

Principle 5 Nurture Innovation and Responsible Business

The bank has determined the Code of Conduct and Ethics in written to serve as guidance to implement all groups of stakeholders, whether they are internal stakeholders such as the directors, the executives of the company or external stakeholders such as shareholders, customers, partners, competitors, government agencies and other related agencies. The bank has determined to conduct its business transparently and support collaborative relationships the bank with stakeholders to mutually benefit, including ensure that the stakeholders are protected and treated well.

During the year 2017, the Board of Directors has approved the revised of the Bank's Code of Conduct, Directors' Code of Ethics and Employees' Code of Ethics comply with the Banking Industry Code of Conduct which the bank has communicated for acknowledge to the executives and the employees via the bank's intranet channel by put the various knowledge program via Digital Learning System and the bank's website as follows;

Section 1 Intention

The purpose of the Bank's Code of Conduct, directors' Code of Ethics and Employees' Code of Ethics is to provide good practice guidelines as a working's standard for all employees and directors.

The bank is considered the trusted financial institute as a source of funding and emphasizes on operating the business honestly and places important of balancing the operating results, impact on shareholders and customers. It also adheres to conduct the sustainable business operations by considering society and environment together with humanitarian principles.

In addition, the bank intends to operate its business under the principles of maintaining the honesty and reliability as well as provides beneficial to customers. The bank also performs its business with regard to the good governance principles to ensure the balance between the bank and the stakeholders. The Bank's Code of Conduct, Directors' Code of Ethics and Employees' Code of Ethics can be categorized into 4 sections as follows;

Section 1: Intention

Section 2: The Company's Code of Conduct

Section 3: Directors' Code of Ethics

Section 4: Employees' Code of Ethics

Definitions

"Code of Conduct"

Refers to rules of behavior that the financial institution has defined to maintain and improve a good reputation and status of the financial institution's employees

"Ethics"

Refers to the basic behavior rules for controlling physical and verbal behaviors that employees should adhere and practice habitually at work

“Bank”

Refers to LH Financial Group Public Company Limited

“Director”

Refers to the Company’s Directors

“Employee”

Refers to all types of the Company’s employees; trainee, permanent employee and the employee with special contract

Section 2 The Bank’s Code of Conduct

2. The Bank’s Code of Conduct can be divided into 10 areas as follows;

2.1 Code of Business Ethics

The bank shall ensure that employees comply with the Code of Business Ethics as follows:

2.1.1 Perform duties with honesty, morality and responsibility conform to the laws, the government agencies’ regulations and related rules strictly, including Anti-Corruption policies, and Anti-Money Laundering and Combating the Financing of Terrorism policies.

2.1.2 Prevent and avoid any action that may lead to the conflict of interests

2.1.3 Perform duties as the professional who has knowledge, abilities and skills cautiously

2.1.4 Keep confidentiality and shall not use the internal information or the confidential information to seek benefits for his/herself or others improperly

2.2 Director and Executive’s Roles

The bank’s directors and executives shall have conscious minds regard to duties and responsibilities under the morality and ethics’ framework to promote a good governance in the bank at all levels as follows;

2.2.1 Directors and executives shall perform their duties and operate a good corporate governance with honesty, fairness, morality, responsibility and ethics in business operations for the maximum benefit of the bank and stakeholders under the framework and guidelines of Business Judgment Rule, including considering and maintaining the bank’s benefits by paying attention to the incidents that occur to the bank or its operations.

2.2.2 Directors and executives will play an important role in creating the good corporate governance, which will enable the confidence for shareholders, customers, regulators and all stakeholders. It also makes maximum benefits to the company, industry and the nations. For this reason the good corporate governance policies and ethnics has been set clearly in writing, as well as ethics to communicate with employees and executives to utilize effectively.

- 2.2.3 Directors shall follow the principle of good corporate governance and shall be the link between shareholders and management team by determining policies that relevant to business operations and directions. They are also responsible for setting the good corporate governance and supervise executives and management team to perform their duties in accordance with the defined policies efficiently and effectively.
- 2.2.4 The bank operates its business under the laws, regulations, standard rules and practices of the government agencies as well as many other related rules. Consequently, directors as the representatives of shareholders shall set policies while executives as the representatives of management team shall carry forward the policies to be implemented properly, efficiently and effectively. The bank shall provide the effective internal control system for governing the bank to operate its business appropriately in accordance with laws, rules and regulations strictly.
- 2.2.5 Directors shall govern that the bank has policies and the efficient risk management system to handle the significant risks of the bank. They shall supervise the risk management committee to perform its duties properly like an expertise and does not dominate by any business units. In addition, the executives shall be aware of risks that may occur in a business, including protection the bank's benefits and limit any damages that may occur to stay at the acceptable level under the effective risk management.
- 2.2.6 Any actions of directors and executives which link to the bank shall be at an appropriate level or shall be considered as the normal business transactions as the transactions with general person who is not special related to the bank. The transactions shall adhere to the bank's benefits and avoid any conflict of interest that may occur or be expected to occur. In case of conflict of interests, they must be handled fairly and immediately.

2.3 Service Standards

The bank will enhance the confidence of its customers and stakeholders by providing service standards as follows.

- 2.3.1 Manage its business effectively to provide good services to customers and stakeholders
- 2.3.2 Set a good corporate governance system to provide services comply with the related regulations of the government agencies
- 2.3.3 Cautiously set an internal management and control system cautiously to prevent service errors
- 2.3.4 Set the risk management system that agreed with the business to ensure that the bank is able to manage risks that may occur and handle them properly

2.4 Employees and Work Environment

In order to support the employees to work effectively, the bank will provide them the following facilities;

- 2.4.1 Provide a good and safe of working environment, therefore employees are ready to service customers
- 2.4.2 Pay attention to treat all employees fairly and honorably.
- 2.4.3 Promote and support employees to have the opportunities to improve themselves by attending training regularly
- 2.4.4 Compensate employees fairly according to their performance evaluation
- 2.4.5 Keep employees' personal information confidential and do not take their information to find other benefits
- 2.4.6 In case of employee investigation on his/her operations, the bank will supervise its employee to cooperate both internal and external compliance and audit office to ensure fairness
- 2.4.7 Do not discriminate on the differences of gender, race, age, religion or disability
- 2.4.8 Supervise to prevent threat by word and behavior that may affect the honor or human dignity of others in the workplace
- 2.4.9 Provide the appropriate communication channels for complaints and clues

2.5 Customer Responsibility

The bank will pay attention to and treat responsible for treat the customers as follows;

- 2.5.1 Deliver products and services that meet the customers' needs and capabilities
- 2.5.2 Disclose the information of the bank's products and services covering the relevant conditions and risks, as well as inform the service fee and interest rate correctly, clearly and timely to help customers for more understanding and provide them with the sufficient information for making decisions, moreover, the advertising and public relations must be communicated transparently with clear messages without misleading
- 2.5.3 Protect the confidential information of customers, except in case that receiving the permission from those customers or in case that the bank has to abide by laws
- 2.5.4 Provide a complaint process and handle the customers' complaint issues clearly and properly.
- 2.5.5 Keep a sustainable relationship with customers and do not take a bribe and/or benefits, gifts, assets and any reception parties arranged with the intention that could be implied to incorrectly benefit customers incorrectly.

2.6 Conflicts of Interest

The bank will provide measures to manage conflicts of interest in operating the business as follows.

2.6.1 Protection of internal information

- (1) Provide measures to control securities trading and disclose securities trading account of directors, executives, and employees who may have access to internal information, including the related person to protect the use of internal information from their positions, duties or operations for personal interest or other interest inadvertently
- (2) Arrange a separate working area to prevent information leakage between business units by separating the working areas for the business units that may have conflicts of interest.

2.6.2 Transaction with Related Persons and Connected Transaction

- (1) Transaction between the Company and directors, executives, major shareholders and related persons shall not be within the scope of transferring the benefits of the bank to the related person
- (2) The bank's employee who have interest or is involved in any transaction shall not participate in the transactional decision-making process to ensure that the decision-making is considered for the maximum benefits of the bank
- (3) Set the regulations regard to connected transactions and also set the process of consideration carefully to ensure the benefits of the bank and its shareholders.

2.6.3 Receiving and giving gifts, receptions and other benefits

- (1) Receiving and giving gifts, receptions and other benefits of the bank to promote business relationships, the bank shall operate with carefulness, reasonability and proper value suit with the occasion and tradition
- (2) Do not offer a bribe, reward, provide or claim for any other inappropriate benefits either directly or indirectly for customers, a government agencies, a private sector, or a third party to influence their neutral judgment or to influence others on their duties to gain the improper benefits.

2.7 Information Management

The bank has appropriately managed and communicated its information as follows;

2.7.1 Information Management

- (1) Protect, keep and maintain customers' information, including the bank's information that is not required by laws to disclose by collecting and maintaining and using the customers' personal information appropriately

- (2) Not disclose customers and the bank's information, except in case that customer give consent or to with the related laws.

2.7.2 Communication

Communications, statements or providing any information related to the bank, the bank business and customers shall conduct properly and correctly. Any such action to mass media or any media shall be made by the person assigned to perform on behalf of the bank.

2.8 The overall supervision

The bank shall operate its business in accordance with the related laws, regulations, policies, the bank's principle and good governance as follows;

- 2.8.1 Provide employees with knowledge and understanding of laws and regulations, and encourage them to realize about risks that may occur when violate regulations that may affect the company's operations, image, reputation and the responsibilities of the employees.
- 2.8.2 Establish the department that responsible for compliance according to laws and regulations. The department shall perform its duties independently from the bank's management, including allocating human resources and other resources for the department appropriately and sufficiently
- 2.8.3 Provide the supervision to regularly verify the compliance with the laws, regulations of the related government agencies, policies and regulations of the bank by managing and finding solutions and measurement under the framework of laws, principles, good governance, policies and procedures of the bank
- 2.8.4 Provide a disciplinary action against those who do not comply with the laws and regulations appropriately by considering the effect and nature of the offense and the fairness to all parties without discrimination.
- 2.8.5 Provide communication channels for receiving clues or reporting suspicions about honesty or any action that not comply to the related laws and regulations

2.9 Trade Competition and Dispute resolution

To ensure that the bank's operation has been performed efficiently and sustainably, the bank shall proceed as follows;

- 2.9.1 The bank shall operate its business freely and compete fairly without making agreement between the companies to determine the purchase price, selling price, or terms of service that are unfair to customers.
- 2.9.2 The bank shall provide products and services that benefit customers worthily so that customers are able to select products and services freely and shall not obstruct them when they change to use other bank's services

2.9.3 The bank shall not attack its competitors or perform any action that considered a monopoly or reduce competition or restrict competition in the market.

2.9.4 In case of dispute, the bank will provide the appropriate process to settle or mediate a dispute

2.10 Society and Environment

The bank adheres to operate its business by considering the responsibility to society and environment and carefully operates any action that may affect the public sentiment and inspires employees to have a conscious mind and sense of the environmental responsibility.

Section 3 Code of Ethics for the directors

Due to the Board of Directors plays an important role in leading the bank to successful by determining policies and directing the employees' behavior in the right directions. Consequently, for performing as the good directors under the Code of Conduct and Ethics to serve as a good role model for the executives and all levels of employees, the Board of Directors adhere to the principles and practices as follows;

3. The Directors' Code of Ethics consists of 3 areas as follows;

3.1 Business Management

3.1.1 Supervise the bank to operate its business without security risks

3.1.2 Perform the duties with integrity, transparency, morality and justice to ensure that the maximum benefits of the bank has been taken into consideration when making any decision or taking any action without discrimination or abstention by upholding the principle of equality

3.1.3 Perform the duties as professionals, with knowledge, skills, determination and caution and apply the existing knowledge and skills to manage duties for the bank properly

3.1.4 Refrain from seeking the personal and related persons' interests by disclosing or exploiting internal information which has not yet been disclosed to the public, or doing any act that may constitute conflicts of interest both intentionally and unintentionally with a third party. Information gained from their positions is not used for the personal and other person's interests

3.1.5 Supervise the bank's operations to in compliance with related laws, regulations and the government's policies, including handling to ensure that no facts are concealed and the information is reported accurately, completely, timely and regularly

3.1.6 Perform the duties according to the laws and regulations relating to the business operations

3.2 Relationship with the Shareholders, Customers, Creditors, Trade Partners and Employees

- 3.2.1 Directors have responsibilities to shareholders such as disclosing the information, accounting practices, using the internal information and conflicts of interest.
- 3.2.2 Protect customers' interests, pay attention and take responsibility to them, including providing them with a best and quality products as well as keeping products' standards
- 3.2.3 Behave within the rules of good competition by refraining from tarnishing the reputation of competitor and do not seek their information dishonestly and unfairly
- 3.2.4 Supervise to ensure the equal employment opportunities and establish other employee-related principles to build confidence that the employees have the knowledge and skills necessary for the operations.

3.3 Social and Environmental Responsibilities

- 3.3.1 Operates the business with the responsibilities to the society and the environment.
- 3.3.2 Take precaution and pay attention to any operations that may affect to the public.
- 3.2.3 Promoting the environmental awareness and responsibility.

Section 4 Code of Ethics for Employees

4. Code of Ethics for Employees is grouped into 4 categories as follows;

4.1 Integrity

Integrity is a fundamental quality of the employees and the executives of all levels of the bank. The employees and the executives at all levels have opportunities to provide gains or incur damages to the customers, colleagues, shareholders, financial systems and the whole society. As a consequence, in order to win trust and credibility among the customers, shareholders and regulators, all employees and all executives must be honest, mentally strong and ethical and perform their duties with justice. They may not succumb to bribery or personal gains and have to act in the best interests of the customers, as well as the public.

A. Code of Conducts for the Bank's Supervisor and Executives

- (1) Understand the important of Code of Ethics for Financial Professionals and the bank that they have to adhere to honestly as the first priority
- (2) Be a coordinator for passing on the policies of the government agencies and shareholders to related person to be understood and put into practices
- (3) Be a leader by behaving his/herself as a good role model
- (4) Encourage and support employees to realize the importance and virtue of performing duties honestly and fairly by providing them the related knowledge and understanding as well as appreciation and/or reward employees, executives who work with honesty, sincerity and morality to all related persons

- (5) Build trust, reliability, satisfaction to customers by clarifying about the disadvantage, inaccuracy and impact that derive from giving bribery, reward or other benefits to employees and executives

B. Code of Conducts for the Bank's Employees

- (1) Understand that honesty is the foundation of building trust and confidence for customers to achieve the success in operating business and to develop a higher ethics.
- (2) Perform duties with honesty and maintain the company's benefits as his/her own business
- (3) Provide the services to customers with a purpose to maximize their benefits on the basis of honesty and legitimacy.
- (4) Shall not pay attention to personal interests over responsibility to the bank and shall not seek to benefits or embezzle the assets that should belong to the bank or its customers
- (5) Shall not disclose the information about the customer's project to another person or shall not run a business as the competitor of the customer
- (6) Shall be honest with the customers and shall not use the customer's trust to find personal benefits
- (7) Avoid receiving valuable things or gifts but in case of unavoidable situation, the employee shall receive the gift as a service provider who is the bank's representative and shall not hold it for his/her own benefit
- (8) Shall not use his/her bank's position for personal benefits and shall not allow another person to seek benefits from his/her own name or position
- (9) Shall not ask for any other assets from customers, except expenses, and fee charged by the bank
- (10) Approve loan in line with the scope of authority delegated and uphold the bank's regulations
- (11) Give priority to the supervision and follow up of the loan agreement to comply with the agreement and shall not conceal the problem when it arises
- (12) Analyze loan under trusted data and shall not report false statements.
- (13) Analyze loan with the concept of equality and without bias by realizing that the bank's business and customer's business depend on each other and have mutual benefits.
- (14) Shall not give hope or pledge to customers with regard to the particular subject that he/she has no authority delegated
- (15) Attempt to resolve customer problems and be ready to assist as much as possible if the case does not contrary to the bank's benefits and it shall not cause damage to the bank.

- (16) When receiving money from customers to pay to the company, he/she shall submit and deliver the receipt to the customer promptly

4.2 Confidentiality

In the bank's business, keeping confidentiality means securing all important information of the bank. The important information includes: Financial information

- Information about the bank's assets
- Information about the internal management of the company, including statistical figures and various reports
- Information on the bank's former and existing employees
- Information about the bank's trade partners
- Information about business communications with the government or its agencies

Keeping the confidentiality of the bank is very important for any financial and banking business, of which businesses are closely linked. Due to the nature of the business, the employees are privy to the confidential information of customers, which, if disclosed, can cause damage to the customers or other parties. Therefore, a guideline has been laid down to protect the reputation and avoid damage to the bank which the employees work for, the customers or the public.

A. Code of Conducts for the Bank's Supervisor and Executives

- (1) Receive guidelines and regulations from the coordinator and control the business ethics of the bank to apply to the guidelines and policies by setting as the bank's practices
- (2) The supervisor shall create the bank's environment to support the protection of confidential information
- (3) Set up the department that responsible for control the employees' operations in accordance with the regulations of keeping the confidential information
- (4) When all employees realize about the practice, supervisor and executives are responsible for advising them in case of any interruption, including paying attention to their opinions and suggestions. Consequently, supervisors and executives will use their opinions and suggestions to adjust the bank's practices to suit with its operations

B. Code of Conducts for the Bank's Employees

- (1) Keeping the confidentiality of the bank and its customers is a fundamental principle of the bank's business. The bank's employees shall maintain customer confidentiality and they shall not disclose the bank's information that have not yet been disclosed to the public, except when get permission from the customer or in accordance with the laws or get permission from top executives

- (2) The bank's employees shall not use the information obtained or has been prepared by their assigned duties to make personal benefits or other persons' benefits.
- (3) The bank's employees shall be aware of the defined procedures, in case of any obstacle or opinion and suggestion, the employees shall consult with the supervisors and executives to adjust the procedures to suit with the bank's operations
- (4) The bank's employees shall keep the confidentiality of the customers' information strictly and shall not use customers' information for their own benefits
- (5) In some cases, the bank's employees shall not disclose customers' information to other employees or other departments because it may lead to conflicts of interest
- (6) Employees who are responsible for the personal information of all employees such as salary and benefits are able to disclose the information to the internal and external persons when necessary with carefulness and it must be strictly confidential
- (7) The bank's employees shall not take personal matters or the customers' information and colleagues' information to criticize in the way.

C. Exceptions

The bank may disclose confidential information in some case as follows;

- As required by laws such as court writ
- As the social responsibility and obligation
- As the special request and the customer has given permission in writing

4.3 Professional Ethics

To create a common sense of the bank's executives and employees at all levels to be aware of working under the proper framework of procedures by considering the principles of morality, ethics and justice that will result in a positive image of the bank.

A. Code of Conducts for the Bank's Supervisor and Executives

- (1) Set a guideline or work manuals concisely and clearly as the standards in operating business consistent with ethics, ethics and justice
- (2) Supervise the operations of employees who are controlled and / or in departments related to their duties to comply with the bank's guidelines
- (3) Executives shall place themselves and act as role models to employees at level
- (4) Executives shall develop its employees to have knowledge and expertise in products and services for maximum benefit to customers.
- (5) Shall not induce customers to use the bank's products or services through fraudulent propaganda or information that exaggerate facts which will lead to the misunderstanding among customers

B. Code of Conducts for the Bank's Employees

- (1) Have a good attitude and loyalty to the bank.
- (2) Perform duties with the best knowledge and all abilities efficiently under the standards of their duties attentively
- (3) Provide the important information to customers regard to their benefits and conditions based on the fact completely and clearly
- (4) Avoid the inappropriate behavior, such as temptation, drug, all types of gambling, getting into debts and immoral, which may have a negative effect on their image and bank
- (5) Treat all customers with equality be honest and always have good manners
- (6) Cooperate and promote activities that will generate mutual understanding at all levels
- (7) Follow the laws, regulations and standards that related to the bank's business strictly
- (8) Provide customers' information adequately for using in performing duties and service customers efficiently
- (9) Manage the business efficiently in accordance with a stable of financial status to ensure that it will not cause damage to customers and the public
- (10) Compete with another person of the bank under the defined rules and regulations without blaming and defame others
- (11) Behave properly to external person on behalf of the bank representative

4.4 Service to Community

The bank's business operations is not only limited to related associates, banking industries, and customers, as a person and a juristic person in the society of the country and a financial professional, the bank shall realize of social benefits both in business operation or individual

A. Code of Conducts for the Bank's Supervisor and Executives

- (1) Receive guidelines and regulations from coordinating departments or control of business ethics to use as guidelines for setting the bank's policies to suit the environment of the bank.
- (2) The executives shall behave as an example and encourage the members of the bank to realize of the treatment of society.
- (3) Specify the purposes of the business to benefit the society and be aware of not operating any business that cause damage to society.
- (4) Support and follow the government policies and cooperate in the government's activities of the government agencies.

B. Code of Conducts for the Bank's Employees

- (1) Comply with the policies or regulations, according to the scope of social practice as the bank has defined strictly
- (2) Participate in social and community activities by cooperating and support suitable for the status and opportunity.
- (3) Preserve the nation's arts and culture
- (4) Shall not cooperate or support any operation that lead to damage on the environment and society.
- (5) Shall not cooperate or support any operations which aim to endanger the morality or to promote vigil.

The Social Responsibility Policy for Business Sustainable Development

The bank realizes the business operation under the social responsibility for the sustainability in the business with the focus on supervising the stakeholders, economy, and environment with morality and ethics as well as the good corporate governance. The business operations must be conducted with honesty, transparency, and fairness with the awareness of negative impact to the economy, society, and environment. The bank regulates the policy of social responsibilities for sustainably developing the business in written form following the guideline of Corporate Social Responsibility institute, The Office of The Securities and Exchange Commission and the Stock Exchange of Thailand. The bank regulates the policy and guideline for the practice as the bank sees the importance of "dependence". In all businesses, people in the society are the target group in offering the products and services. Therefore, no matter how the business organization develops their organization in any direction, people in the society will give some support. The regulation on the policy and guideline for the practice will lead the way for people in the organization to operate in relation with social responsibility which are the responsibility in and out the society in the main process of business operation or CSR-in-process and CSR-after-process by focusing on the participation of the executives and all levels of employees in having the consciousness on the social responsibilities.

The policy on social responsibilities for sustainably developing the business consists of the principle and guideline for the practice so that the Board of Directors, the executives and all levels of employees can conform to as the practice in 9 following areas;

1. Good Corporate Governance
2. Fair Business Operation
3. Anti-Corruption
4. Respect to Human Rights
5. Fair Treatment of Labor
6. Responsibility on the Consumers
7. Cooperation in the Development of Community and Society
8. Environmental Management
9. Innovation and Dissemination of Innovative Corporate Social Responsibilities

- **Health and Safety Policy for the Workplace**

The bank has determined the health and safety policy for the workplace and established the Safety Healthy Environment committee (SHE) in order to promote the achievement policy.

- **Fair Treatment of Labor**

The bank has provided a fair and reasonable system of remuneration and benefits including provident fund, so that employees could have the better quality of life.

The bank refrains from violating the basic rights of others and takes caution in every process with respect to sensitive issues.

- **Fair Treatment of Trade Partners, Trade Competitors and Creditors**

The bank has encouraged treating the trade partners, trade competitors and creditors fairly both in costs and compensation. For example, the bank manages its purchasing and procurement by determining adequately delivery period, fair trade agreements and not related to activities that violations of property and intellectual property infringement including payments by using or acquisition of properties fairly and timely.

- **Disclosure for the Practice Following the Policy and Conducting the Report on Social Responsibility**

The bank discloses the practice following the policy of social responsibility in the annual report and the bank's website, including the participation of employees in conforming to the policy and creating the awareness of social responsibility.

The bank conducts the sustainable report on the social responsibility and publishes in the annual report and the bank's website.

The bank pays attention to the rights of stakeholders according to the related laws. There is no action that violates to the stakeholders' rights and the bank also promotes the responsibilities between the bank and all groups of the stakeholders.

- Instilling the sense of ethical behavior in working and using as a guideline for doing the work with honesty and integrity in treating the bank, all stakeholders, public and the society.

- Disclosing the bank's information to the shareholders, the investors and the public with accurately, thoroughly, timely and in compliance with related laws and regulations as well as cooperate with the regulators by reporting the information accurately, thoroughly and timely.

- Determining the Good Corporate Governance Policy to support the management with honesty, accuracy, transparency and the efficiency for increasing value and business value in the long-term, including stable and sustainable growth.

- Determining the bank's ethics and the code of conduct as the operating guideline for all stakeholders, such as the internal stakeholders; employees and executives or the external stakeholders, such as all groups of shareholders, customers, partners, competitors, government and other entities. In addition to working with the transparency and promoting the cooperation between the bank and the stakeholders to create mutual benefits and ensures that stakeholders are well protected and treated.

- Setting the directors and employees' ethics and promoting their participation to use as the principles and practice methods to be honest, moral and prevent any action that violates the rules and regulations that impair the bank's reputation.

- Giving the opportunity to stakeholders to comment, give the clues, complaints or other important issues by providing processes and channels for receiving and handling complaints such as complaints through the independent directors and the bank's website, including protecting the impacts and damages to the whistleblowers.

- Determining the Corporate Social Responsibility Policy for sustainable business development by using the business ethics along with the good corporate governance and focusing on social responsibility in the core processes of business operations (CSR-in-Process) and the core business processes (CSR-after-Process) by encouraging the executives and employees at all levels to participate and volunteer themselves to instill the sense of social responsibility. It also creates a strong foundation for sustainable development which will lead to the sustainable development of the social and country to be the real sustainability.

- Disclosing the practice following the policy of the Corporate Social Responsibility for Sustainable Business Development in the bank's activities, including encouraging the employees to participate in the bank's policy to instill the sense of corporate social responsibility in all levels of employees in succession.

- Encouraged a fair treatment of the stakeholders, both of the cost and the return, for example, the procurement, determining the suitable duration for delivery, fair trade agreements and does not involve in any activities that might be the violation of property and the intellectual property infringement, including making a payment of the acquisition of assets fairly, such as making a payment to the creditor on the monthly payment period.