

A photograph of three people in a meeting. A man in a blue shirt is looking at a document, while two women, one in a yellow top and one in a black top, are looking on. The scene is brightly lit, suggesting an office environment.

Guidance on
ESG Metrics by
Industry Group

A photograph of a small green plant with several leaves growing out of a clear glass jar. The jar is filled with gold coins, and some coins are visible on the surface in front of the jar. The background is a soft, out-of-focus green.

Industry Group:
Financials

The Stock Exchange of Thailand



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ESG Metrics

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Introduction

The reporting of information is an important process that enhances an organization's transparency and credibility with investors. Information regarding Environmental, Social, and Governance (ESG) performance has garnered significant interest, in addition to purely financial information. ESG-related information is considered vital as it has an increasing effect on investors' decisions. This is due to the growing intensity and complexity of environmental and social issues, which lead to risks in current business operations. Various industries face unique challenges due to the differing nature of their business operations. Therefore, the disclosure of business information needs to encompass details concerning risks and operational efficiencies that address the ESG issues specific to each industry group.

The Stock Exchange of Thailand (SET) prepared this Guidance on ESG Metrics for the Financials group to be used in conjunction with the Sustainability Reporting Guide for Listed Companies. This guidance describes the sustainability indicators of the Financials group, consisting of 2 parts as follows:

Part 1 describes the details of the indicators for the Financials group. This includes explaining the significance of the indicators, providing guidelines for reporting based on these indicators, and illustrating their connection with an international sustainability reporting framework—the GRI Standards and the Sustainable Development Goals (SDGs).

Part 2 presents summary tables that illustrate examples of performance based on annual indicators. These tables provide information that can be compared on a yearly basis and demonstrate the continuity of operations over time.

Listed companies should use this guidance in conjunction with the Sustainability Reporting Guide for Listed Companies to prepare sustainability reports categorized by industry group and business sector. This guidance can serve as both a tool and a checklist for monitoring performance within an organization and facilitating its continuous improvement. This approach will enrich the quality of sustainability information disclosure and reporting, aligning them with the current interests and needs of stakeholders.

Business Sector:

Banking

+ 33%

+ 57%

+ 88%





Environmental Dimension



Code	ESG Indicators	GRI Standards	SDGs
BAN-E1 Climate Change Risks			
BAN-E1.1	Climate change risk assessment with explanation of potential impacts on business operations	Disclosure 201-2	Goal 13: Climate Action
BAN-E1.2	Goals, plans, and measures to mitigate climate change risks	Disclosure 201-2	Goal 13: Climate Action

Rationale

- Information on risks and adaptation measures in response to climate change reflects the company’s efforts to mitigate impacts of these risks and enhance business opportunities arising from such risks. Furthermore, it showcases the management’s preparedness and adaptability of the business during emergency situations caused by natural disasters, which can significantly affect business operations. Examples are droughts, floods, sea level changes, and extreme weather conditions. These events impact production factors, land allocation, transportation, etc.

Reporting Approach

A company should report the following information:

- Risk factors arising from climate change and significantly impacting business operations, such as:
 - Examples of physical risks, such as impacts on businesses from changes in sea levels, atmospheric temperatures, natural freshwater sources, storm occurrences, forest fires, and impact on employee health due to increased exposure to high temperatures and heat radiation, etc.
 - Examples of regulatory risks include international laws and agreements that require businesses to be accountable for greenhouse gas emissions through taxation mechanisms, which consequently lead to significantly higher production costs, etc.
 - Other examples of risks, such as changes in the energy industry, the increasing demand for environmentally friendly technologies, products, and services, which leads to continuous environmental trends, etc.
- Quantitative and qualitative targets to prepare the business for climate change.
- Plans and measures to mitigate risks from climate change. Examples are as follows:
 - Utilizing clean energy or renewable energy sources that do not emit greenhouse gases.
 - Increasing energy efficiency by using less resources.
 - Carbon offsetting.

Social Dimension



Code	ESG Indicators	GRI Standards	SDGs
BAN-S1 Access to Financial Opportunities			
BAN-S1.1	Products or services that create equal and fair financial opportunities	G4-FS14*	Goal 1: No Poverty
BAN-S1.2	Revenue or value from products or services that create equal and fair financial opportunities	G4-FS14*	Goal 1: No Poverty

Rationale

- Information about access to financial opportunities reflects the business's value in product development and financial service channels that everyone can access conveniently, fairly, and equally. Examples of those who benefit include communities or small businesses, low-income groups, and people who do not have access to government financial welfare, etc. This not only supports the grassroots economy but also expands the company's customer base.

Reporting Approach

A company should report the following information:

- Summary of details of products or services that aim to increase financial opportunities for people in society, such as loans for communities or small businesses, loans for specific groups or low-income individuals or financial service channels that increase opportunities to access financial services, etc.
- Summary of risk assessment and impacts from products or services that create equal and fair financial opportunities.
- Overview of business operations, revenue, and business value from products or services that provide equal and fair financial opportunities, including a summary of the social outcomes, such as number of businesses or households and their revenue, or organizations that have benefited from these operations, etc.

Code	ESG Indicators	GRI Standards	SDGs
BAN-S2 Respecting Diversity and Equality			
BAN-S2.1	Policy and guidelines regarding respecting diversity and equality within the organization and the supply chain, without discrimination based on gender, age, nationality, disability, religion, or other factors	Disclosure 405-1	Goal 8: Decent Work and Economic Growth
BAN-S2.2	Employee information categorized by gender and nationality	Disclosure 405-1	Goal 8: Decent Work and Economic Growth

* Indicators according to GRI G4 Sector Disclosures

Code	ESG Indicators	GRI Standards	SDGs
BAN-S2.3	Number of incidents or complaints related to violations of rights, equality, and unfair treatment of labor, along with remediation and mitigation measures	Disclosure 406-1	Goal 8: Decent Work and Economic Growth

Rationale

- Information on the respect of diversity and equality reflects the diversity of employees within the organization and the efforts to protect the rights and equality of employees, without discrimination.

Reporting Approach

A company should report the following information:

- Summary of policy and guidelines regarding the respect for diversity and equality within the organization and the supply chain without discrimination based on gender, age, nationality, disability, religion, etc. Additionally, the company should demonstrate that it has monitoring mechanisms in place to ensure continuous adherence to this policy.
- Employee statistics categorized by gender and nationality.

Nationality	Total Number of Employees (People)		Number of Disabled Employees (People)	
	Female	Male	Female	Male
Thai				
Burmese				
Cambodian				
Laotian				
Others				

- Number of incidents or complaints related to violations of rights, equality, and unfair treatment of labor, along with remediation and mitigation measures.

Code	ESG Indicators	GRI Standards	SDGs
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BAN-S3 Promotion of Female Workforce

BAN-S3.1	Policy and guidelines related to promoting gender equality in the workplace	Disclosure 405-1	Goal 5: Gender Equality Goal 8: Decent Work and Economic Growth
BAN-S3.2	Number of female employees categorized by employment level: <ul style="list-style-type: none"> - Senior management level - Management level - Staff level 	Disclosure 405-1	Goal 5: Gender Equality Goal 8: Decent Work and Economic Growth

Rationale

- Information on promoting the female workforce within the workplace reflects the creation of equal opportunities for professional growth among personnel in the company, without gender-based discrimination.

Reporting Approach

A company should report the following information:

- Summary of policy and guidelines related to promoting the female workforce within the workplace.
- Female-to-male employee ratio.
- Number of female employees categorized by employment level.

Employment Level	Total Number of Employees (People)	
	Female	Male
Senior management level		
Management level		
Staff level		

Governance and Economic Dimension



Code	ESG Indicators	GRI Standards	SDGs
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BAN-G1 Cybersecurity and Personal Data Protection

BAN-G1.1	Policy and guidelines on cybersecurity and personal data protection	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
BAN-G1.2	Percentage of technology infrastructures that have been certified with cybersecurity standards, such as ISO 27001 or other relevant standards	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
BAN-G1.3	Measures and guidelines related to personal data usage	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
BAN-G1.4	Percentage of employees who have been trained in cybersecurity and personal data usage	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
BAN-G1.5	Number of incidents or cases of cyberattacks against the company, along with mitigation measures	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
BAN-G1.6	Number of incidents or cases of personal data breaches, along with mitigation measures	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure

Rationale

- Information related to cybersecurity management and personal data protection reflects the organization’s capabilities and effectiveness in managing information technology and security systems. It encompasses the organization’s data storage capabilities, leading to confidence in conducting business.

Reporting Approach

A company should report the following information:

- Summary of policy and guidelines that demonstrate the company’s management of technology security, information technology, and personal data in accordance with legal regulations and international standards.
- Percentage of technology infrastructures that have been certified with cybersecurity standards, such as ISO 27001 or other standards, calculated as follows:

$$\text{Percentage of technology infrastructures certified with cybersecurity standards} = \frac{\text{Total number of technology infrastructures certified with cybersecurity standards}}{\text{Total number of technology infrastructures}} \times 100$$

- Percentage of employees who have been trained in cybersecurity and personal data usage.

$$\text{Percentage of employees trained in cybersecurity and personal data usage} = \frac{\text{Total employees trained in cybersecurity and personal data usage}}{\text{Total number of employees}} \times 100$$

- Number of incidents or cases of cyberattacks against the company, along with mitigation measures.
- Number of incidents or cases of personal data breaches, along with mitigation measures.
- Additional reference:
 - ISO 27001 is an internationally recognized standard for information security management systems.

Code	ESG Indicators	GRI Standards	SDGs
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BAN-G2 Sustainable Finance

BAN-G2.1	Policy and guidelines related to environmental, social, and governance to take into consideration when providing financial or investment services, such as Client Due Diligence (CDD) or Know Your Customer (KYC), etc.	G4-FS1*	Goal 8: Decent Work and Economic Growth
BAN-G2.2	Financial or investment products that are environmentally friendly, such as clean energy business loans, green bonds, etc.	G4-FS7* G4-FS8*	Goal 8: Decent Work and Economic Growth
BAN-G2.3	Value of project finance that has passed the social and environmental risk assessment according to international standards, such as Equator Principles (EPs), etc.	G4-FS11*	Goal 8: Decent Work and Economic Growth

* Indicators according to GRI G4 Sector Disclosures

Rationale

- Information on sustainable finance indicates that financial institutions, as part of the money and capital markets, have a crucial role in allocating capital to businesses or activities that benefit society and the environment. If financial institutions consider the aforementioned issues as integral to all operational processes, they can create business opportunities and new financial products while reducing long-term financial risks.

Reporting Approach

A company should report the following information:

- Summary of policy and guidelines regarding financial services, such as project or business financing services, with consideration for social and environmental issues through risk assessment process before approving clients, and monitoring clients' financial activities from their transactions, such as Client Due Diligence (CDD) or Know Your Customer (KYC), etc.
- Characteristics of financial or investment products that are environmentally friendly, such as clean energy business loans, green bonds, etc.
- Value of project finance that has passed the social and environmental risk assessment, such as total amount of approved project finance in baht, and also specifying the percentage of project finance that has passed the social and environmental risk assessment for all lending in the past year, calculated as follows:

$$\text{Percentage of project finance that is socially and environmentally friendly} = \frac{\text{Amount of project finance that is socially and environmentally friendly}}{\text{Total loan amount in the past year}} \times 100$$

- Additional references:
 - Sustainable Finance Initiatives for Thailand
 - The Equator Principles (EPs) are a risk management framework for financial institutions that outline guidelines for systematically assessing and managing environmental and social risks when considering large-scale project financing.

Code	ESG Indicators	GRI Standards	SDGs
BAN-G3 Financial Crime Prevention			
BAN-G3.1	Policy and measures to prevent financial crimes	G4-S04*	Goal 16: Peace, Justice and Strong Institutions
BAN-G3.2	Number of incidents or complaints regarding financial crimes, such as bribery, fraud, money laundering, embezzlement, or financial support for terrorism, etc., along with remediation and mitigation measures	G4-S03*	Goal 16: Peace, Justice and Strong Institutions

* Indicators according to GRI G4 Sector Disclosures

Rationale

- Information about financial crime prevention demonstrates that the organization has measures to prevent, correct, and remedy these issues throughout the value chain, reducing the relevant impact on customers, society, and the organization. Financial crime is a crucial issue that can cause severe damage, affecting the economic system from an individual level to a national level. Therefore, financial institutions that manage, monitor, and audit systematically and transparently will enhance stakeholders’ confidence and ensure that financial transactions with the organization are secure and stable.

Reporting Approach

A company should report the following information:

- Summary of policy and measures for prevention, monitoring, correction, and remedy, including the reporting channels when incidents or complaints related to financial crimes occur. This demonstrates that the organization has comprehensive guidelines as follows:
 - Assess, identify, and manage the risks of financial crime.
 - Establish a committee to prevent and combat money laundering.
 - Review policy and examine financial penalties for various services within the organization on the adequacy in accordance with the law.
 - Continuously organize training on these regulations and policy to the board of directors, employees, and relevant stakeholders.
- Number of incidents or complaints regarding financial crimes, such as bribery, fraud, money laundering, embezzlement, or financial support for terrorism, etc., along with remediation and mitigation measures.

Code	ESG Indicators	GRI Standards	SDGs
BAN-G4 Financial Stability			
BAN-G4.1	Guidelines and criteria for maintaining capital funds and liquidity according to Basel III by the Basel Committee on Banking Supervision (BCBS)	-	Goal 8: Decent Work and Economic Growth
BAN-G4.2	Number of funds	-	Goal 8: Decent Work and Economic Growth
BAN-G4.3	Capital ratio	-	Goal 8: Decent Work and Economic Growth
BAN-G4.4	Leverage ratio	-	Goal 8: Decent Work and Economic Growth
BAN-G4.5	Capital buffers	-	Goal 8: Decent Work and Economic Growth

Rationale

- Information on financial stability reflects the effectiveness in adhering to the principles of Basel III by the Basel Committee on Banking Supervision (BCBS) and the regulations of the Bank of Thailand. It also demonstrates the ability to manage liquidity to withstand risks arising from financial and economic crises and ensures that the organization has sufficient funds to accommodate current and future business changes.

Reporting Approach

A company should report the following information:

- Key summary of information and results of compliance with capital and liquidity criteria of Basel III (Basel Committee on Banking Supervision: BCBS) and regulations of the Bank of Thailand. This requires financial institutions to disclose such information to ensure that the organization has continuous supervision of risks that contribute to the stability of the financial system.
- Funds are categorized as follows:
 - Common Equity Tier 1 (CET1) refers to common stocks and retained earnings that belong to the owner.
 - Additional Tier 1 Capital refers to non-cumulative preferred stock and perpetual bond.
 - Tier 2 Capital refers to long-term subordinated bond exceeding the valuation of assets, such as land, buildings, and general provisions, etc.
 - Total assets, including balance sheet items, exposure to derivatives, Securities Financing Transaction (SFT) and Off Balance Sheet (OBS) items.
- Capital ratio is as follows:

$$\text{Capital ratio (\%)} = \frac{\text{Total fund amount}}{\text{Total risk assets}} \times 100$$

Remark: Risk assets should cover the credit risk of the counterparty in the market and transactions.

- Leverage ratio is as follows:

$$\text{Leverage ratio (\%)} = \frac{\text{Common Equity Tier 1}}{\text{Total assets and all off balance sheet items}} \times 100$$

Remark: Assets and off-balance sheet items mean the sum of the assets on the balance sheet and every off-balance sheet item.

- Capital buffers is as follows:

$$\text{Capital buffers (\%)} = \frac{\text{Total additional fund amount}}{\text{Total risk assets}} \times 100$$

- Additional reference:
 - Basel III by the Basel Committee on Banking Supervision (BCBS) is an international standard accepted for regulating financial institutions. Central banks of each country will gradually enforce this criterion in their own country to strengthen the stability of the financial system, ensuring that financial institutions have standardized risk management systems, and building resiliency for financial institutions to be able to handle fluctuations in times of crisis.

Performance Summary:
ESG Metrics – Banking Sector

Environmental Dimension E							
Code	GRI Standards	ESG Indicators	Unit	Previous 3 years (e.g., 2018)	Previous 2 years (e.g., 2019)	Previous years (e.g., 2020)	Reporting year (e.g., 2021)
BAN-E1 Climate Change Risks							
BAN-E1.1	Disclosure 201-2	Climate change risk assessment with explanation of potential impacts on business operations	Yes/No				
BAN-E1.2	Disclosure 201-2	Goals, plans, and measures to mitigate climate change risks	Yes/No				
Social Dimension S							
Code	GRI Standards	ESG Indicators	Unit	Previous 3 years (e.g., 2018)	Previous 2 years (e.g., 2019)	Previous years (e.g., 2020)	Reporting year (e.g., 2021)
BAN-S1 Access to Financial Opportunities							
BAN-S1.1	G4-FS14	Products or services that create equal and fair financial opportunities	Yes/No				
BAN-S1.2	G4-FS14	Revenue or value from products or services that create equal and fair financial opportunities	Baht				
BAN-S2 Respecting Diversity and Equality							
BAN-S2.1	Disclosure 405-1	Policy and guidelines regarding respecting diversity and equality within the organization and the supply chain, without discrimination based on gender, age, nationality, disability, religion, or other factors.	Yes/No				

Code	GRI Standards	ESG Indicators	Unit	Previous 3 years (e.g., 2018)		Previous 2 years (e.g., 2019)		Previous years (e.g., 2020)		Reporting year (e.g., 2021)	
				Female	Male	Female	Male	Female	Male	Female	Male
BAN-S2.2	Disclosure 405-1	Employee statistics categorized by gender and nationality									
		Total employees in the company	People								
		- Thai	People								
		- Burmese	People								
		- Cambodian	People								
		- Laotian	People								
BAN-S2.3	Disclosure 406-1	Number of incidents or complaints related to violations of rights, equality, and unfair treatment of labor, along with remediation and mitigation measures	No. of cases								

BAN-S3 Promotion of Female Workforce


BAN-S3.1	Disclosure 405-1	Policy and guidelines related to promoting gender equality in the workplace	Yes/No								
BAN-S3.2	Disclosure 405-1	Number of female employees categorized by employment level		Female	Male	Female	Male	Female	Male	Female	Male
		Total employees in the company	People								
		- Senior management level	People								
		- Management level	People								
		- Staff level	People								

Governance and Economic Dimension



Code	GRI Standards	ESG Indicators	Unit	Previous 3 years (e.g., 2018)		Previous 2 years (e.g., 2019)		Previous years (e.g., 2020)		Reporting year (e.g., 2021)	
				Female	Male	Female	Male	Female	Male	Female	Male
BAN-G1.1	Disclosure 418-1	Policy and guidelines on cybersecurity and personal data protection	Yes/No								
BAN-G1.2	Disclosure 418-1	Percentage of technology infrastructures that have been certified with cybersecurity standards, such as ISO 27001 or other relevant standards	%								
BAN-G1.3	Disclosure 418-1	Measures and guidelines related to personal data usage	Yes/No								

Code	GRI Standards	ESG Indicators	Unit	Previous 3 years (e.g., 2018)	Previous 2 years (e.g., 2019)	Previous years (e.g., 2020)	Reporting year (e.g., 2021)
BAN-G1.4	Disclosure 418-1	Percentage of employees who have been trained in cybersecurity and personal data usage	%				
BAN-G1.5	Disclosure 418-1	Number of incidents or cases of cyberattacks against the company, along with mitigation measures	No. of cases				
BAN-G1.6	Disclosure 418-1	Number of incidents or cases of personal data breaches, along with mitigation measures	No. of cases				
BAN-G2 Sustainable Finance							
BAN-G2.1	G4-FS1	Policy and guidelines related to environmental, social, and governance to take into consideration when providing financial or investment services, such as Client Due Diligence (CDD) or Know Your Customer (KYC), etc.	Yes/No				
BAN-G2.2	G4-FS7 G4-FS8	Financial or investment products that are environmentally friendly, such as clean energy business loans, green bonds, etc.	Yes/No				
BAN-G2.3	G4-FS11	Value of project finance that has passed the social and environmental risk assessment according to international standards, such as Equator Principles (EPs), etc.	Baht				
BAN-G3 Financial Crime Prevention							
BAN-G3.1	G4-SO4	Policy and measures to prevent financial crimes	Yes/No				
BAN-G3.2	G4-SO3	Number of incidents or complaints regarding financial crimes, such as bribery, fraud, money laundering, embezzlement, or financial support for terrorism, etc., along with remediation and mitigation measures	No. of cases				
BAN-G4 Financial Stability							
BAN-G4.1	-	Guidelines and criteria for maintaining capital funds and liquidity according to Basel III by the Basel Committee on Banking Supervision (BCBS)	Yes/No				
BAN-G4.2	-	Number of funds	Baht				
BAN-G4.3	-	Capital ratio	%				
BAN-G4.4	-	Leverage ratio	%				
BAN-G4.5	-	Capital buffers	%				

A close-up photograph of a hand holding a small, white, rectangular card. The card has the alphanumeric code "F086" printed on it in a dark, sans-serif font. The background is heavily blurred, featuring numerous out-of-focus light sources in shades of blue, green, and yellow, creating a bokeh effect. A person's shoulder and dark hair are faintly visible in the lower-left background.

F086

Business Sector:

Finance & Securities





Environmental Dimension



Code	ESG Indicators	GRI Standards	SDGs
FSE-E1 Climate Change Risks			
FSE-E1.1	Climate change risk assessment with explanation of potential impacts on business operations	Disclosure 201-2	Goal 13: Climate Action
FSE-E1.2	Goals, plans, and measures to mitigate climate change risks	Disclosure 201-2	Goal 13: Climate Action

Rationale

- Information on risks and adaptation measures in response to climate change reflects the company’s efforts to mitigate impacts of these risks and enhance business opportunities arising from such risks. Furthermore, it showcases the management’s preparedness and adaptability of the business during emergency situations caused by natural disasters, which can significantly affect business operations. Examples are droughts, floods, sea level changes, and extreme weather conditions. These events impact production factors, land allocation, transportation, etc.

Reporting Approach

A company should report the following information:

- Risk factors arising from climate change and significantly impacting business operations, such as:
 - Examples of physical risks, such as impacts on businesses from changes in sea levels, atmospheric temperatures, natural freshwater sources, storm occurrences, forest fires, and impact on employee health due to increased exposure to high temperatures and heat radiation, etc.
 - Examples of regulatory risks include international laws and agreements that require businesses to be accountable for greenhouse gas emissions through taxation mechanisms, which consequently lead to significantly higher production costs, etc.
 - Other examples of risks, such as changes in the energy industry, the increasing demand for environmentally friendly technologies, products, and services, which leads to continuous environmental trends, etc.
- Quantitative and qualitative targets to prepare the business for climate change.
- Plans and measures to mitigate risks from climate change. Examples are as follows:
 - Utilizing clean energy or renewable energy sources that do not emit greenhouse gases.
 - Increasing energy efficiency by using less resources.
 - Carbon offsetting.

Social Dimension



Code	ESG Indicators	GRI Standards	SDGs
FSE-S1 Access to Financial and Investment Opportunities			
FSE-S1.1	Products or services that create equal and fair financial and investment opportunities	G4-FS14*	Goal 1: No Poverty
FSE-S1.2	Revenue or value from products or services that create equal and fair financial and investment opportunities	G4-FS14*	Goal 1: No Poverty

Rationale

- Information about access to financial and investment opportunities reflects the business's value in product development and financial and investment service channels that everyone can access conveniently, fairly, and equally. Examples of those who benefit include communities or small businesses, low-income groups, and people who do not have access to government financial welfare, etc. This not only supports the grassroots economy but also expands the company's customer base.

Reporting Approach

A company should report the following information:

- Summary of details of products or services that aim to increase financial and investment opportunities for people in society, such as providing accurate, comprehensive, and beneficial knowledge and investment services and products that aid in investment decision-making, and designing investment products for savings for retirement, mutual funds for social and environmental development, or diverse investment channels, etc.
- Summary of risk assessment and impacts from products or services that create equal and fair financial and investment opportunities.
- Overview of business operations, revenue, and business value from products or services that provide equal and fair financial and investment opportunities, including a summary of the social outcomes, such as number of businesses or households and their revenue, or organizations that have benefited from these operations, etc.

* Indicators according to GRI G4 Sector Disclosures

Code	ESG Indicators	GRI Standards	SDGs
FSE-S2 Respecting Diversity and Equality			
FSE-S2.1	Policy and guidelines regarding respecting diversity and equality within the organization and the supply chain, without discrimination based on gender, age, nationality, disability, religion, or other factors	Disclosure 405-1	Goal 8: Decent Work and Economic Growth
FSE-S2.2	Employee information categorized by gender and nationality	Disclosure 405-1	Goal 8: Decent Work and Economic Growth
FSE-S2.3	Number of incidents or complaints related to violations of rights, equality, and unfair treatment of labor, along with remediation and mitigation measures	Disclosure 406-1	Goal 8: Decent Work and Economic Growth

Rationale

- Information on the respect of diversity and equality reflects the diversity of employees within the organization and the efforts to protect the rights and equality of employees, without discrimination.

Reporting Approach

A company should report the following information:

- Summary of policy and guidelines regarding the respect for diversity and equality within the organization and the supply chain without discrimination based on gender, age, nationality, disability, religion, etc. Additionally, the company should demonstrate that it has monitoring mechanisms in place to ensure continuous adherence to this policy.
- Employee statistics categorized by gender and nationality.

Nationality	Total Number of Employees (People)		Number of Disabled Employees (People)	
	Female	Male	Female	Male
Thai				
Burmese				
Cambodian				
Laotian				
Others				

- Number of incidents or complaints related to violations of rights, equality, and unfair treatment of labor, along with remediation and mitigation measures.

Code	ESG Indicators	GRI Standards	SDGs
FSE-S3 Promotion of Female Workforce			
FSE-S3.1	Policy and guidelines related to promoting gender equality in the workplace	Disclosure 405-1	Goal 5: Gender Equality Goal 8: Decent Work and Economic Growth
FSE-S3.2	Number of female employees categorized by employment level: - Senior management level - Management level - Staff level	Disclosure 405-1	Goal 5: Gender Equality Goal 8: Decent Work and Economic Growth

Rationale

- Information on promoting the female workforce within the workplace reflects the creation of equal opportunities for professional growth among personnel in the company, without gender-based discrimination.

Reporting Approach

A company should report the following information:

- Summary of policy and guidelines related to promoting the female workforce within the workplace.
- Female-to-male employee ratio.
- Number of female employees categorized by employment level.

Employment Level	Total Number of Employees (People)	
	Female	Male
Senior management level		
Management level		
Staff level		

Governance and Economic Dimension



Code	ESG Indicators	GRI Standards	SDGs
FSE-G1 Cybersecurity and Personal Data Protection			
FSE-G1.1	Policy and guidelines on cybersecurity and personal data protection	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
FSE-G1.2	Percentage of technology infrastructures that have been certified with cybersecurity standards, such as ISO 27001 or other relevant standards	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
FSE-G1.3	Measures and guidelines related to personal data usage	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
FSE-G1.4	Percentage of employees who have been trained in cybersecurity and personal data usage	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
FSE-G1.5	Number of incidents or cases of cyberattacks against the company, along with mitigation measures	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
FSE-G1.6	Number of incidents or cases of personal data breaches, along with mitigation measures	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure

Rationale

- Information related to cybersecurity management and personal data protection reflects the organization’s capabilities and effectiveness in managing information technology and security systems. It encompasses the organization’s data storage capabilities, leading to confidence in conducting business.

Reporting Approach

A company should report the following information:

- Summary of policy and guidelines that demonstrate the company’s management of technology security, information technology, and personal data in accordance with legal regulations and international standards.

- Percentage of technology infrastructures that have been certified with cybersecurity standards, such as ISO 27001 or other standards, calculated as follows:

$$\text{Percentage of technology infrastructures certified with cybersecurity standards} = \frac{\text{Total number of technology infrastructures certified with cybersecurity standards}}{\text{Total number of technology infrastructures}} \times 100$$

- Percentage of employees who have been trained in cybersecurity and personal data usage.

$$\text{Percentage of employees trained in cybersecurity and personal data usage} = \frac{\text{Total employees trained in cybersecurity and personal data usage}}{\text{Total number of employees}} \times 100$$

- Number of incidents or cases of cyberattacks against the company, along with mitigation measures.
- Number of incidents or cases of personal data breaches, along with mitigation measures.
- Additional reference:
 - ISO 27001 is an internationally recognized standard for information security management systems.

Code	ESG Indicators	GRI Standards	SDGs
FSE-G2 Sustainable Finance			
FSE-G2.1	Policy and guidelines related to environmental, social, and governance to take into consideration when providing financial or investment services, such as Client Due Diligence (CDD) or Know Your Customer (KYC), etc.	G4-FS1*	Goal 8: Decent Work and Economic Growth
FSE-G2.2	Value of financial and securities products that follow the principles of responsible investment, such as the UN Principles for Responsible Investment (PRI), etc.	G4-FS7* G4-FS8*	Goal 8: Decent Work and Economic Growth

Rationale

- Information on sustainable finance indicates that financial institutions, as part of the money and capital markets, have a crucial role in allocating capital to businesses or activities that benefit society and the environment. If financial institutions consider the aforementioned issues as integral to all operational processes, they can create business opportunities and new financial products while reducing long-term financial risks.

* Indicators according to GRI G4 Sector Disclosures

Reporting Approach

A company should report the following information:

- Summary of policy and guidelines regarding financial services, such as project or business financing services, with consideration for social and environmental issues through risk assessment process before approving clients, and monitoring clients’ financial activities from their transactions, such as Client Due Diligence (CDD) or Know Your Customer (KYC), etc.
- Value of assets under management (AUM) from funds or projects investing in securities of companies that have sustainability operations (ESG funds).
- Additional references:
 - Sustainable Finance Initiatives for Thailand
 - UN Principles for Responsible Investment (PRI)

Code	ESG Indicators	GRI Standards	SDGs
FSE-G3 Financial Crime Prevention			
FSE-G3.1	Policy and measures to prevent financial crimes	G4-S04*	Goal 16: Peace, Justice and Strong Institutions
FSE-G3.2	Number of incidents or complaints regarding financial crimes, such as bribery, fraud, money laundering, embezzlement, or financial support for terrorism, etc., along with remediation and mitigation measures	G4-S03*	Goal 16: Peace, Justice and Strong Institutions

Rationale

- Information about financial crime prevention demonstrates that the organization has measures to prevent, correct, and remedy these issues throughout the value chain, reducing the relevant impact on customers, society, and the organization. Financial crime is a crucial issue that can cause severe damage, affecting the economic system from an individual level to a national level. Therefore, financial institutions that manage, monitor, and audit systematically and transparently will enhance stakeholders’ confidence and ensure that financial transactions with the organization are secure and stable.

* Indicators according to GRI G4 Sector Disclosures

Reporting Approach

A company should report the following information:

- Summary of policy and measures for prevention, monitoring, correction, and remedy, including the reporting channels when incidents or complaints related to financial crimes occur. This demonstrates that the organization has comprehensive guidelines as follows:
 - Assess, identify, and manage the risks of financial crime.
 - Establish a committee to prevent and combat money laundering.
 - Review policy and examine financial penalties for various services within the organization on the adequacy in accordance with the law.
 - Continuously organize training on these regulations and policy to the board of directors, employees, and relevant stakeholders.
- Number of incidents or complaints regarding financial crimes, such as bribery, fraud, money laundering, embezzlement, or financial support for terrorism, etc., along with remediation and mitigation measures.

Code	ESG Indicators	GRI Standards	SDGs
FSE-G4 Financial Stability			
FSE-G4.1	Guidelines and criteria for maintaining capital funds and liquidity according to Basel III by the Basel Committee on Banking Supervision (BCBS)	-	Goal 8: Decent Work and Economic Growth
FSE-G4.2	Number of funds	-	Goal 8: Decent Work and Economic Growth
FSE-G4.3	Capital ratio	-	Goal 8: Decent Work and Economic Growth
FSE-G4.4	Leverage ratio	-	Goal 8: Decent Work and Economic Growth
FSE-G4.5	Capital buffers	-	Goal 8: Decent Work and Economic Growth

Rationale

- Information on financial stability reflects the effectiveness in adhering to the principles of Basel III by the Basel Committee on Banking Supervision (BCBS) and the regulations of the Bank of Thailand. It also demonstrates the ability to manage liquidity to withstand risks arising from financial and economic crises and ensures that the organization has sufficient funds to accommodate current and future business changes.

Reporting Approach

A company should report the following information:

- Key summary of information and results of compliance with capital and liquidity criteria of Basel III (Basel Committee on Banking Supervision: BCBS) and regulations of the Bank of Thailand. This requires financial institutions to disclose such information to ensure that the organization has continuous supervision of risks that contribute to the stability of the financial system.
- Funds are categorized as follows:
 - Common Equity Tier 1 (CET1) refers to common stocks and retained earnings that belong to the owner.
 - Additional Tier 1 Capital refers to non-cumulative preferred stock and perpetual bond.
 - Tier 2 Capital refers to long-term subordinated bond exceeding the valuation of assets, such as land, buildings, and general provisions, etc.
 - Total assets, including balance sheet items, exposure to derivatives, Securities Financing Transaction (SFT) and Off Balance Sheet (OBS) items.
- Capital ratio is as follows:

$$\text{Capital ratio (\%)} = \frac{\text{Total fund amount}}{\text{Total risk assets}} \times 100$$

Remark: Risk assets should cover the credit risk of the counterparty in the market and transactions.

- Leverage ratio is as follows:

$$\text{Leverage ratio (\%)} = \frac{\text{Common Equity Tier 1}}{\text{Total assets and all off balance sheet items}} \times 100$$

Remark: Assets and off-balance sheet items mean the sum of the assets on the balance sheet and every off-balance sheet item.

- Capital buffers is as follows:

$$\text{Capital buffers (\%)} = \frac{\text{Total additional fund amount}}{\text{Total risk assets}} \times 100$$

- Additional reference:
 - Basel III by the Basel Committee on Banking Supervision (BCBS) is an international standard accepted for regulating financial institutions. Central banks of each country will gradually enforce this criterion in their own country to strengthen the stability of the financial system, ensuring that financial institutions have standardized risk management systems, and building resiliency for financial institutions to be able to handle fluctuations in times of crisis.

Performance Summary:
ESG Metrics – Finance & Securities Sector

Environmental Dimension E

Code	GRI Standards	ESG Indicators	Unit	Previous 3 years (e.g., 2018)	Previous 2 years (e.g., 2019)	Previous years (e.g., 2020)	Reporting year (e.g., 2021)
FSE-E1 Climate Change Risks							
FSE-E1.1	Disclosure 201-2	Climate change risk assessment with explanation of potential impacts on business operations	Yes/No				
FSE-E1.2	Disclosure 201-2	Goals, plans, and measures to mitigate climate change risks	Yes/No				

Social Dimension S

Code	GRI Standards	ESG Indicators	Unit	Previous 3 years (e.g., 2018)	Previous 2 years (e.g., 2019)	Previous years (e.g., 2020)	Reporting year (e.g., 2021)
FSE-S1 Access to Financial and Investment Opportunities							
FSE-S1.1	G4-FS14	Products or services that create equal and fair financial and investment opportunities	Yes/No				
FSE-S1.2	G4-FS14	Revenue or value from products or services that create equal and fair financial and investment opportunities	Baht				

FSE-S2 Respecting Diversity and Equality							
FSE-S2.1	Disclosure 405-1	Policy and guidelines regarding respecting diversity and equality within the organization and the supply chain, without discrimination based on gender, age, nationality, disability, religion, or other factors.	Yes/No				

Code	GRI Standards	ESG Indicators	Unit	Previous 3 years (e.g., 2018)		Previous 2 years (e.g., 2019)		Previous years (e.g., 2020)		Reporting year (e.g., 2021)	
				Female	Male	Female	Male	Female	Male	Female	Male
FSE-S2.2	Disclosure 405-1	Employee statistics categorized by gender and nationality									
		Total employees in the company	People								
		- Thai	People								
		- Burmese	People								
		- Cambodian	People								
		- Laotian	People								
FSE-S2.3	Disclosure 406-1	Number of incidents or complaints related to violations of rights, equality, and unfair treatment of labor, along with remediation and mitigation measures	No. of cases								

FSE-S3 Promotion of Female Workforce

FSE-S3.1	Disclosure 405-1	Policy and guidelines related to promoting gender equality in the workplace	Yes/No								
FSE-S3.2	Disclosure 405-1	Number of female employees categorized by employment level		Female	Male	Female	Male	Female	Male	Female	Male
		Total employees in the company	People								
		- Senior management level	People								
		- Management level	People								
		- Staff level	People								

Governance and Economic Dimension



Code	GRI Standards	ESG Indicators	Unit	Previous 3 years (e.g., 2018)		Previous 2 years (e.g., 2019)		Previous years (e.g., 2020)		Reporting year (e.g., 2021)	
				Female	Male	Female	Male	Female	Male	Female	Male
FSE-G1 Cybersecurity and Personal Data Protection											
FSE-G1.1	Disclosure 418-1	Policy and guidelines on cybersecurity and personal data protection	Yes/No								
FSE-G1.2	Disclosure 418-1	Percentage of technology infrastructures that have been certified with cybersecurity standards, such as ISO 27001 or other relevant standards	%								
FSE-G1.3	Disclosure 418-1	Measures and guidelines related to personal data usage	Yes/No								

Code	GRI Standards	ESG Indicators	Unit	Previous 3 years (e.g., 2018)	Previous 2 years (e.g., 2019)	Previous years (e.g., 2020)	Reporting year (e.g., 2021)
FSE-G1.4	Disclosure 418-1	Percentage of employees who have been trained in cybersecurity and personal data usage	%				
FSE-G1.5	Disclosure 418-1	Number of incidents or cases of cyberattacks against the company, along with mitigation measures	No. of cases				
FSE-G1.6	Disclosure 418-1	Number of incidents or cases of personal data breaches, along with mitigation measures	No. of cases				
FSE-G2 Sustainable Finance							
FSE-G2.1	G4-FS1	Policy and guidelines related to environmental, social, and governance to take into consideration when providing financial or investment services, such as Client Due Diligence (CDD) or Know Your Customer (KYC), etc.	Yes/No				
FSE-G2.2	G4-FS7 G4-FS8	Value of financial and securities products that follow the principles of responsible investment, such as the UN Principles for Responsible Investment (PRI), etc.	Baht				
FSE-G3 Financial Crime Prevention							
FSE-G3.1	G4-SO4	Policy and measures to prevent financial crimes	Yes/No				
FSE-G3.2	G4-SO3	Number of incidents or complaints regarding financial crimes, such as bribery, fraud, money laundering, embezzlement, or financial support for terrorism, etc., along with remediation and mitigation measures	No. of cases				
FSE-G4 Financial Stability							
FSE-G4.1	-	Guidelines and criteria for maintaining capital funds and liquidity according to Basel III by the Basel Committee on Banking Supervision (BCBS)	Yes/No				
FSE-G4.2	-	Number of funds	Baht				
FSE-G4.3	-	Capital ratio	%				
FSE-G4.4	-	Leverage ratio	%				
FSE-G4.5	-	Capital buffers	%				





Business Sector:

Insurance





Environmental Dimension



Code	ESG Indicators	GRI Standards	SDGs
INS-E1 Climate Change Risks			
INS-E1.1	Climate change risk assessment with explanation of potential impacts on business operations	Disclosure 201-2	Goal 13: Climate Action
INS-E1.2	Goals, plans, and measures to mitigate climate change risks	Disclosure 201-2	Goal 13: Climate Action

Rationale

- Information on risks and adaptation measures in response to climate change reflects the company’s efforts to mitigate impacts of these risks and enhance business opportunities arising from such risks. Furthermore, it showcases the management’s preparedness and adaptability of the business during emergency situations caused by natural disasters, which can significantly affect business operations. Examples are droughts, floods, sea level changes, and extreme weather conditions. These events impact production factors, land allocation, transportation, etc.

Reporting Approach

A company should report the following information:

- Risk factors arising from climate change and significantly impacting business operations, such as:
 - Examples of physical risks, such as impacts on businesses from changes in sea levels, atmospheric temperatures, natural freshwater sources, storm occurrences, forest fires, and impact on employee health due to increased exposure to high temperatures and heat radiation, etc.
 - Examples of regulatory risks include international laws and agreements that require businesses to be accountable for greenhouse gas emissions through taxation mechanisms, which consequently lead to significantly higher production costs, etc.
 - Other examples of risks, such as changes in the energy industry, the increasing demand for environmentally friendly technologies, products, and services, which leads to continuous environmental trends, etc.
- Quantitative and qualitative targets to prepare the business for climate change.
- Plans and measures to mitigate risks from climate change. Examples are as follows:
 - Utilizing clean energy or renewable energy sources that do not emit greenhouse gases.
 - Increasing energy efficiency by using less resources.
 - Carbon offsetting.

Social Dimension



Code	ESG Indicators	GRI Standards	SDGs
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INS-S1 Access to Financial and Coverage Opportunities

INS-S1.1	Insurance/life insurance products or services that create equal and fair financial and coverage opportunities	G4-FS14*	Goal 1: No Poverty
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Rationale

- Information about access to financial and coverage opportunities reflects the insurance business's value in product development and financial and insurance service channels that everyone can access conveniently, fairly, and equally. Examples of those who benefit include communities or small businesses, low-income groups, and people who do not have access to government financial welfare, etc. This not only supports the grassroots economy but also expands the company's customer base.

Reporting Approach

A company should report the following information:

- Summary of details of insurance/life insurance products or services that aim to increase financial and coverage opportunities for people in society, such as insurance for small businesses, insurance for specific groups, or people with low incomes or the underprivileged, etc.
- Summary of risk assessment and impact from insurance/life insurance products or services that create equal and fair financial and coverage opportunities, including social results, such as number of small businesses or underprivileged that benefit from such operations.

Code	ESG Indicators	GRI Standards	SDGs
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INS-S2 Respecting Diversity and Equality

INS-S2.1	Policy and guidelines regarding respecting diversity and equality within the organization and the supply chain, without discrimination based on gender, age, nationality, disability, religion, or other factors	Disclosure 405-1	Goal 8: Decent Work and Economic Growth
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INS-S2.2	Employee information categorized by gender and nationality	Disclosure 405-1	Goal 8: Decent Work and Economic Growth
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INS-S2.3	Number of incidents or complaints related to violations of rights, equality, and unfair treatment of labor, along with remediation and mitigation measures	Disclosure 406-1	Goal 8: Decent Work and Economic Growth
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* Indicators according to GRI G4 Sector Disclosures

Rationale

- Information on the respect of diversity and equality reflects the diversity of employees within the organization and the efforts to protect the rights and equality of employees, without discrimination.

Reporting Approach

A company should report the following information:

- Summary of policy and guidelines regarding the respect for diversity and equality within the organization and the supply chain without discrimination based on gender, age, nationality, disability, religion, etc. Additionally, the company should demonstrate that it has monitoring mechanisms in place to ensure continuous adherence to this policy.
- Employee statistics categorized by gender and nationality.

Nationality	Total Number of Employees (People)		Number of Disabled Employees (People)	
	Female	Male	Female	Male
Thai				
Burmese				
Cambodian				
Laotian				
Others				

- Number of incidents or complaints related to violations of rights, equality, and unfair treatment of labor, along with remediation and mitigation measures.

Code	ESG Indicators	GRI Standards	SDGs
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INS-S3 Promotion of Female Workforce

INS-S3.1	Policy and guidelines related to promoting gender equality in the workplace	Disclosure 405-1	Goal 5: Gender Equality Goal 8: Decent Work and Economic Growth
INS-S3.2	Number of female employees categorized by employment level: - Senior management level - Management level - Staff level	Disclosure 405-1	Goal 5: Gender Equality Goal 8: Decent Work and Economic Growth

Rationale

- Information on promoting the female workforce within the workplace reflects the creation of equal opportunities for professional growth among personnel in the company, without gender-based discrimination.

Reporting Approach

A company should report the following information:

- Summary of policy and guidelines related to promoting the female workforce within the workplace.
- Female-to-male employee ratio.
- Number of female employees categorized by employment level.

Employment Level	Total Number of Employees (People)	
	Female	Male
Senior management level		
Management level		
Staff level		

Governance and Economic Dimension



Code	ESG Indicators	GRI Standards	SDGs
INS-G1 Cybersecurity and Personal Data Protection			
INS-G1.1	Policy and guidelines on cybersecurity and personal data protection	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
INS-G1.2	Percentage of technology infrastructures that have been certified with cybersecurity standards, such as ISO 27001 or other relevant standards	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
INS-G1.3	Measures and guidelines related to personal data usage	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
INS-G1.4	Percentage of employees who have been trained in cybersecurity and personal data usage	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
INS-G1.5	Number of incidents or cases of cyberattacks against the company, along with mitigation measures	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure
INS-G1.6	Number of incidents or cases of personal data breaches, along with mitigation measures	Disclosure 418-1	Goal 9: Industry, Innovation and Infrastructure

Rationale

- Information related to cybersecurity management and personal data protection reflects the organization’s capabilities and effectiveness in managing information technology and security systems. It encompasses the organization’s data storage capabilities, leading to confidence in conducting business.

Reporting Approach

A company should report the following information:

- Summary of policy and guidelines that demonstrate the company’s management of technology security, information technology, and personal data in accordance with legal regulations and international standards.
- Percentage of technology infrastructures that have been certified with cybersecurity standards, such as ISO 27001 or other standards, calculated as follows:

$$\text{Percentage of technology infrastructures certified with cybersecurity standards} = \frac{\text{Total number of technology infrastructures certified with cybersecurity standards}}{\text{Total number of technology infrastructures}} \times 100$$

- Percentage of employees who have been trained in cybersecurity and personal data usage.

$$\text{Percentage of employees trained in cybersecurity and personal data usage} = \frac{\text{Total employees trained in cybersecurity and personal data usage}}{\text{Total number of employees}} \times 100$$

- Number of incidents or cases of cyberattacks against the company, along with mitigation measures.
- Number of incidents or cases of personal data breaches, along with mitigation measures.
- Additional reference:
 - ISO 27001 is an internationally recognized standard for information security management systems.

Code	ESG Indicators	GRI Standards	SDGs
INS-G2 Sustainable Finance			
INS-G2.1	Policy and guidelines related to environmental, social, and governance to take into consideration when providing coverage and insurance/life insurance services	G4-FS1*	Goal 8: Decent Work and Economic Growth
INS-G2.2	Revenue from insurance/life insurance products and services that promote a good quality of life in society or support environmentally friendly operations	G4-FS7* G4-FS8*	Goal 8: Decent Work and Economic Growth

* Indicators according to GRI G4 Sector Disclosures

Rationale

- Information on sustainable finance indicates that insurance companies, as part of the financial market, have a crucial role in allocating capital to businesses or activities that provide coverage and create financial security for society and support businesses that are environmentally friendly. If the company considers such issues in every operational process, it will be able to create business opportunities and new financial and insurance products, while reducing long-term financial risks.

Reporting Approach

A company should report the following information:

- Summary of policy and guidelines regarding insurance and life insurance services that consider social and environmental issues.
- Characteristics of insurance/life insurance products and services that are socially and environmentally friendly, such as life insurance for low-income people, life insurance for personnel and soldiers in terrorist areas, insurance for small and environmentally friendly businesses, etc.
- Revenue from insurance/life insurance products and services that promote a good quality of life for society and support environmentally friendly operations, the unit is baht, and also specifying the percentage of revenue from insurance/life insurance products and services that have passed social and environmental risk assessment to revenue from all insurance products and services in the past year, calculated as follows:

$$\begin{array}{l}
 \text{Percentage of revenue from insurance} \\
 \text{products and services that are socially} \\
 \text{and environmentally friendly}
 \end{array}
 = \frac{\begin{array}{l} \text{Total revenue from insurance products} \\ \text{and services that are socially and} \\ \text{environmentally friendly} \end{array}}{\begin{array}{l} \text{Total revenue from all insurance products} \\ \text{and services} \end{array}} \times 100$$

- Additional reference:
 - Sustainable Finance Initiatives for Thailand

Performance Summary:
ESG Metrics – Insurance Sector

Environmental Dimension E

Code	GRI Standards	ESG Indicators	Unit	Previous 3 years (e.g., 2018)	Previous 2 years (e.g., 2019)	Previous years (e.g., 2020)	Reporting year (e.g., 2021)
INS-E1 Climate Change Risks							
INS-E1.1	Disclosure 201-2	Climate change risk assessment with explanation of potential impacts on business operations	Yes/No				
INS-E1.2	Disclosure 201-2	Goals, plans, and measures to mitigate climate change risks	Yes/No				

Social Dimension S

Code	GRI Standards	ESG Indicators	Unit	Previous 3 years (e.g., 2018)	Previous 2 years (e.g., 2019)	Previous years (e.g., 2020)	Reporting year (e.g., 2021)
INS-S1 Access to Financial and Coverage Opportunities							
INS-S1.1	G4-FS14	Insurance/life insurance products or services that create equal and fair financial and coverage opportunities	Yes/No				
INS-S2 Respecting Diversity and Equality							
INS-S2.1	Disclosure 405-1	Policy and guidelines regarding respecting diversity and equality within the organization and the supply chain, without discrimination based on gender, age, nationality, disability, religion, or other factors.	Yes/No				

Code	GRI Standards	ESG Indicators	Unit	Previous 3 years (e.g., 2018)		Previous 2 years (e.g., 2019)		Previous years (e.g., 2020)		Reporting year (e.g., 2021)	
				Female	Male	Female	Male	Female	Male	Female	Male
INS-S2.2	Disclosure 405-1	Employee statistics categorized by gender and nationality									
		Total employees in the company	People								
		- Thai	People								
		- Burmese	People								
		- Cambodian	People								
		- Laotian	People								
		- Others	People								
INS-S2.3	Disclosure 406-1	Number of incidents or complaints related to violations of rights, equality, and unfair treatment of labor, along with remediation and mitigation measures	No. of cases								
INS-S3 Promotion of Female Workforce											
INS-S3.1	Disclosure 405-1	Policy and guidelines related to promoting gender equality in the workplace	Yes/No								
INS-S3.2	Disclosure 405-1	Number of female employees categorized by employment level		Female	Male	Female	Male	Female	Male	Female	Male
		Total employees in the company	People								
		- Senior management level	People								
		- Management level	People								
		- Staff level	People								

Governance and Economic Dimension



Code	GRI Standards	ESG Indicators	Unit	Previous 3 years (e.g., 2018)	Previous 2 years (e.g., 2019)	Previous years (e.g., 2020)	Reporting year (e.g., 2021)
INS-G1 Cybersecurity and Personal Data Protection							
INS-G1.1	Disclosure 418-1	Policy and guidelines on cybersecurity and personal data protection	Yes/No				
INS-G1.2	Disclosure 418-1	Percentage of technology infrastructures that have been certified with cybersecurity standards, such as ISO 27001 or other relevant standards	%				
INS-G1.3	Disclosure 418-1	Measures and guidelines related to personal data usage	Yes/No				
INS-G1.4	Disclosure 418-1	Percentage of employees who have been trained in cybersecurity and personal data usage	%				
INS-G1.5	Disclosure 418-1	Number of incidents or cases of cyberattacks against the company, along with mitigation measures	No. of cases				
INS-G1.6	Disclosure 418-1	Number of incidents or cases of personal data breaches, along with mitigation measures	No. of cases				
INS-G2 Sustainable Finance							
INS-G2.1	G4-FS1	Policy and guidelines related to environmental, social, and governance to take into consideration when providing coverage and insurance/life insurance services	Yes/No				
INS-G2.2	G4-FS7 G4-FS8	Revenue from insurance/life insurance products and services that promote a good quality of life in society or support environmentally friendly operations	Baht				



Life Insurance



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