bags to flood victims in Phra Nakhon Si Ayutthaya Province at Phak Hai District.
3. Contributed survival bags to assist flood victims in Hat Yai District, Songkhla Province, and neighboring areas through the “Royal Thai Army by TV Channel 5: United for Disaster Relief” project.
4. Prepared and dispatched survival bags through the Ministry of Finance’s volunteer initiative, “MOF Extends Support to Our Southern Brothers and Sisters.”
5. Provided emergency relief, including ready-to-eat meals, drinking water, and essential supplies, to flood victims at the Fountain Circle in Hat Yai District, Songkhla Province.
6. Launched the “EXIM Care for Hat Yai” project, where executives and staff from both the Head Office and Hat Yai Branch jointly delivered rice, kitchenware, and drinking water to affected citizens in Hat Yai District, Songkhla Province.



Social Return on Investment (SROI) Analysis

In 2025, EXIM Thailand adopted the Social Return on Investment (SROI) evaluation framework, encompassing economic, social, and environmental dimensions. This framework serves to manage the social impact generated by project implementation, evaluate and compare investment opportunities across multiple metrics, and efficiently analyze, refine, and optimize future project value.

Strong Community with Sustainable Livelihood Project (Nan Province)	SROI
• Reputational Returns is included	2.10 baht for every 1 baht invested
• Energy Savings / Returns	234,515 baht/year
• Non-Monetary Returns	Improved quality of life, enhanced community resilience, and a healthier environment.



Environmental Dimension

- 📍 Environmental Management
- 📍 Climate Action
- 📍 Sustainable Lending and Investment





Environmental Management^[3-3]

Export-Import Bank of Thailand (EXIM Thailand) recognizes the importance of balancing economic growth with enhanced resource efficiency and pollution reduction, both of which are critical to sustainable development. Given that the business and industrial sectors consume a substantial share of natural resources and generate a significant environmental footprint, establishing proper management guidelines is essential. This ensures that limited natural resources are utilized efficiently, fairly, and in a manner that benefits wider society.

The Bank has adopted Eco-Efficiency (EE) principles to assess the balance between the economic value created by the organization and its environmental impact in terms of resource consumption and greenhouse gas (GHG) emissions. This tool supports effective resource optimization, minimizes pollution, strengthens climate resilience, and contributes to reducing GHG emissions at both national and global levels.

Target and Performance^[3-3]

2025 Targets



Limit electricity consumption to

no more than **3,752.76**
Megawatt-hours (MWh).



Initiate an integrated waste management project focusing on a "Diversion from Landfill" approach to shift waste management processes from disposal to resource recovery, with a target to reduce landfill waste by 10% by 2030 compared to the base year

capping total waste sent to landfill at **261** tons

2025 Performance



Electricity consumption stood at

3,464.48 Megawatt-hours (MWh).



Initiated an integrated waste management project, establishing a base-year

landfill waste volume of **96.09** tons.

2026 Targets



Limit electricity consumption to

no more than **3,802**
Megawatt-hours (MWh).



Reduce waste sent to landfill to

93.42 tons,
representing a
2.78%
reduction compared to the
2025 base year.

Business Risks and Opportunities^[3-3]

Risks

The lack of efficient resource management could result in unnecessarily high operational costs. Meanwhile, inefficient management of waste and operational residues, or non-compliance with legally prescribed standards, may adversely affect the surrounding environment and communities. This could lead to additional financial burdens arising from penalties, compensation claims, and remediation costs.

Furthermore, without effective management of resources and GHG emissions, the organization may fail to achieve its established carbon neutrality goal. This could tarnish its image, erode stakeholder confidence, and hinder compliance with regulatory policies and requirements. From a social and human rights perspective, improper handling of resources, wastewater, and waste can pose health risks to neighboring communities and impair their quality of life, consequently leading to grievances, community conflicts, and remedial expenses.

Opportunities

Efficient environmental management and resource optimization guided by Eco-Efficiency (EE) principles directly align with the Environmental, Social, and Governance (ESG) framework. This not only reduces long-term operational costs but also mitigates risks arising from non-compliance with environmental requirements, regulations, and laws.

In addition, applying circular economy principles—such as minimizing resource consumption, enhancing energy efficiency, optimizing waste management, and promoting renewable energy—will minimize environmental impacts, bolster stakeholder confidence, and elevate the Bank's image as a socially responsible organization. It can also expand business opportunities through the development of sustainability-focused financial products and services, such as financing clean energy and eco-friendly projects, thereby driving economic value creation alongside positive social and environmental impacts.

Management Approach^[3-3]

Efficient resource utilization is a foundational pillar in minimizing environmental impacts. EXIM Thailand has therefore adopted the Eco-Efficiency (EE) principles outlined by the State Enterprise Policy Office (SEPO) to evaluate the Bank's resource and energy efficiency. This evaluation forms an integral part of the Bank's roadmap toward Carbon Neutrality, Net Zero Emissions, and its GHG offset plans. To achieve these objectives, the Sustainability Development Working Group, and the Occupational Safety, Health, and Environment Committee (OSHE Committee) collaboratively drive these initiatives. This effort fosters active participation among personnel at all levels across the headquarters and nationwide branches, all under the oversight of the Corporate Governance and Sustainability Development Committee.

Efficient Resource Management

EXIM Thailand compiles and records data on its consumption of operational resources, including fuel, electricity, water, and essential office supplies such as paper, to calculate its GHG emissions across Scope 1, Scope 2, and Scope 3.^[302-1] This data is utilized to develop an Eco-Efficiency (EE) plan, establishing guidelines for the systematic management of energy and resources. This plan aims to enhance energy efficiency, minimize resource consumption, and reduce GHG emissions through various activities and projects.

These initiatives are collaboratively driven by the Sustainability Development Working Group, and the Occupational Safety, Health, and Environment Committee (OSHE Committee), with the active participation of personnel at all levels across the head office and nationwide branches, all under the oversight of the Corporate Governance and Sustainability Committee.

The Bank's roadmap toward Carbon Neutrality, Net Zero Emissions, and its GHG offset plans^[302-4] are outlined in the following phases:



Energy Management^[302]

Energy resources are vital drivers of economic growth and business operations, while playing a key role in elevating the quality of life and well-being of people in society. Therefore, EXIM Thailand prioritizes efficient and cost-effective energy management to minimize energy loss, lower operational costs, and reduce environmental impacts as part of its commitment to sustainable development. Furthermore, energy-efficient and eco-friendly operations will help mitigate the long-term impacts of climate change on society and the environment.

EXIM Thailand manages energy by improving efficiency in consumption of energy in buildings and commuting. This includes replacement of electrical equipment with energy-saving equipment and proper management of its vehicle fleet. For instance, the Bank assigns appropriate car types to match the number of passengers, promotes the use of public transportation (e.g., BTS/MRT) instead of Bank vehicles whenever feasible, replacement of light bulbs with energy-saving LED bulbs, and replacement of air conditioning units with inverter systems, all for energy optimization. Campaigns are also launched to foster employee awareness and participation, such as turning off lights during lunch breaks and after working hours, and encouraging cooperation in reduction of electricity consumption within office buildings.

In 2025, the Bank upgraded four non-inverter air conditioners to inverter ones and replaced 715 existing light bulbs with LED ones, alongside implementing staff communication and engagement initiatives. In the year, the Bank recorded a total energy consumption of 18,263.92 Gigajoules,^[302-1] and an energy intensity ratio of 19.14 Gigajoules per employee.^[302-3] This reflects the Bank's commitment to energy efficiency and consistency in improvement of energy consumption performance.

Total Energy Consumption^[302-1]

Unit: Gigajoule

Internal Energy Consumption	2023	2024	2025
Fuel Consumption			
Diesel	1,201.56	1,459.35	1,422.34
Gasoline	4,609.34	4,314.00	4,340.12
Electricity			
Grid Electricity (Metropolitan Electricity Authority / Provincial Electricity Authority)	12,749.86	12,839.97	12,472.11
Solar Energy (Canteen Rooftop Installation)	28.58	26.10	27.25
Total Internal Energy Consumption	18,589.34	18,639.42	18,261.82

Notes:

- 1 Kilowatt-hour (kWh) of electricity = 0.0036 Gigajoules (GJ)
- 1 Liter of fuel (Diesel) = 0.0358 Gigajoules (GJ)
- 1 Liter of fuel (Gasoline) = 0.0342 Gigajoules (GJ)

Short-Term Plans

- Organize knowledge-sharing activities on environmental management
- Optimize after-hours workspace utilization to restrict unnecessary energy consumption.
- Revise staff loan regulations for electric vehicle (EV) purchases to reduce greenhouse gas (GHG) emissions from commuting.
- Increase the utilization of treated wastewater within the Bank operations.
- Reduce paper consumption
- Enhance waste segregation to minimize waste sent to landfills.

Short-to-Medium-Term Plans

- Promote electric vehicles (EVs) commuting campaigns among employees.
- Switch the Bank's corporate fleet from internal combustion engine (ICE) vehicles to EVs.
- Replace conventional lighting with LED bulbs across the Head Office and nationwide branches.
- Upgrade split-type air conditioning units.
- Improve the efficiency of the central cooling system (Chiller) at the Head Office.
- Renovate the Head Office building to enhance overall energy efficiency.
- Assess future Work-from-Home (WFH) proportions.
- Allocate and consolidate workspaces for after-hours operations.
- Implement sustainable and responsible procurement practices.

Long-Term Plans

- Prioritize leasing Green Building-certified spaces for new and relocated bank branches.
- Purchase carbon credits to offset residual GHG emissions by 2030.

Energy Intensity^[302-3]

Unit: GJ/employee

Energy Intensity Ratio by Energy Type	2023	2024	2025
Fuel consumption intensity per employee	6.76	6.49	6.05
Electricity consumption intensity per employee	14.93	14.79	13.09
Total energy intensity per employee	21.69	21.28	19.14

Note: The calculation is based on energy consumption per employee, broken down by energy type, covering personnel at the headquarters and nationwide branches in Thailand. The employee counts for 2023, 2024, and 2025 were 859, 890, and 953, respectively.

Electricity Savings from Energy Conservation Measures^[302-4]

Unit: Kilowatt-hours per year

Description	2023	2024	2025
Energy savings from energy conservation measures	74,265.90	6,804	35,547.35

Electricity Conservation Measures in 2025

Unit: Kilowatt-hours per year

Project	Energy Reduction
Replacing 715 conventional light bulbs with LED bulbs across 7 branches* (equivalent to 20.58 tonCO ₂ e)	41,168.23
Replacing 4 split-type air conditioning units (equivalent to 21.28 tonCO ₂ e)	42,568.51
Purchasing Renewable Energy Certificates (RECs) to offset Scope 2 emissions by 1,300 tonCO ₂ e	2,600,000.00

Notes:
 Energy savings from LED light bulb replacement are calculated by subtracting the wattage of the existing bulbs (kWh_e) by the wattage of the new LED bulbs (kWh_e) then multiplying by the average operating time of 2,450 hours per year.
 *The 7 branches include: Bangna-Trad KM.3, Rama IV, Rangsit, Khon Kaen, Chiang Mai, Hat Yai, and Laem Chabang.

Paper Consumption^{[301-1] [301-2]}

EXIM Thailand has implemented an e-Memo and e-Meeting system to send meeting materials, minutes, and internal memos. Instead of using paper, the system sends meeting invitations with attached files via email to all attendees. This process has continuously reduced paper consumption. In addition, the Bank has redesigned processes like LOS & CRM/Auto Approval/Auto Contract and Robotic Process Automation (RPA) to save time and resources.

Paper Consumption

Description	Quantity Used (Reams)	Total Weight (kg)
White A4 copying paper, 70 grams	10,755	23,476.54
White A4 copying paper, 80 grams	383	954.26
White A3 copying paper, 70 grams	40	172.45
White F14 copying paper, 70 grams	330	924.00
Total Paper Weight		25,527.25

Notes:

- White A4 copying paper, 70 gsm: Weight of 0.0044 kg/sheet (500 sheets/ream)
- White A4 copying paper, 80 gsm: Weight of 0.0050 kg/sheet (500 sheets/ream)
- White A3 copying paper, 70 gsm: Weight of 0.0086 kg/sheet (500 sheets/ream)
- White F14 copying paper, 70 gsm: Weight of 0.0056 kg/sheet (500 sheets/ream)

Water Management^[3-3]

As a service-based organization, EXIM Thailand utilizes municipal water as its sole water source and does not draw water from water-stressed areas. The Bank prioritizes efficient water and wastewater management by upgrading to water-saving fixtures, regularly inspecting and maintaining its wastewater treatment systems, and utilizing Effective Microorganisms (EM) to treat wastewater prior to its discharge into the public drainage system.^[303-1]

The Bank remains committed to raising awareness and encouraging stakeholders to practice responsible water consumption. This includes displaying signage to promote efficient water use and the reuse of treated wastewater for activities such as watering plants and cleaning premises.^[303-1] In parallel, operational effectiveness is evaluated through strict quality control and monitoring to ensure wastewater meets legally prescribed standards. The Bank's wastewater management complies with the Notification of the Ministry of Natural Resources and Environment regarding Effluent Discharge Standards for Buildings of Certain Categories and Sizes. Regular monitoring is conducted monthly at discharge points at the Head Office, alongside tracking the volume of treated wastewater reused and the overall reduction in water consumption.^[303-2]

Wastewater quality monitoring results from operational sites in 2025 indicated that all effluent discharged into the public drainage system fully complied with legally required standards. Furthermore, the Bank has continuously implemented water management measures, such as regular cleaning of sump pits and drainage systems, planned preventive maintenance of machinery and equipment to minimize failure risks, campaigns encouraging employees to reduce food waste disposal into drains, and increasing aeration in the wastewater treatment system to enhance quality management efficiency in alignment with environmental standards.

In 2025, the Bank's total water consumption stood at 10,840.99 cubic meters, with a total of 838.29 cubic meters of treated wastewater reused. This reflects the Bank's strong commitment to efficient and sustainable water resource management, in line with the organization's sustainable development framework.

Water Consumption^{[303-3] [304-4] [303-5]}

Unit: Cubic meters

Description	2023	2024	2025
Municipal water consumption	35,871.00	37,552.00	34,879.50
Reused water volume	275.42	967.14	838.29
Treated wastewater discharge volume	23,231.90	25,394.30	24,876.80
Total water consumption*	12,914.52	63,913.44	10,840.99

Notes:

- *Total water consumption is calculated as: (Municipal water consumption + Reused water volume) – Treated wastewater discharge volume.
- Water consumption data is obtained from the meter readings specified in the building's water utility payment invoices.



Waste Management^[3-3]

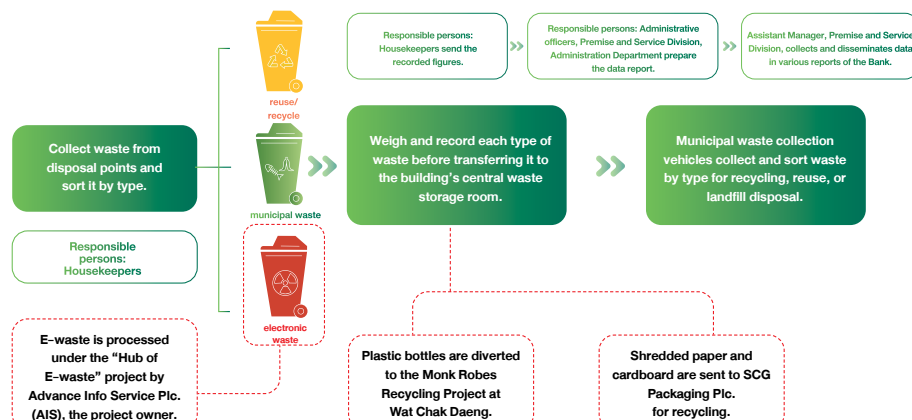
The operational waste generated by EXIM Thailand comes mainly from office materials such as paper, e-waste (including obsolete electrical and electronic equipment), packaging, food waste from the cafeteria, and general waste from employees' daily activities. Improper waste management could harm the environment and the community, and tarnish the organization's reputation. Moreover, rising waste volumes could increase waste management costs.

Therefore, the Bank systematically manages waste under the 3R (Reduce, Reuse, Recycle) principles. Employees are encouraged to segregate waste within the workplace—including plastics, e-waste, and food waste—which is then diverted to proper recycling or recovery processes. Operational waste is managed by specialized third parties, while various types of waste are collected and disposed of by public agencies in compliance with standard procedures. For paper waste, the Bank engages certified external contractors that meet appropriate management standards. Meanwhile, plastic bottles are donated to charitable

organizations for recycling. The volume of each waste type is systematically recorded and tracked for auditing and performance evaluation.^{[306-1] [306-2]}

In addition, EXIM Thailand strives to foster awareness of waste reduction and resource efficiency through various activities, such as plastic bottle segregation, the collection and donation of old calendars for braille production, double-sided printing, and encouraging employees to use personal tumblers or water bottles to minimize plastic waste.^[306-2] In 2025, a total of 107,167.00 kilograms of waste was generated, of which 11,078.10 kilograms was recovered and reused.^{[306-3] [306-4]} The Bank consistently monitors, reviews, and optimizes its waste management processes. This includes modifying packaging to reduce plastic consumption and managing obsolete electronic equipment through Green Industry-certified operators in accordance with the Green IT policy, thus ensuring that the Bank's waste management practices are legally compliant and sustainable.

EXIM Thailand's Waste Management Process



Waste Generation and Management^{[306-3] [306-4] [306-5]}

Unit: Kilograms (kg)

Total Waste by Waste Type	2023	2024	2025
Hazardous Waste			
E-waste / Infectious waste / Toxic waste	250.40	268.40	359.80
Non-Hazardous Waste			
Organic waste (Food waste)	6,975.70	17,827.50	15,021.00
General waste	67,404.70	78,289.20	80,708.10
Recyclable waste (Plastic bottles, paper, and cardboard boxes)	8,215.00	9,949.10	11,078.10
Total Waste Generated	82,845.80	106,334.20	107,167.00

Note: The Solid Waste and Sewage Management Office under the Department of Environment, Bangkok Metropolitan Administration (BMA), provides waste collection and disposal services.

Volume of Waste Sent for Recycling^[301-2]

Unit: Kilograms (kg)

Description	2023	2024	2025
Shredded paper and cardboard sent to SCG Packaging Public Company Limited	5,423.70	5,702.50	6,400.00
Plastic bottles donated to Wat Chak Daeng for recycling into Buddhist monk robes (Bangskul Civara)	2,665.60	2,550.00	2,769.50
Plastic bags contributed to the "Won" Project by TPBI Public Company Limited for recycling into new materials	125.70	95.70	113.30

Eco-efficiency Assessment of EXIM Thailand

The State Enterprise Assessment Committee under the State Enterprise Policy Office (SEPO) has introduced eco-efficiency as a key performance indicator (KPI) for the annual evaluation of state-owned enterprises. This index demonstrates efficient organizational management coupled with environmental and natural resource responsibility, which helps enhance competitiveness and foster innovation for sustainability. EXIM Thailand has established 2022 as its base year for eco-efficiency calculations, determined by dividing the turnover of credit and insurance facilities by operational greenhouse gas (GHG) emissions.

EXIM Thailand's Eco-efficiency

Unit: Million Baht/tCO₂e

Category	2023	2024	2025
Eco-efficiency (EE ₁)	84.86	80.81	80.74
Eco-efficiency (EE ₂)	0.0121	0.0122	0.0144

Note: EXIM Thailand's Eco-efficiency Calculation Formulas:

$$\text{Eco-efficiency (EE}_1\text{)} = \frac{\text{Total Business Volume of Credit and Insurance Facilities}}{\text{Greenhouse Gas (GHG) Emissions (Scope 1, 2, and 3 Cat 1 \& 2)}}$$

$$\text{Eco-efficiency (EE}_2\text{)} = \frac{\text{Green Outstanding Balance}}{\text{Greenhouse Gas (GHG) Emissions (Scope 3 Cat 15)}}$$

Although EXIM Thailand's operational greenhouse gas (GHG) emissions have increased, the turnover of its credit and insurance facilities grew significantly. When calculating the performance factor by dividing the current year's eco-efficiency by that of the base year, the factor stands at 1.9030. This indicates an improvement compared to the base year factor, which is set at 1.0. Nevertheless, the Bank has continuously implemented operational GHG reduction initiatives along with carbon offset plans to achieve its Carbon Neutrality target, which will progressively improve its eco-efficiency performance.

Activities to Promote Employee Participation in Environmental Management

In 2025, the Bank developed organization-wide communication materials to promote efficient resource consumption and waste segregation for proper recovery and disposal. These awareness campaigns aim to drive behavioral shifts among personnel toward resource optimization and environmental stewardship.





Climate Action^[3-3] [305]

Export-Import Bank of Thailand (EXIM Thailand) recognizes the critical importance of managing climate-related risks and opportunities, which directly impact global economic stability. The Bank is dedicated to supporting entrepreneurs in their adaptation and transition toward a low-carbon economy, reducing operational greenhouse gas (GHG) emissions, and disclosing emission data in accordance with international standards. These efforts aim to efficiently address climate challenges, enhance competitive advantages, and create long-term value for all stakeholders.

EXIM Thailand discloses its corporate GHG emissions in accordance with the ISO 14064-1:2018 standard, which outlines organizational-level principles and requirements for quantifying and reporting GHG emissions and reductions. This transparency supports Thailand's national climate targets to achieve Carbon Neutrality by 2050 and Net Zero Emissions by 2065, in alignment with the Nationally Determined Contributions (NDC). Furthermore, EXIM Thailand focuses on developing products and services that help reduce customers' carbon footprints, while continuously upgrading its GHG tracking and reporting systems to meet global standards and ensuring transparent, effective communication with all stakeholders.

Target and Performance^[3-3]

2025 Targets



Proportion of ESG outstanding loans and contingents: Not less than

43.29%
of the Bank's total
outstanding



Total ESG outstanding loan balance: Not less than

79,800
million baht.



Reduction of direct GHG emissions (Scope 1) and energy indirect emissions (Scope 2): Not less than

50%
compared to the 2022
base years.



Direct GHG emissions (Scope 1) and energy indirect emissions (Scope 2): Less than or equal to

2,372.13
tCO₂e

2025 Performance Results



Proportion of ESG outstanding loans and contingents:

47.78%



Total ESG outstanding loan balance:

88,023
million baht.



Reduction of GHG emissions (Scope 1 and 2) compared to the 2022 base year:

61.16%



Total GHG emissions: Less than or equal to

2,149
tCO₂e

2026 Targets



Proportion of ESG outstanding loans and contingents: Not less than

48.90%



Total ESG outstanding loan balance: Not less than

92,129 million baht.



Reduction of direct GHG emissions (Scope 1) and energy indirect emissions (Scope 2): Not less than

75% compared to the 2022 base year.

Business Risks and Opportunities^[3-3]

Risks

Providing bank credit facilities without considering the impacts of climate change, upcoming carbon taxes, and climate change legislation on high-emission industries not only neglects government policies and the Bank of Thailand's sustainable banking guidelines as a regulatory body, but also potentially escalates business costs. This increase is driven by financed emissions (Scope 3 Category 15: Investments) that the Bank must account for, which ultimately affects its corporate reputation and stakeholder confidence, thereby undermining long-term business stability.

Opportunities

Government policies emphasizing the Bio-Circular-Green (BCG) Economy model have compelled businesses and industries to accelerate the development of technology, innovation, and infrastructure, as well as enhance the capabilities and skills of entrepreneurs and workforces to fit new business landscapes. A notable example is the electric vehicle (EV) industry, which exhibits a strong growth trend driven by phase-out policies on internal combustion engine (ICE) vehicles in several countries. Furthermore, the Ministry of Energy has set a target for renewable energy to account for 37% of power generation by 2037, alongside establishing carbon credit trading mechanisms that can generate additional revenue for eco-friendly enterprises. Consequently, this presents a significant opportunity for the Bank to continuously support businesses in transitioning toward a low-carbon economy.

Management Approach^[3-3]

EXIM Thailand is committed to elevating its climate risk management to meet global standards. The Bank has established a clear operational roadmap to achieve Carbon Neutrality by 2027 and Net Zero Emissions by 2050, in alignment with global climate goals. Under this commitment, the EXIM Thailand Sustainability Development Working Group actively monitors climate change regulations and standards applicable to both banking operations and customers' businesses. This includes Thailand Taxonomy—a classification system for eco-friendly economic activities—as well as comprehensive climate change legislation. Furthermore, the Bank actively participates as a member of various emission reduction networks and carbon market management initiatives. These include the Climate Change Institute (FTI CCI), RE100 Thailand Club, FTI Green, the Thailand Carbon Neutral Network (TCNN), and the Carbon Markets Club (CMC). These partnerships aim to elevate Thailand's carbon credit market standards toward global recognition, serving as vital mechanisms to support exporters in the future. This dedication not only mitigates emerging risks but also acts as a driving force in developing green financial products. These solutions empower Thai investors and entrepreneurs to fully transition into clean energy businesses, effectively navigate new global trade measures, and foster long-term sustainable growth.

Climate Change Risk and Opportunity Assessment

EXIM Thailand prioritizes the assessment of climate-related risks and opportunities as an integral part of its enterprise risk management (ERM) process. The Bank systematically analyzes the impacts of climate change by defining comprehensive assumptions across all operational dimensions and stakeholders. Through integrated cross-functional collaboration, the Bank conducts scenario analysis to evaluate empirical impacts on its portfolio. The Bank focuses on managing both physical risks—which may arise from extreme weather events and natural disasters that could damage infrastructure and disrupt operational continuity—and transition risks—which may arise from changes in regulations and technologies, as well as shifting customer behaviors and expectations. This proactive approach not only helps lower hidden costs and maintain asset quality, but also strengthens stakeholder confidence in the Bank's resilience amid long-term climate change uncertainties.



Climate Change Risk Management

EXIM Thailand has integrated climate change risk into its Risk and Control Self-Assessment (RCSA) process. This framework requires all departments to identify, assess, manage, and monitor climate-related risks on a quarterly basis, ensuring continuous risk management in alignment with the evolving business environment. Additionally, the Enterprise Risk Management Department regularly communicates climate risk updates through various organizational channels, including email, e-learning, and the Knowledge Management (KM) Portal, to consistently raise awareness among all employees.

Climate Change Risk Management Process



1. Risk Identification



2. Risk Assessment



3. Risk Control/Mitigation



4. Risk Monitoring



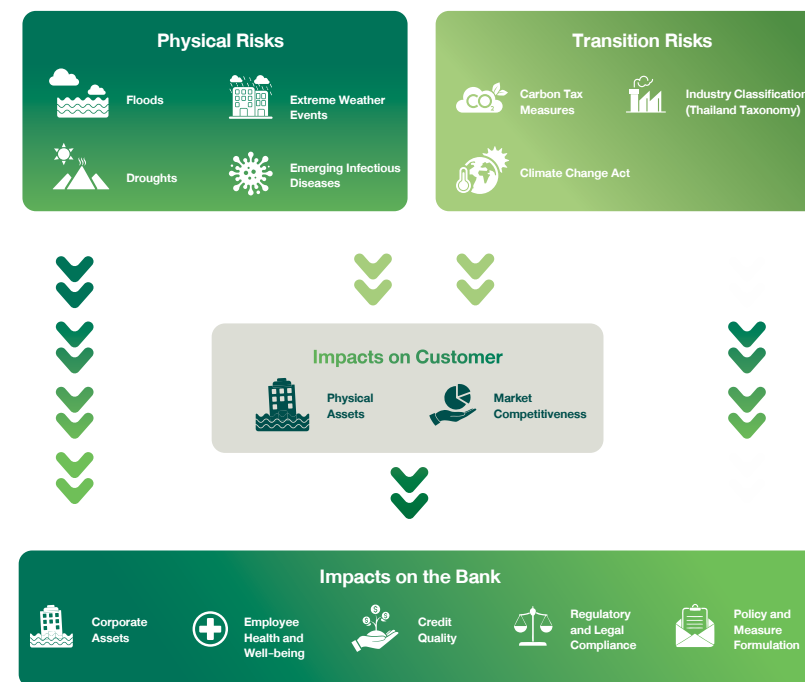
5. Reporting



6. Culture & Communication
and Awareness

Climate-Related Risk Types and Mitigation Measures 2025^[201-2]

EXIM Thailand has adopted the Business Continuity Management (BCM) framework to enhance its capacity and resilience in responding to crises, while safeguarding stakeholder interests, corporate reputation, and brand image. Concurrently, the Bank has developed department-level Business Continuity Plans (BCPs), which are tested annually to evaluate the efficiency of operational recovery processes in the event of business disruptions. The insights gained from these annual exercises are utilized to continually update and refine the plans, ensuring they remain robust and aligned with evolving contexts and emerging risks.





In 2025, EXIM Thailand experienced a flooding event at its Hat Yai Branch. In response, the Bank conducted a climate change risk assessment and established the following management guidelines:

Risk	Floods
Definition	Heavy rainfall flooding
Risk Category	Acute physical risk
Time Horizon	Short to Long-term
Impacts on the Organization	Operational Risk: Disruption of service delivery and damage to critical infrastructure. Financial Risk: Potential revenue loss and escalated asset recovery and restoration costs. Reputational Risk: Erosion of customer trust and confidence due to service interruptions. Compliance Risk: Potential non-compliance regarding operational continuity or regulatory data reporting.
Risk Management Guidelines	Establish and implement a Business Continuity Management (BCM) framework to mitigate significant operational impacts from natural disasters. This framework is reviewed, tested, and updated annually to align with current situations and evolving risk profiles, ensuring business continuity and operational efficiency under all circumstances.

Carbon Footprint for Organization (CFO)

Carbon Footprint for Organization (CFO) is a crucial process that enables organizations to analyze and assess their greenhouse gas (GHG) emissions across three scopes: Scope 1 (direct emissions from organizational activities), Scope 2 (indirect emissions from purchased electricity and heat), and Scope 3 (other indirect emissions from value chains and related services).

Implementing CFO helps organizations effectively map out GHG mitigation strategies and guidelines in alignment with sustainability goals, stakeholder expectations, and international competitiveness.

Corporate GHG Inventory Certification

Developing a greenhouse gas (GHG) inventory is a fundamental step toward achieving Carbon Neutrality. Accordingly, EXIM Thailand has conducted its GHG accounting in accordance with recognized GHG accounting standards, covering a total of 10 locations, including the Head Office and branches across Bangkok, its vicinity, and provincial branches. The Bank sought verification for its Carbon Footprint for Organization (CFO) report, encompassing Scope 1, Scope 2, and Scope 3 (Category 1 and Category 5). In 2025, the Bank successfully achieved ISO 14064-1:2018 certification, verified by Bureau Veritas Certification (Thailand) Co., Ltd.



Corporate Greenhouse Gas (GHG) Emissions^{[305-1] [305-2] [305-3]}

Unit: Tons of Carbon Dioxide Equivalent (tCO₂e)

Type GHG Emissions	Corporate GHG Emissions		
	2023	2024	2025
Scope 1: Direct GHG Emissions	472.56	504	503
Scope 2: Indirect GHG Emissions	1,770.46	1,828	1,646
Scope 3: Other Indirect GHG Emissions	300.91	357	370
Total GHG Emission	2,543.93	2,689	2,519

Note: 2022 is established as the base year, as it marks the inception of EXIM Thailand's GHG accounting in accordance with Thailand Greenhouse Gas Management Organization (TGO) and ISO 14064-1 standards. This inventory covers the Head Office and all operational branches in Thailand, and has been officially certified by TGO.

GHG emissions are calculated based on CO₂, N₂O, CH₄, and HFCs generated from the Bank's activities, categorized as follows:

- Scope 1: Calculated from gasoline consumption for vehicles; diesel consumption for vehicles, backup power generators, and fire pumps; and R-134a refrigerant top-ups in air conditioning systems.
- Scope 2: Calculated from electricity consumption.
- Scope 3: Calculated from municipal water and paper consumption, alongside waste management from the Bank's operations.

GHG Emissions Intensity^[305-4]

Unit: tCO₂e/Million Baht

GHG Emissions Intensity	2023	2024	2025
Scope 1: Direct GHG Emissions Intensity	0.093	0.097	0.105
Scope 2: Indirect GHG Emissions Intensity	0.350	0.353	0.344
Scope 3: Other Indirect GHG Emissions Intensity	0.059	0.068	0.077

Note: The GHG Emission intensity metric is calculated as tCO₂e per Million Baht of total revenue.

Total revenue was 5,058.03 Million Baht in 2023; 5,174.33 Million Baht in 2024; and 4,790.14 Million Baht in 2025.

Portfolio Management

EXIM Thailand has developed strategies to spearhead Thai businesses' transition toward an ESG-based economy. This involves financing eco-friendly operations in both the Green and Blue Economies, guided by a dedicated action plan for ESG Portfolio Management. The Bank recognizes that financed emissions—indirect GHG emissions from loans and investments (Scope 3, Category 15: Investments)—account for the largest proportion of emissions within the financial sector, driven primarily by support for carbon-intensive industries. Consequently, the Bank assumes responsibility by incorporating these financed emissions into its own corporate GHG inventory, calculated in proportion to the outstanding loans and financial support granted.

To achieve its Net-Zero Emissions target by 2050, EXIM Thailand has established a systematic action plan for ESG portfolio management. The Bank leverages the Thailand Taxonomy as a classification framework to assess and categorize the environmental sustainability of loans within its portfolio. The insights derived from this process will strategically shape credit and investment underwriting guidelines, ensuring that the businesses supported by the Bank expand in tandem with their sustainability objectives.

Environmental Sustainability Assessment Process

1. Corporate Screening and Classification via ISIC-4 Codes

Filter and screen all companies within the portfolio based on the International Standard Industrial Classification of All Economic Activities (ISIC Code – Revision 4), as specified in the (Draft) Thailand Taxonomy. The companies are then categorized into respective economic sectors and sub-sectors as follows:

Economic Sector	Sub-sector (under ISIC-4 Code)
 Transportation	H491 - Transport via railways
	H492 - Other land transport
	H493 - Transport via pipeline
	H501 - Sea and coastal water transport
	H502 - Inland water transport
 Energy	C3312 - Repair of machinery
	D351 - Electric power generation, transmission and distribution
	D352 - Manufacture of gas; distribution of gaseous fuels through mains
	D353 - Steam and air conditioning supply

ISIC Rev.4: International Standard Industrial Classification of All Economic Activities

2. Activity-Level Credit Line Screening

Verify the accuracy of credit line utilization to ensure it aligns with the loan's stated objectives and complies with the economic activities defined under the (Draft) Thailand Taxonomy.

3. Activity Assessment against Technical Screening Criteria

Evaluate corporate business activities against the Technical Screening Criteria (TSC) specified in the Thailand Taxonomy to classify activities using a Traffic Light System:

- **Green:** Eco-friendly activities with low greenhouse gas emissions.
- **Amber:** Transitioning activities moving toward environmental sustainability, accompanied by greenhouse gas reduction guidelines under a defined decarbonization pathway and a credible timeline.
- **Red:** Non-eco-friendly activities that fail to mitigate greenhouse gases and fall outside the scope of a credible transition.

4. DNSH and MSS Compliance Verification

Assess activities against environmental conditions and indicators based on the Do No Significant Harm (DNSH) principle and Minimum Social Safeguards (MSS). In cases of non-compliance with these requirements, an activity may still be classified as Green or Amber, provided that the company submits a clear action plan addressing the identified deficiencies and outlining corrective measures.

GHG Emission Reduction Projects

EXIM Thailand continuously improves its operational processes and energy management to reduce both direct and indirect greenhouse gas (GHG) emissions. Key initiatives include promoting the proper segregation of plastic bottles to transform them into value-added products through upcycling and recycling processes. Furthermore, the Bank enhances energy efficiency by replacing aging air conditioners with new high-efficiency models and upgrading to LED lighting.

Project Description	GHG Emissions Reduced
Replacement of 712 conventional light bulbs with LED bulbs across 7 branches	20.58 tonCO ₂ e
Replacement of 4 conventional air conditioning units with high-efficiency split-type systems	21.28 tonCO ₂ e
Installation of solar rooftop systems at Hat Yai and Seri Thai branches	17 tonCO ₂ e
Optimization of operating hours for elevators and air conditioning systems	40.08 tonCO ₂ e
Temperature optimization for air conditioning systems	17.64 tonCO ₂ e

Promotion of Environmentally Friendly Businesses



EXIM Thailand Extends Sustainability-Linked Loan to Thai Union Group PCL

EXIM Thailand, alongside executives from seven leading financial institutions, co-signed a 10,000 million baht Sustainability-Linked Loan (SLL) agreement with Thai Union Group PCL (TU), Thailand's top producer and exporter of processed and frozen seafood. This credit facility is aimed at empowering the company's business expansion across global markets under its SeaChange@ 2030 strategy, which champions sustainable practices within the seafood industry.



EXIM Thailand's Issuance of 3,000 million baht Sustainability Bonds Reaffirms Its Sustainable Development Bank Role

EXIM Thailand issued one tranche of Baht-denominated Sustainability Bonds to raise funds for driving green businesses (Green Bonds) and social development (Social Bonds). This initiative supports eco-friendly businesses and Thai SMEs, enabling them to access funding and compete sustainably in the global trade arena. It strengthens the economy from the grassroots level and connects local enterprises to the Global Supply Chain.

- EXIM Thailand Sustainability Bond No. 1/2025 (Tranche 1): Due in 2028 (3-year maturity) with a fixed interest rate of 1.78% per annum, totaling 3,000 million baht.



EXIM Thailand Partners with BIDV to Foster Thai-Vietnamese Trade and Investment for Regional Sustainable Development

EXIM Thailand and the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) signed a Memorandum of Understanding (MOU) to bolster bilateral trade and investment. By leveraging Green Finance and Sustainable Finance instruments, this collaboration aims to enhance Thai-Vietnamese trade and investment value, aligning with the Bio-Circular-Green (BCG) Economy model and Environmental, Social, and Governance (ESG) principles.



EXIM Thailand Collaborates with RSPO to Elevate Thai Palm Oil Industry toward Sustainable Global Competitiveness

EXIM Thailand and the Roundtable on Sustainable Palm Oil (RSPO) signed an MOU to develop financial products that support supply chain traceability. This includes key environmental and social dimensions such as deforestation-free compliance, mitigating biodiversity loss, and advancing human rights protections within the palm oil sector. The partnership aims to enhance the credibility of Thai agricultural products, generate economic value, and assist Thai palm oil operators in adopting international standards to expand their market reach and compete sustainably worldwide.



Sustainable Lending and Investment^[3-3]

EXIM Thailand recognizes the significance of the financial sector as a key mechanism to drive the United Nations Sustainable Development Goals (UN SDGs). In line with the Paris Agreement's efforts to limit global temperature rise to 1.5°C to protect the global ecosystem, financial institutions need to establish guidelines to phase out lending to high-emitting and non-adaptive projects or business activities. They should also support businesses capable of transitioning to a low-carbon economy, and those developing innovations for GHG absorption.

Target and Performance^[3-3]

2025 Targets



ESG Outstanding Loans and
Contingents: Not less than

43.29%
of the total portfolio.



Sustainability Bond Issuance:

1 series.

2025 Performance



Green Loan Ratio: Outstanding
green loans accounted

47.74%
of EXIM Thailand's total
loan portfolio.



Sustainability Bond Issuance:
Successfully issued

1 series

2026 Targets



ESG Outstanding Loans and Contingents: Not less than

48.90%
of the total portfolio.

Business Opportunities and Risks^[3-3]

Risks

Currently, the business and industrial sectors face high expectations to operate in accordance with Environmental, Social, and Governance (ESG) principles. In addition to government regulatory oversight, civil society has become increasingly proactive, closely monitoring the impacts of business operations on local communities and the environment. Entrepreneurs that neglect environmental management—resulting in pollution and adverse effects on public health and quality of life—are considered to be acting in violation of the UN Guiding Principles on Business and Human Rights. This failure may trigger community resistance, as well as legal suspensions or terminations of operations due to a loss of their Social License to Operate.

Approving loans or making investments without carefully evaluating a borrower's ESG performance poses significant risks to the Bank. These include reputational risk, which undermines stakeholder confidence, and credit risk arising from borrower defaults. Furthermore, because the ESG bond market is not yet widespread, investments may become overly concentrated and yield lower returns than conventional instruments. Consequently, this could negatively impact the Bank's revenue, competitiveness, and long-term sustainability.

Opportunities

Thailand's carbon neutrality and net-zero emission targets, coupled with the government's BCG (Bio-Circular-Green) Economy Model and upcoming climate change legislation, have driven all sectors to collaboratively develop approaches, innovations, and technologies that reduce emissions and facilitate a transition toward a profitable green economy. This landscape presents a significant opportunity for the Bank to develop ESG-focused financial products and services. These offerings will support entrepreneurs throughout the supply chain—particularly industrial sectors, exporters, and Thai investors—by financing and investing in environmentally friendly projects such as renewable energy, energy efficiency, cleantech, and sustainable transport. Ultimately, these initiatives will mitigate greenhouse gas emissions and support the global climate target of limiting temperature rise to 1.5°C.

Furthermore, supporting projects that promote social well-being and human rights—such as community development, small business support, education, and ethical business practices—will enhance stakeholder trust. This commitment will expand the Bank's customer base, generate revenue from ESG products, and contribute to the sustainability goals of the Bank, Thailand, and the United Nations Sustainable Development Goals (UN SDGs).

Management Approach^[3-3]

EXIM Thailand has established policies and guidelines for Responsible Finance that align with the Bank of Thailand's Sustainable Banking Framework. These guidelines also comply with the Responsible Finance Framework of the International Finance Corporation (IFC), the Principles for Responsible Banking of the United Nations Environment Programme Finance Initiative (UNEP FI), and Fair Finance practices. To implement this, operational guidelines are provided to relationship managers and customer service personnel to ensure responsible practices. These include guidelines on Market Conduct and Responsible Lending, which aim to build customer trust and satisfaction. This framework reinforces confidence that the Bank will partner with Thai exporters and investors throughout their transition toward a low-carbon economy.

Responsible Finance Framework^[3-3]

1. GRC for Responsible Finance

EXIM Thailand drives "Responsible Finance" by integrating the UN SDGs into its operational plans at all levels, while cultivating a corporate culture aligned with social and environmental responsibility. The Bank enforces systematic ESG risk management based on the Three Lines of Defense principle to ensure transparency and prevent greenwashing. This is coupled with the deployment of technology and innovation to develop financial products that meet the needs of both customers and society. Concurrently, the SROI (Social Return on Investment) principle is applied to assess the international-standard sustainability value delivered by the Bank.

3. Financial Literacy and Inclusion

EXIM Thailand is committed to sustainably elevating Thai entrepreneurs into the global trade arena. By leveraging in-depth data analysis, the Bank designs tailored financial literacy and business management programs to help entrepreneurs make effective decisions and safeguard them against financial threats. Additionally, the Bank synergizes with public and private partners to share export and overseas investment expertise, expanding funding access for vulnerable groups fairly and equitably. All initiatives are systematically evaluated and publicly disclosed through sustainability reports in adherence to international standards.

2. Customer Protection

EXIM Thailand focuses on providing transparent and comprehensive product information and terms to enable informed decision-making. Financial products and contracts are designed responsibly to prevent over-indebtedness and include appropriate debt relief measures. Furthermore, the Bank places the highest priority on personal data protection and maintains an efficient, accessible, and fair complaint management system to strengthen trust and continuously elevate service standards.

4. Responsible Lending and Investment

EXIM Thailand has established formal Exclusion List and Inclusion List, prioritizing the management of ESG-related risks and opportunities that impact both financial and social returns. The Bank has also developed financial innovations and a Sustainable Finance Framework to support Thai entrepreneurs transitioning to a low-carbon economy. Furthermore, financed emissions (GHG Scope 3 Category 15) are tracked to demonstrate the Bank's tangible contribution toward achieving Net Zero goals.

EXIM Thailand has integrated the Thailand Taxonomy into its portfolio management to systematically identify which economic sectors or business activities the Bank should phase out or actively support. In 2024, the Bank established a policy to completely phase out support for the coal value chain by 2028, with the exception of legacy commitments which will remain in effect until their contract maturities.

For more information on Responsible Finance Policy, please visit <https://www.exim.go.th/en/Responsible-Finance-Policy> or scan the QR code.



Loan Underwriting Process for Eco-friendly Businesses



Risk Assessment Process and Response Plan for Responsible Lending and Investment

EXIM Thailand conducts Environmental and Social (ESG) Due Diligence on customers operating in sectors with potential social and environmental impacts. The risk assessment outcomes are categorized into three levels: Low, Medium, and High.

For borrowers designated with a High ESG risk level, the Bank implements the following structured process:

- 1) Risk Assessment and Mitigation: The credit departments must evaluate potential risk factors to establish appropriate mitigation guidelines, focusing on:
 - Liability Risk: Assessing how potential events leading to legal penalties or fines could affect the customer's financial standing.
 - Bank-Level Risks: Identifying potential credit and reputational risks to the Bank.
 - Response Frameworks: Reviewing the customer's management approach and defining the Bank's risk mitigation measures.
- 2) Stringent Approval Process: The Bank applies a more stringent underwriting and credit approval process than regular loans, requiring credit authorization to be granted on a committee basis rather than by an individual signatory.
- 3) Ongoing Monitoring: The credit departments are responsible for continuously monitoring and reviewing the designated risk factors, alongside analyzing any emerging risk indicators (if any).^[FS3]
If a borrower's risk profile increases significantly, the Bank will accelerate its contingency planning or consider adjusting loan-loss provisions in alignment with the heightened risk to minimize potential impacts.



Products for Sustainable Lending^[FS2]

In 2025, EXIM Thailand has provided credit facilities to support Thai entrepreneurs, including SMEs, in developing eco-friendly production and service processes. This aims to enable them to comply with increasingly strict international environmental trade measures and boost their competitiveness in the global market, as follows:



EXIM Green Start

- A credit facility designed for entrepreneurs committed to eco-friendly business operations or environment-related projects, to be used as working capital and to enhance operational liquidity across all industrial sectors.
- A total of 16 customers supported with total approved credit of 247.16 million baht.



Green X Transformation

- A long-term loan scheme supporting entrepreneurs' investments in technology to improve operational efficiency or in environmental management practices, aiming to level up their long-term competitiveness.
- Total of 7 customers supported with total approved credit of 92.50 million baht.



EXIM Solar D-Carbon Financing

- A long-term loan for investments in the installation of solar power generation systems, including solar rooftops, solar farms, solar floating, and solar EV chargers.
- Total of 7 customers supported with total approved credit of 89.81 million baht.



EXIM Green Goal

- A long-term loan to support investments in corporate environmental management, aiming to facilitate businesses' transition to ESG-oriented operations; requires reporting to track loan utilization against specified environmental targets.



EXIM Know Your Carbon

- A long-term credit facility providing working capital with special interest rates to incentivize entrepreneurs to begin preparing GHG emission reports through various digital tools, such as carbon accounting platforms.



EXIM Green Hotel Plus

- A revolving credit facility to support sustainability assessment and certification costs for hotel SMEs. This aims to meet the growing consumer demand for certified sustainable accommodations and preserve the competitiveness of Thailand's tourism sector.

Sustainability-Linked Loan

- A long-term loan for enterprises integrating ESG principles into their business operations. The scheme requires clients to set targets aligned with the UN SDGs, define key performance indicators (KPIs) to reflect achievement in their sustainability reports, and establish concrete work plans alongside tracking and verification mechanisms.
- A total of 9 entrepreneurs have joined the scheme with a total approved credit amount of 9,061.56 million baht.

White Certificate of Deposit (CD) Project

- In 2025, EXIM Thailand became the first financial institution in Thailand to issue and offer White Certificates of Deposit (White CD). This project is a collaboration between Thai public and private sectors, aimed at elevating internal anti-corruption controls to achieve ISO standards and/or Collective Action Against Corruption (CAC) certification, thereby promoting good corporate governance and reducing social inequality.
- Total of 5 customers supported with total White CD volume of 9,061.56 million baht.

Environmental and Social Lending Performance^{[FS7] [FS8]}

Unit: Million Baht

Environmental and Social Loan Categories	Loan Approval 2025
Renewable Energy	8,752.89
Energy Efficiency/Transition Finance	2,698.21
Circular Economy & Waste/Water Management	4,692.46
Bio-base Industry	-
Blue Economy	4,370.18
Other Environment-friendly Loans	20.41
Social Loans (e.g., Healthcare, Education, etc.)	937.86
Total Environmental and Social Loans	21,472.00
Total Loan approval of EXIM Thailand in 2025	50,997.55
Proportion of Sustainable Loans to Total Loans (%)	42.10

EXIM Thailand's ESG Bond

EXIM Thailand is committed to driving sustainable development through its role as a sustainable economic driver, consistently mobilizing funds through ESG bond issuances over the past four years (2022–2025) cumulatively totaling 14.5 billion Baht. In 2022, the Bank issued a Green Bond in two tranches totaling 5 billion Baht, followed by an SME Green Bond worth 3.5 billion Baht in 2023, a Blue Bond worth 3 billion Baht in 2024 to protect marine environments and resources, and a Sustainability Bond worth 3 billion Baht in 2025, which encompasses both social and environmental dimensions. The proceeds from the three Green Bond series have been allocated to renewable energy projects, specifically solar and wind power, while the Blue Bond proceeds supported businesses dedicated to coastal and marine environmental preservation under the Blue Economy framework. Meanwhile, the proceeds from the Sustainability Bond were utilized to fund both solar and wind energy projects, alongside SME financing to enhance access to finance and provide tangible operational support. These initiatives collectively elevate the capabilities of Thai entrepreneurs, enabling them to compete robustly and sustainably on the global trade stage over the long term.

The above sustainability bond issuances have been carried out under EXIM Thailand's Sustainable Finance Framework, with the Asian Development Bank (ADB) serving as the advisor. Furthermore, DNV (Thailand) Co., Ltd., a leading global certification organization, has provided a Second-Party Opinion (or Second-Party Certification) to ensure alignment with internationally accepted standards, specifically:

1. Green Bond Principles 2021, Social Bond Principles 2023, and Sustainability Bond Guidelines 2021, published by the International Capital Markets Association (ICMA).
2. ASEAN Green Bond Standards, ASEAN Social Bond Standards, and ASEAN Sustainability Bond Standards, published by the ASEAN Capital Markets Forum (ACMF) in 2018.
3. Green Loan Principles 2023 and Social Loan Principles 2023, published by the Loan Market Association (LMA), the Loan Syndications and Trading Association (LSTA), and the Asia-Pacific Loan Market Association (APLMA).
4. Sustainable Blue Economy Practitioner's Guide, published by the Asian Development Bank (ADB), ICMA, the International Finance Corporation (IFC), the United Nations Environment Programme (UNEP), and the UN Global Compact in 2023.

During 2022–2025, EXIM Thailand raised funds through the issuance of sustainability-focused bonds (or ESG bonds) as follows:

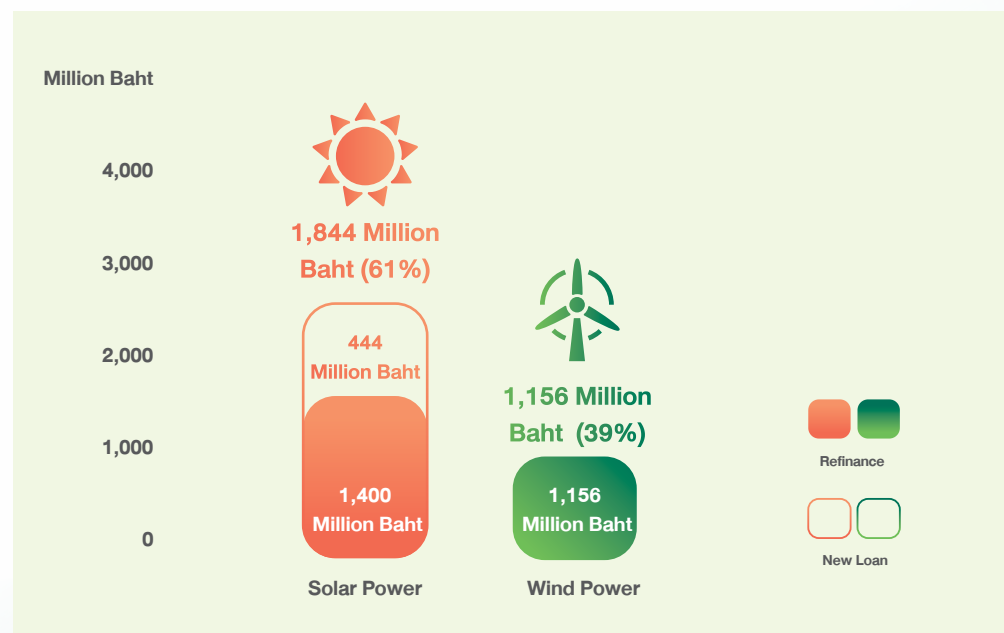
Details of EXIM Thailand's ESG Bonds

Name	Category	ThaiBMA Symbol	ISIN Code (Local)	Issue Date	Maturity Date	Tenor (Years)	Interest Rate (% per annum)	Total Amount (Million Baht)
The Green Bond of Export-Import Bank of Thailand No. 1/2565 Series 1	Green Bond	EXIM259A	TH0624035901	9 September 2022	9 September 2025	3	2.25%	3,000
The Green Bond of Export-Import Bank of Thailand No. 1/2565 Series 2	Green Bond	EXIM269A	TH0624036917	9 September 2022	9 September 2026	4	Compounded THOR + 0.34%	2,000
The Green Bond of Export-Import Bank of Thailand No. 1/2566	SME Green Bond	EXIM266A	TH0624036602	6 June 2023	6 June 2026	3	2.71%	3,500
The Blue Bond of Export-Import Bank of Thailand (Marine Resources) No. 1/2567	Blue Bond	EXIM276A	TH0624037600	27 June 2024	27 June 2027	3	2.78%	3,000
The Sustainability Bond of Export-Import Bank of Thailand No. 1/2568 Series 1	Sustainability Bond	EXIM286A	TH0624038608	20 June 2025	20 June 2028	3	1.78%	3,000
Total								14,500

Allocation and Impact Report

• The Green Bond of Export-Import Bank of Thailand No. 1/2565 Series 1

In 2025, EXIM Thailand allocated the 3,000 million baht proceeds from The Green Bond of Export-Import Bank of Thailand No. 1/2565 Series 1 to support renewable energy financing. This comprised 1,844 million baht (61%) for solar energy projects and 1,156 million baht (39%) for wind energy projects. In terms of fund utilization, 85% was allocated for refinancing existing loans, while the remaining 15% was designated for new financing. The details are as follows:



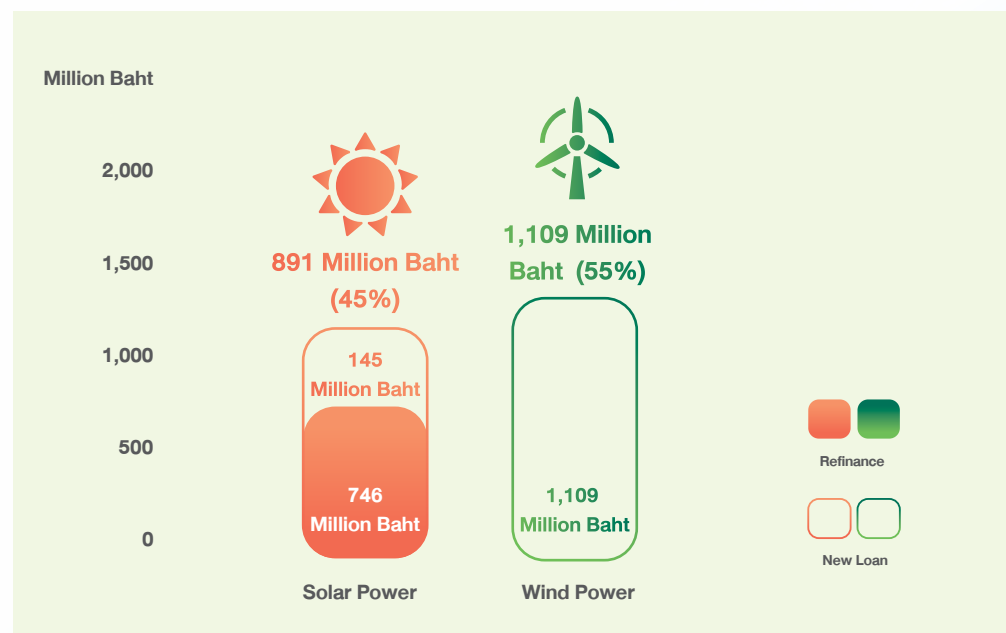
Energy Type	Location	Installed Capacity (MW)	Allocated Amount (Million Baht)	Proportion
1. Solar Power		57.62	1,844	61%
1.1 Refinance			1,400	
1.1.1 Project A	ASEAN	45.00	1,400	
1.2 New Loan			444	
1.2.1 Project B	ASEAN	11.82	389	
1.2.2 Project C	ASEAN	0.80	55	
2. Wind Power		50.00	1,156	39%
2.1 Refinance			1,156	
2.1.1 Project D	ASEAN	50.00	1,156	
Grand Total (1) + (2)		107.62	3,000	100%

Note:

For syndicated loans, the installed capacity is calculated pro rata based on EXIM Thailand's loan proportion relative to the total.

• The Green Bond of Export-Import Bank of Thailand No. 1/2565 Series 2

In 2025, EXIM Thailand allocated the 2,000 million baht proceeds from the 1st Green Bond Issuance of 2022, Series 2, to support renewable energy financing. This comprised 891 million baht (45%) for solar energy projects and 1,109 million baht (55%) for wind energy projects. In terms of fund utilization, 37% was allocated for refinancing existing loans, while the remaining 63% was designated for new financing. The details are as follows:



Energy Type	Location	Installed Capacity (MW)	Allocated Amount (Million Baht)	Proportion
1. Solar Power		49.10	891	45%
1.1 Refinance				
1.1.1 Project E	ASEAN, EAST ASIA	41.02	746	
1.2 New Loan				
1.2.1 Project F	ASEAN	8.08	145	
2. Wind Power		54.36	1,109	55%
2.1 New Loan				
2.1.1 Project G	ASEAN	54.36	1,109	
Grand Total (1) + (2)		103.46	2,000	100%

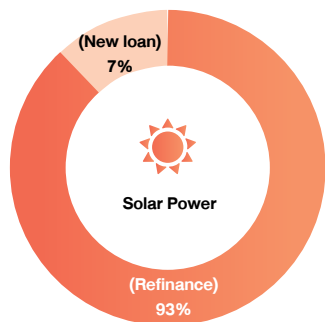
Note:

For syndicated loans, the installed capacity is calculated pro rata based on EXIM Thailand's loan proportion relative to the total.



• **The Green Bond of Export-Import Bank of Thailand No. 1/2566 (SME Green Bond)**

EXIM Thailand allocated the 3,500 million baht proceeds from the 1st Green Bond Issuance of 2023 (SME Green Bond) to support loan facilities for SME businesses, specifically for solar energy projects, totaling 3,500 million baht (100%). In terms of fund utilization, 93% was allocated for refinancing existing loans, while the remaining 7% was designated for new financing. The details are as follows:



Energy Type	Location	Installed Capacity (MW)	Allocated Amount (Million Baht)	Proportion
1. Solar Power		332.32	3,500	100%
1.1 Refinance		275.36	3,242	93%
1.1.1 Project H	ASEAN	100.00	1,025	
1.1.2 Project I	ASEAN	49.62	524	
1.1.3 Project J	ASEAN	30.00	417	
1.1.4 Project K	ASEAN	34.40	493	
1.1.5 Project L	ASEAN	13.78	108	
1.1.6 Project M	ASEAN	47.56	675	
1.2 New Loan		56.96	258	7%
1.2.1 Project N	ASEAN	56.96	258	
Grand Total		332.32	3,500	100%

Note:

For syndicated loans, the installed capacity is calculated pro rata based on EXIM Thailand's loan proportion relative to the total.

• **The Blue Bond of Export-Import Bank of Thailand (Marine Resources) No. 1/2567**

EXIM Thailand allocated the 3,000 million Baht proceeds from the 1st Blue Bond Issuance of 2024 (Marine and Coastal Resource Preservation) to support projects related to Sustainable Coastal and Marine Tourism. In terms of fund utilization, 100% of the proceeds was allocated for refinancing existing loans. The details are as follows:

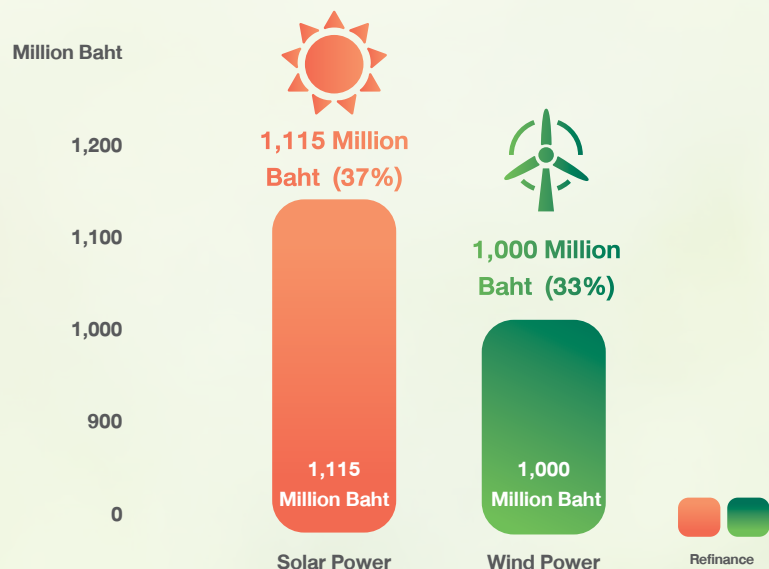


Project Type	Location	Performance of indicators of Environmental Impact of the Project	Allocated Amount (Million Baht)	Proportion
Sustainable Coastal and Marine Tourism				
Refinance			3,000	100%
1.1 Project O	SOUTH ASIA	Green Globe Certification	2,034	68%
1.2 Project P	SOUTH ASIA	Green Globe Certification	966	32%

• The Sustainability Bond of Export-Import Bank of Thailand No. 1/2568 Series 1 (Sustainability Bond)

EXIM Thailand has allocated the proceeds from its Sustainability Bond No. 1/2568 Series 1 in the amount of 3,000 million baht, of which 2,115 million baht or 70% is for financing projects dedicated to environmental protection, and 885 million baht or 30% for SME financing to facilitate their access to finance and support their business operations, as detailed below:

- 1) Financing of projects dedicated to environmental protection (Green financing), i.e., 1,115 million baht or 37% for solar power projects, and 1,000 million baht or 33% for wind power projects, 100% of which was utilized for refinancing.

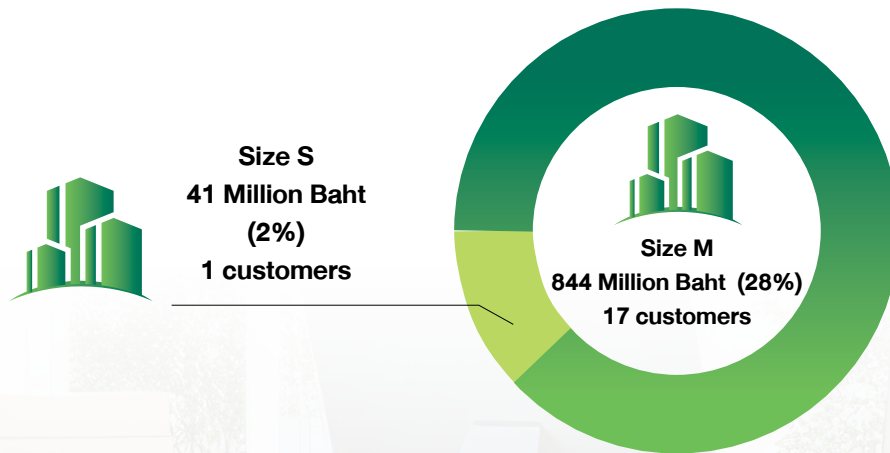


Energy Type	Location	Installed Capacity (MW)	Allocated Amount (Million Baht)	Proportion
1. Solar Power		50.07	1,115	37%
1.1 Refinance				
1.1.1 Project Q	ASEAN	24.20	466	
1.1.2 Project R	ASEAN	2.67	70	
1.1.3 Project S	ASEAN	7.20	177	
1.1.4 Project T	ASEAN	11.00	288	
1.1.5 Project U	ASEAN	5.00	114	
2. Wind Power		302.34	1,000	33%
2.1 Refinance				
2.1.1 Project V	EAST ASIA, SOUTH ASIA	302.34	1,000	
Grand Total		352.41	2,115	70%

Note:

For syndicated loans, the installed capacity is calculated pro rata based on EXIM Thailand's loan proportion relative to the total.

2) Financing for small and medium enterprises (SME financing), representing 30% of total bond proceeds. Classified by size, 41 million baht is for S-sized enterprises and 844 million baht for M-sized enterprises, all of which was fully utilized for refinancing existing loans.



EXIM Thailand raised funds through the issuance of Green Bonds, SME Green Bonds, and Blue Bonds, as well as the Green Certificate of Deposit program to provide financial credit supporting Thai entrepreneurs to compete sustainably on the global stage, elevate businesses into a Green Supply Chain, and foster a green ecosystem conducive to Thai business operations. Ultimately, this drives the growth and sustainable competitiveness of the Thai economy and export sector, moving towards the goals of Carbon Neutrality and Net Zero Emissions.

• SME Financing by Region



Achievements in 2025

Category/Indicators	Targets	Performance
Credit & Lending Proportion of outstanding loans and commitments for environmentally friendly projects to total EXIM Thailand loans	40%	47.78%
Fundraising Issuance of Marine Environment Conservation Bonds (Blue Bond)	1 Series	1 Series valued at 3,000 million baht



Credit & Lending

Proportion of outstanding loans and commitments for environmentally friendly projects to total EXIM Thailand loans

40%

47.78%



Fundraising

Issuance of Marine Environment Conservation Bonds (Blue Bond)

1 Series

1 Series valued at 3,000 million baht



Total Outstanding Loans and Commitments for Environmentally and Socially Friendly Projects:

91,649.78 Million Baht



Outstanding Loans and Commitments for Alternative and Renewable Energy:

42,821.28 Million Baht



Number of Products for Green Business Transition:

5 Products



Approved Credit Line for Environmentally and Socially Friendly Projects:

21,472.00 Million Baht



Approved Credit Line for Renewable Energy:

8,752.89 Million Baht



Issuance of Green Certificate of Deposit Products: Credit line of

5,000 Million Baht

Appendix

- 🕒 About This Report
- 🕒 Economic, Social, and Environmental Performance
- 🕒 GRI Content Index
- 🕒 Reader Feedback Survey



About This Report

Reporting Framework and Background^[2-3]

Export-Import Bank of Thailand (EXIM Thailand) has prepared this sustainability report to compile, monitor, and disclose its sustainability performance from January 1 to December 31, 2025. This report has been prepared in accordance with the GRI Sustainability Reporting Standards 2021, transparently disclosing the organization's general information, management approaches, positive and negative impacts across EXIM Thailand's economic and governance, environmental, and social dimensions. This marks the 7th consecutive year of the Bank's sustainability reporting.

To support the United Nations Sustainable Development Goals (SDGs) and uphold its commitment to being a responsible bank to the economy, society, and the environment, EXIM Thailand has established sustainability development goals to guide its operations. These goals are integrated through the Environmental, Social, and Governance Framework (ESG Framework) and the Sustainable Banking Guidelines of the Bank of Thailand, which aim to utilize good governance as a key driver to balance and sustainably benefit the nation's economy, society, and environment.

Furthermore, as a state-owned specialized financial institution under the supervision of the Ministry of Finance, EXIM Thailand's mission extends beyond promoting and supporting exports, imports, and domestic development investments. The Bank also operates in fundraising and issuing instruments to financial institutions and the general public. Therefore, to ensure that material sustainability topics and performance disclosures are closely aligned with its business model, EXIM Thailand has incorporated the GRI G4 Financial Services Sector Disclosures (FS) as part of its materiality assessment process to better optimize its operations to suit its business context.

Reporting Boundary^{[2-2] [2-4]}

The disclosures in this report present performance data for the year 2025, covering all operational units of EXIM Thailand. This includes all nine branches in Thailand, located in (1) Bangna-Trad Km. 3, (2) Rama 2, (3) Rama IV, (4) Seri Thai, (5) Rangsit, (6) Khon Kaen, (7) Chiang Mai, (8) Hat Yai, and (9) Laem Chabang. The scope also includes four overseas representative offices in (1) Yangon, Republic of the Union of Myanmar, (2) Vientiane, Lao People's Democratic Republic, (3) Phnom Penh, Kingdom of Cambodia, and (4) Ho Chi Minh City, Socialist Republic of Vietnam. The reporting scope of this current report has not undergone any significant changes from the previous report.

Assurance and Quality Enhancement of Reporting^{[2-5] [2-14]}

To ensure the information and content of this sustainability report are complete, accurate, and reliable, and that they align with the criteria and standards of the internationally recognized GRI Standards, EXIM Thailand undertook a rigorous, multi-stage process of careful selection, review, and refinement of all key content. This involved collaboration between the Sustainability Development Department and relevant units in preparing the content, which was then submitted sequentially to the EXIM Thailand Sustainable Development Working Group, senior management, and the Board of Directors for consideration. For this year, external assurance has not been sought for the report. Furthermore, to enhance the quality of our sustainability reporting, EXIM Thailand provides all stakeholder groups with the opportunity to express their views via the reader feedback survey included at the end of this report. This valuable feedback will be used to develop and elevate our next sustainability report, ensuring it aligns with the evolving needs and expectations of all stakeholders.

Additional recommendations for the report^[2-3]

Any queries or recommendations, please contact:

Sustainability Development Department Export-Import Bank of Thailand

EXIM Building, 1193 Phahon Yothin Road, Phayathai, Bangkok 10400

Email: sustainability@exim.go.th

Tel. 0 2169 9999 Ext. 3321

You can download the report at www.exim.go.th under the section "Sustainable Development" and the sub-section "Sustainability Report".

Economic, Social and Environmental Performance

Economic Performance

Direct Economic Value Generated and Distributed^[201-1]

Direct Economic Value Generated and Distributed	2023 (Million Baht)	2024* (Million Baht)	2025 (Million Baht)
(1) Direct Economic Value Generated			
Revenues	5,058.04	5,174.34	4,790.15
(2) Economic Value Distributed			
Operating costs	731.22	790.84	800.85
Employee wages and benefits	1,094.55	1,056.78	1,100.20
Payments to providers of capital	4,806.21	5,423.29	4,834.14
Payments to government	3.00	3.59	3.73
Community Investment)	6.40	13.54	13.78
(1) – (2) Economic Value Retained	(1,583.34)	(2,113.70)	(1,962.55)

Note:

*EXIM Thailand has adopted Thailand Financial Reporting Standard 17 (TFRS 17) – Insurance Contracts, replacing Thailand Financial Reporting Standard 4 (TFRS 4) – Insurance Contracts. This transition impacts the financial statements regarding recognition, measurement, presentation, and disclosure. The Bank has applied the modified retrospective approach, resulting in the restatement of the 2024 financial figures as if TFRS 17 had been in effect since 2024.

For more information on EXIM Thailand's economic performance and financial stability, please go to EXIM Thailand Annual Report 2025 https://www.exim.go.th/getattachment/Annual-Reports/Annual_Report_2025/EN-EXIM-AR-68-FINAL.pdf.aspx



Credit Facilities^[FS6]

Loans Outstanding Classified by Business Sector ^[FS6]	2023		2024		2025	
	Value of Loan (Million Baht)	Share (%)	Value of Loan (Million Baht)	Share (%)	Value of Loan (Million Baht)	Share (%)
Public Utilities	54,751.69	31.18	58,499.48	31.52	54,577.75	30.51
Industrial Products	32,092.12	18.28	30,428.52	16.39	24,587.67	13.75
Transportation and Telecommunication	22,356.50	12.73	19,371.66	10.44	20,687.26	11.57
Services	16,645.53	9.48	17,596.70	9.48	20,344.92	11.37
Agricultural Products	18,226.49	10.38	15,888.07	8.56	14,737.44	8.24
Agro-industrial Products	13,584.10	7.74	16,741.41	9.02	13,431.45	7.51
Mines and Fuels	5,950.83	3.39	9,665.86	5.21	9,523.92	5.32
Real Estates	4,268.65	2.43	9,676.69	5.21	9,205.07	5.15
Construction	3,111.47	1.77	2,939.21	1.58	2,203.16	1.23
Others (such as Bank and Business Banking)	4,616.44	2.63	4,809.79	2.59	9,578.14	5.35
Total	175,603.82	100	185,617.39	100	178,876.77	100

Loans Outstanding Classified by Area of Service ^[FS6]	2023		2024		2025	
	Value of Loan (Million Baht)	Share (%)	Value of Loan (Million Baht)	Share (%)	Value of Loan (Million Baht)	Share (%)
Domestic Investment ¹	71,670.82	40.81	90,951.10	49.00	97,261.79	54.37
Thai Investment in CLMV Countries ²	36,182.10	20.60	33,731.81	18.17	29,384.86	16.43
Thai Investment in New Frontier Countries ³	4,493.09	2.56	4,154.95	2.24	3,336.43	1.87
Thai Investment in Major Market ⁴	8,648.57	4.93	7,416.06	3.99	6,681.35	3.73
Thai Investment in Other Countries	9.52	0.01	9.89	0.01	9.77	0.01
Pre-shipment Financing	54,599.71	31.09	49,353.58	26.59	42,202.57	23.59
Total	175,603.82	100	185,617.39	100	178,876.77	100

Note:

¹ Domestic Investment refers to the provision of long-term credit to domestic investment projects.

² CLMV Countries refer to Cambodia, Lao PDR, Myanmar and Vietnam.

³ New Frontier Countries refer to countries inside and outside ASEAN which are not major markets.

⁴ Major Markets refer to original markets which are United States, United Kingdom, European Union (27 countries), European Free Trade Association (Switzerland, Liechtenstein, Norway and Iceland), Japan, Singapore, Brunei, Hong Kong/Macau/ Taiwan, South Korea, Australia and New Zealand.



Loan Outstanding Classified by Size of the Enterprise ^[FS6]	2023		2024		2025	
	Value of Loan (Million Baht)	Share (%)	Value of Loan (Million Baht)	Share (%)	Value of Loan (Million Baht)	Share (%)
Small Enterprise ¹	6,905.22	3.93	6,306.46	3.40	5,979.39	3.34
Medium Enterprise ²	27,314.21	15.55	22,505.89	12.12	22,527.62	12.59
Large Enterprise ³	41,384.38	80.51	156,805.04	84.48	150,369.76	84.06
Total	175,603.82	100	185,617.39	100	178,876.77	100

Note:

The classification of the debtors is according to the Ministerial Regulation on the Designation of Characteristics of Small and Medium Enterprises Promotion Act 2019 (B.E. 2562) (Effective on December 20, 2019) by the Office of Small and Medium Enterprises Promotion (OSMEP).

¹ S : Product manufacturing business which hires ≤ 50 employees, annual revenue ≤ 100 million baht/service providers, wholesalers or retailers which hire ≤ 30 employees, annual revenue ≤ 50 million baht.

² M : Product manufacturing business which hires > 50 but ≤ 200 employees and annual revenue > 100 but ≤ 500 million baht/service providers, wholesalers or retailers which hire > 30 but ≤ 100 employees and annual revenue > 50 but ≤ 300 million baht.

³ L : Product manufacturing business which hires > 200 employees and annual revenue > 500 million baht/service providers, wholesalers or retailers which hire > 100 employees and annual revenue > 300 million baht.

Insurance^[FS6]

Insurance Turnover Classified by Business Sector ^[FS6]	2023		2024		2025	
	Value of Loan (Million Baht)	Share (%)	Value of Loan (Million Baht)	Share (%)	Value of Loan (Million Baht)	Share (%)
Agro-Industrial Products	46,097.92	25.67	68,719.75	35.51	50,661.46	26.04
Industrial Products	60,910.55	33.92	67,546.33	34.90	82,724.76	42.52
Mines and Fuels	60,064.02	33.45	40,773.82	21.07	41,842.35	21.51
Agricultural Products	6,293.04	3.50	7,809.44	4.04	13,186.24	6.78
Utilities	2,372.99	1.32	4,653.11	2.40	3,557.89	1.83
Services	3,136.05	1.75	3,086.75	1.59	1,673.46	0.86
Constructions	29.28	0.02	32.53	0.02	60.46	0.03
Transport and Communication	133.21	0.07	51.67	0.03	26.92	0.01
Others	519.92	0.29	862.15	0.45	830.13	0.43
Total	179,556.98	100	193,535.55	100	194,563.67	100

Insurance Services Categorized by Area of Service ^[FS6]	2023		2024		2025	
	Value of Loan (Million Baht)	Share (%)	Value of Loan (Million Baht)	Share (%)	Value of Loan (Million Baht)	Share (%)
Thai Investment in CLMV Countries	3,122.59	1.74	3,064.50	1.58	1,642.20	0.84
Thai Export to CLMV Countries	94.15	0.05	96.13	0.05	39.90	0.02
Thai Export to New frontiers Countries	2,129.08	1.19	2,372.24	1.23	1,471.07	0.76
Thai Export to Major Market	7,451.55	4.15	7,363.16	3.80	7,197.76	3.70
Thai Export to Non- identified Countries	166,759.61	92.87	180,639.52	93.34	184,212.74	94.68
Total	179,556.98	100	193,535.55	100	194,563.67	100

Insurance Services Categorized by Size of the Enterprise ^[FS6]	2023		2024		2025	
	Value of Loan (Million Baht)	Share (%)	Value of Loan (Million Baht)	Share (%)	Value of Loan (Million Baht)	Share (%)
Small Enterprise	4,226.24	2.35	4,647.09	2.40	6,766.65	3.48
Medium Enterprise	9,307.80	5.18	7,355.96	3.80	5,389.50	2.77
Large Enterprise	166,022.94	92.46	181,532.51	93.80	182,407.52	93.75
Total	179,556.98	100	193,535.55	100	194,563.67	100

Environmental and Social Financing Performance^[FS8]

Unit: Million Baht

Group	Environmental and Social Loan Categories	Outstanding Loan		
		2023	2024	2025
ESG Loans		62,277.51	75,504.92	88,023.28
E1 Renewable Energy	- Renewable Energy and Alternative Energy - Activities Related to Renewable Energy (Wind turbine generator system installation and maintenance)	39,469.27	37,332.01	39,662.99
E2 Energy Efficiency/ Transition Finance	- Energy efficiency improvement e.g. Solar Rooftop	5,991.90	15,154.83	17,806.93
E3+E4 Waste/Water Management & Circular Economy	- Recycle projects related to Circular Economy - Waste disposal and waste treatment	8,381.99	2,968.86	5,845.52
E5 Bio Economy	- Bio Economy	159.89	6,318.59	7,779.92
E6 Blue Economy	- Blue Economy	4,627.75	9,031.01	12,385.22
E Others	- Other Environment-friendly Loans	3,646.71	138.79	139.35
S Social			4,560.83	4,403.36
Others		113,326.19	110,112.47	90,853.49
Total amount of Outstanding loan		175,603.70	185,617.39	178,876.77

Note: Total outstanding loan excludes financial contingents.

Social Performance

Employee*^[2-7] ^[2-8] ^[405-1]

Unit: Person

Item	2023			2024			2025		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Number of employees	292	567	859	283	563	846	302	577	879
Classified by type of employment									
Permanent	274	558	832	270	548	818	290	561	851
Contracted	9	18	27	13	15	28	12	16	28
Classified by workplace									
Head Office	251	507	758	252	492	744	279	532	811
Domestic Branches	29	67	96	27	68	95	18	42	60
Overseas Representative	3	2	5	4	3	7	5	3	8
Classified by level of education									
Lower than bachelor’s degree	1	6	7	1	6	7	2	6	8
Bachelor’s degree	124	183	307	126	181	307	143	194	337
Master’s degree	155	383	538	152	373	525	157	374	531
Ph.D.	3	4	7	4	3	7	0	3	3
Classified by level of employee									
Top Management	4	5	9	4	5	9	2	6	8
Middle Management	36	57	93	38	59	97	39	58	97
Junior Management	114	219	333	113	212	325	125	233	358
Operating Staff	121	275	396	117	272	389	125	264	389
Contractual staff	7	13	20	9	9	18	8	11	19
Employees with Disabilities and/or Elderly Employees	2	6	8	2	6	8	3	5	8
Ratio of male to female employees	1:2.11			1:1.94			1:1.91		
Percentage of hiring local citizens for executive levels = 98.09 % ¹									



Note: *As of December 31, 2025

- Top Management refers to employees who hold the position of Executive Vice Presidents and above.
- Middle Management refers to employees who hold the position of Department Assistant Vice Presidents and First Vice President.
- Junior Management refers to employees who hold the position of Division Assistant Manager and Manager.
- Permanent employees refer to employees who hold the position of Operating Officer and Staff.
- Contracted workers refer to a group of contracted employees.
- Employees with Disabilities and/or Elderly Employees refer to Employees with Disabilities under the Persons with Disabilities Quality of Life Promotion Act, B.E. 2550 (2007), and/or post-retirement employees

** Here, executive levels mean top management and middle management, and local mean the country where the Bank has opened office including Thailand, Cambodia, Lao PDR, Myanmar and Vietnam.

New Employee Hires and Employee Turnover*[401-1]

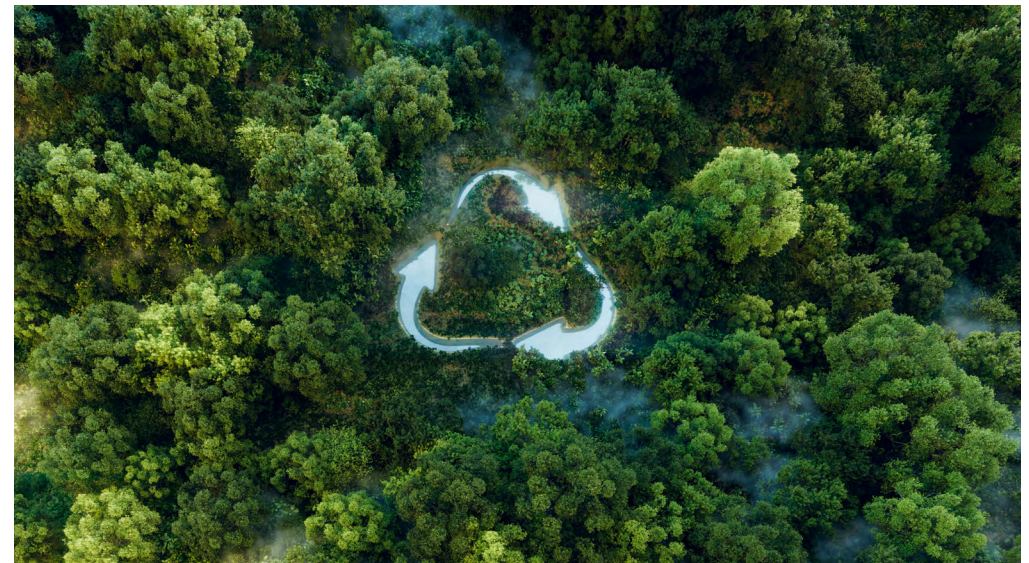
Category of Employees	2023		2024		2025	
	Number (Person)	%	Number (Person)	%	Number (Person)	%
New Hire	68	7.92	75	11.28	84	9.89
Gender						
• Male	30	44.12	29	38.67	42	50.00
• Female	38	55.88	46	61.33	42	50.00
Age						
• < 30 years old	22	32.35	30	40.00	21	25.00
• 30 – 50 years old	43	63.24	42	56.00	62	73.81
• > 50 years old	3	4.41	3	4.00	1	1.19
Operational Workplace						
• Head Office	64	94.12	72	96.00	76	90.48
• Domestic Branches	4	5.88	3	4.00	8	9.62
• Overseas Representative Offices	0	0	0	0	0	0
Turnover**	92	10.71	92	9.98	53	5.53
Gender						
• Male	37	40.22	33	35.87	26	49.05
• Female	55	59.78	59	64.13	27	50.95
Age						
• < 30 years old	22	23.91	14	15.22	7	13.21
• 30 – 50 years old	59	64.13	61	66.30	31	58.49
• > 50 years old	11	11.96	17	18.48	15	28.30
Operational Workplace						
• Head Office	86	93.48	86	93.48	45	84.91
• Domestic Branches	6	6.52	6	6.52	8	15.09
• Overseas Representative Offices	0	0	0	0.00	0	0

Notes: *As of December 31, 2025

** Turnover includes employees who left voluntarily, retired, and those who terminated with 30 days' notice as required by law.^[402-1]

Environmental Performance

Item	Unit	2023	2024	2025
Greenhouse Gas Emissions (GHG Emissions)	tCO ₂ e	2,543.93	2,689.00	2,519.00
Energy Consumption				
Total Energy Consumption	Gigajoule	18,589.34	18,639.42	18,261.82
Energy Intensity Ratio	Gigajoules/person	21.69	21.28	19.14
Resources Usage				
Total municipal water usage	Cubic Meter (m ³)	12,914.52	37,552.00	34,870.50
Total paper usage (all types)	Kilogram (kg.)	23,434.21	18,679.70	25,527.25
General waste and hazardous				
Total general waste directed to landfill	Kilogram (kg.)	67,407.00	78,289.20	80,708.10
Total non-hazardous waste directed to recycling	Kilogram (kg.)	8,215.00	9,949.10	11,078.10
Total hazardous waste directed to incineration	Kilogram (kg.)	250.40	268.40	359.80



GRI Content Index

For the Content Index - Essentials Service, GRI Services reviewed that the GRI content index has been presented in a way consistent with the requirements for reporting in accordance with the GRI Standards, and that the information in the index is clearly presented and accessible to the stakeholders. The service was performed on the English version of the report.



Statement of use	Export-Import Bank of Thailand has reported in accordance with the GRI Standards for the period 1 January 2025 to 31 December 2025
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard (s)	No applicable Sector Standards

GRI Standard/Other Source	Disclosure	Location	Omission	
			Reason	Explanation
General Disclosures				
GRI 2: General Disclosures 2021	2-1 Organizational details	8, 11		
	2-2 Entities included in the organization’s sustainability reporting	128		
	2-3 Reporting period, frequency, and contact point	128		
	2-4 Restatements of information	128		
	2-5 External assurance	128		
	2-6 Activities, value chain and other business relationships	19		
	2-7 Employees	9, 132		
	2-8 Workers who are not employees	132		
	2-9 Governance structure and composition	32-33		
	2-10 Nomination and selection of the highest governance body	33, AR 90-103		
	2-11 Chair of the highest governance body	33		
	2-12 Role of the highest governance body in overseeing the management of impacts	AR 90-91		

GRI Standard/Other Source	Disclosure	Location	Omission	
			Reason	Explanation
GRI 2: General Disclosures 2021	2-13 Delegation of responsibility for managing impacts	17, 41, 45		
	2-14 Role of the highest governance body in sustainability reporting	17-18, 128		
	2-15 Conflicts of interest	38, AR 108-109		
	2-16 Communication of critical concerns	18, 37		
	2-17 Collective knowledge of the highest governance body	AR 103-105		
	2-18 Evaluation of the performance of the highest governance body	AR 103-105		
	2-19 Remuneration policies	AR 105		
	2-20 Process to determine remuneration	AR 90-93, 105		
	2-21 Annual total compensation ratio	AR 106-107		
	2-22 Statement on sustainable development Strategy	5		
	2-23 Policy commitments	14-15		
	2-24 Embedding policy commitments	55, 56, 59		
	2-25 Processes to remediate negative impacts	37, 39, 44, 52, 59		
	2-26 Mechanisms for seeking advice and raising concerns	34, 37, 38, 52		
	2-27 Compliance with laws and regulations	18, 31		
	2-28 Membership associations	12		
	2-29 Approach to stakeholder engagement	18, 24-29		
	2-30 Collective bargaining agreements	83		

GRI Standard/Other Source	Disclosure	Location	Omission	
			Reason	Explanation
Material Topics				
GRI 3: Material Topics 2021	3-1 Process to determine material topics	20-21		
	3-2 List of material topics	21-23		
Risk and Crisis Management				
GRI 3: Material Topics 2021	3-3 Management of material topics	39-46		
Corporate Governance and Business Ethics				
GRI 3: Material Topics 2021	3-3 Management of material topics	32, AR 108-111		
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, antitrust, and monopoly practices	38		
Customer Satisfaction and Relationship Management				
GRI 3: Material Topics 2021	3-3 Management of material topics	47-51		
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	51		
	417-2 Incidents of non-compliance concerning product and service information and labeling	51		
	417-3 Incidents of non-compliance concerning marketing communications	51		
Anti-Corruption				
GRI 3: Material Topics 2021	3-3 Management of material topics	34		
GRI 205: Anti-Corruption 2016	205-1 Operations assessed for risks related to corruption	34		
	205-2 Communication and training about anti-corruption policies and procedures	34		
	205-3 Confirmed incidents of corruption and actions taken	38		

GRI Standard/Other Source	Disclosure	Location	Omission	
			Reason	Explanation
Stakeholder Engagement for Sustainable Development				
GRI 3: Material Topics 2021	3-3 Management of material topics	24-29		
Sustainable Lending and Investment				
GRI 3: Material Topics 2021	3-3 Management of material topics	115-117		
GRI G4: Financial Services Sector Disclosures	FS6 Percentage of the portfolio for business lines by specific region, size (e.g., Micro/SME/Large) and by sector	130-131		
	FS7 Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	119		
	FS8 Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	119		
Cybersecurity and Data Privacy				
GRI 3: Material Topics 2021	3-3 Management of material topics	53-58		
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	58-59		
Talent Attraction and Retention				
GRI 3: Material Topics 2021	3-3 Management of material topics	80-82		
Employee Engagement and Development				
GRI 3: Material Topics 2021	3-3 Management of material topics	80-82		
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	133		
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	83		
GRI 402: Labor/ Management Relations 2016	402-1 Minimum notice periods regarding operational changes	133		

GRI Standard/Other Source	Disclosure	Location	Omission	
			Reason	Explanation
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	84		
	404-2 Programs for upgrading employee skills and transition assistance programs	84-85		
	404-3 Percentage of employees receiving regular performance and career development reviews	84		
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	132		
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	88, 94		
Other Topics				
Financial Literacy & Business Support for Entrepreneurs				
GRI 3: Material Topics 2021	3-3 Management of material topics	75-76		
GRI G4 Financial Services Sector Disclosures	FS16 Initiatives to enhance financial literacy by type of beneficiary	77-78		
Innovation Management and Digital Transformation				
GRI 3: Material Topics 2021	3-3 Management of material topics	61-62		
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	63, 65-66, 68		
	203-2 Significant indirect economic impact	67		
Financial Inclusion				
GRI 3: Material Topics 2021	3-3 Management of material topics	75-76		
GRI G4: Financial Services Sector Disclosures	FS13 Access points in low-populated or economically disadvantaged areas by types	76		
	FS14 Initiatives to improve access to financial services for disadvantaged people	79		

GRI Standard/Other Source	Disclosure	Location	Omission	
			Reason	Explanation
Occupational Health and Safety				
GRI 3: Material Topics 2021	3-3 Management of material topics	80-81		
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	86		
	403-2 Hazard identification, risk assessment, and incident investigation	86		
	403-3 Occupational health services	86		
	403-4 Worker participation, consultation, and communication on occupational health and safety	86		
	403-5 Worker training on occupational health and safety	86		
	403-6 Promotion of worker health	83		
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	86		
	403-8 Workers covered by an occupational health and safety management system	86		
	403-9 Work-related injuries	86		
Human Rights and Labour Practices				
GRI 3: Material Topics 2021	3-3 Management of material topics	88-89		
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	88		
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	88		
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	88		
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies or procedures	94		

GRI Standard/Other Source	Disclosure	Location	Omission	
			Reason	Explanation
Community Development and Engagement				
GRI 3: Material Topics 2021	3-3 Management of material topics	95-96		
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	96-99		
Resource Efficiency				
GRI 3: Material Topics 2021	3-3 Management of material topics	108-109		
GRI 201: Economic Performance 2016	201-2 Financial Implications and other risks and opportunities due to climate change	110		
GRI 301: Materials 2016	301-1 Materials used by weight or volume	104		
	301-2 Recycled input materials used	106		
GRI 302: Energy 2016	302-1 Energy consumption within the organization	103		
	302-3 Energy intensity	103		
	302-4 Reduction of energy consumption	104		
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	105		
	303-2 Management of water discharge related impacts	105		
	303-3 Water withdrawal	105		
	303-4 Water discharge	105		
	303-5 Water consumption	105		

GRI Standard/Other Source	Disclosure	Location	Omission	
			Reason	Explanation
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	112		
	305-2 Energy indirect (Scope 2) GHG emissions	112		
	305-3 Other indirect (Scope 3) GHG emissions	112		
	305-4 GHG emissions intensity	112		
	305-5 Reduction of GHG emissions	112		
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	106		
	306-2 Management of significant waste-related impact	106		
	306-3 Waste generated	106		
	306-4 Waste diverted from disposal	106		
	306-5 Waste directed to disposal	106		



Sustainability Report Reader Feedback Survey Export-Import Bank of Thailand (EXIM Thailand)

EXIM Thailand kindly requests your feedback on our Sustainability Report by scanning the QR Code. Your valuable insights and suggestions will be used to enhance the quality of our reporting, sustainability disclosures, and communications for greater effectiveness.

Please mark  in the box that corresponds to your opinion.

Section 1: General Information

Which stakeholder group do you belong to? (Please select one option)

- ☐ EXIM Bank's Customers (Exporters, Importers, SMEs, and Thai Overseas Investors)
- ☐ EXIM Bank Employees
- ☐ Board of Directors
- ☐ Regulators and Government Agencies
(e.g., Bank of Thailand, Ministry of Finance, State Enterprise Policy Office, Fiscal Policy Office)
- ☐ Financial Institutions / Business Partners
- ☐ Vendors / Contractors / Service Providers
- ☐ Academic Institutions / Scholars / Researchers
- ☐ Communities / Society / Media
- ☐ Other (Please specify):

Section 2: Evaluation of the Sustainability Report and Stakeholder Engagement Disclosure

1. Completeness & Clarity: The report contains complete, accurate, reliable, and easy-to-understand information covering key material topics.

☐ Needs Improvement
 ☐ Low
 ☐ Moderate
 ☐ High
 ☐ Highest

2. Stakeholder Responsiveness: The report comprehensively reflects material topics, needs, and expectations of stakeholders.

☐ Needs Improvement
 ☐ Low
 ☐ Moderate
 ☐ High
 ☐ Highest

3. Actionable Outcomes: The report clearly demonstrates concrete actions taken by the Bank in response to stakeholder feedback.

☐ Needs Improvement
 ☐ Low
 ☐ Moderate
 ☐ High
 ☐ Highest

4. Understanding: The report enhances your understanding of the Bank's sustainability strategy, direction, and performance.

☐ Needs Improvement
 ☐ Low
 ☐ Moderate
 ☐ High
 ☐ Highest

5. Overall Satisfaction: Overall, you are satisfied with the Bank's Sustainability Report and its disclosure of stakeholder engagement performance.

☐ Needs Improvement
 ☐ Low
 ☐ Moderate
 ☐ High
 ☐ Highest

Section 3: Recommendations for Future Sustainability Reports

What should we improve or add in our next Sustainability Report? (Multiple choices allowed)

- ☐ Provide clearer details on climate change action plans and Net Zero transition pathways.
- ☐ Present more information on sustainable finance products, services, and ESG risk management.
- ☐ Include more details on corporate governance, enterprise risk management, human rights, and cybersecurity.
- ☐ Highlight tangible impacts and outcomes delivered to customers, entrepreneurs, society, and the environment.
- ☐ Improve readability using formats such as infographics, visual summaries, or interactive digital reports.
- ☐ Provide a concise, clear, and easy-to-read Executive Summary.
- ☐ Other (Please specify):

**EXIM Thailand sincerely thanks you
for your valuable time and cooperation.**

Your feedback will be instrumental in improving our sustainability reporting
and advancing our overall sustainability operations.



EXPORT-IMPORT BANK OF THAILAND

**Head Office: EXIM Building 1193 Phahon Yothin Rd,
Phayathai, Bangkok 10400**

Tel: 0 2169 9999

EXIM Bank of Thailand

www.exim.go.th