



# Embracing Sustainability: No Turning Back

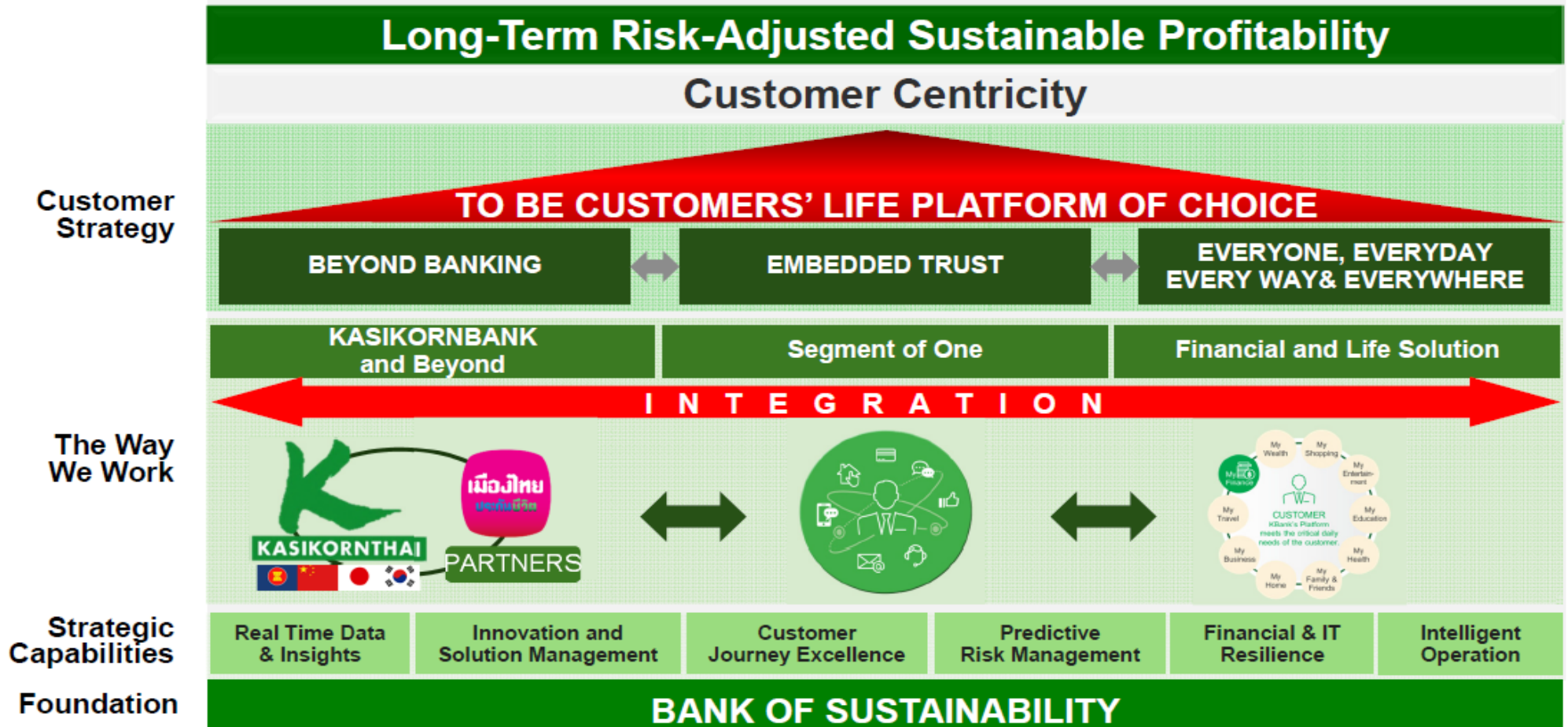


Bangkok Sustainable Banking Forum, 13 August 2019

บริการทุกระดับประทับใจ

# Conduct Sustainable Business by Embedding Sustainability in K-Strategy

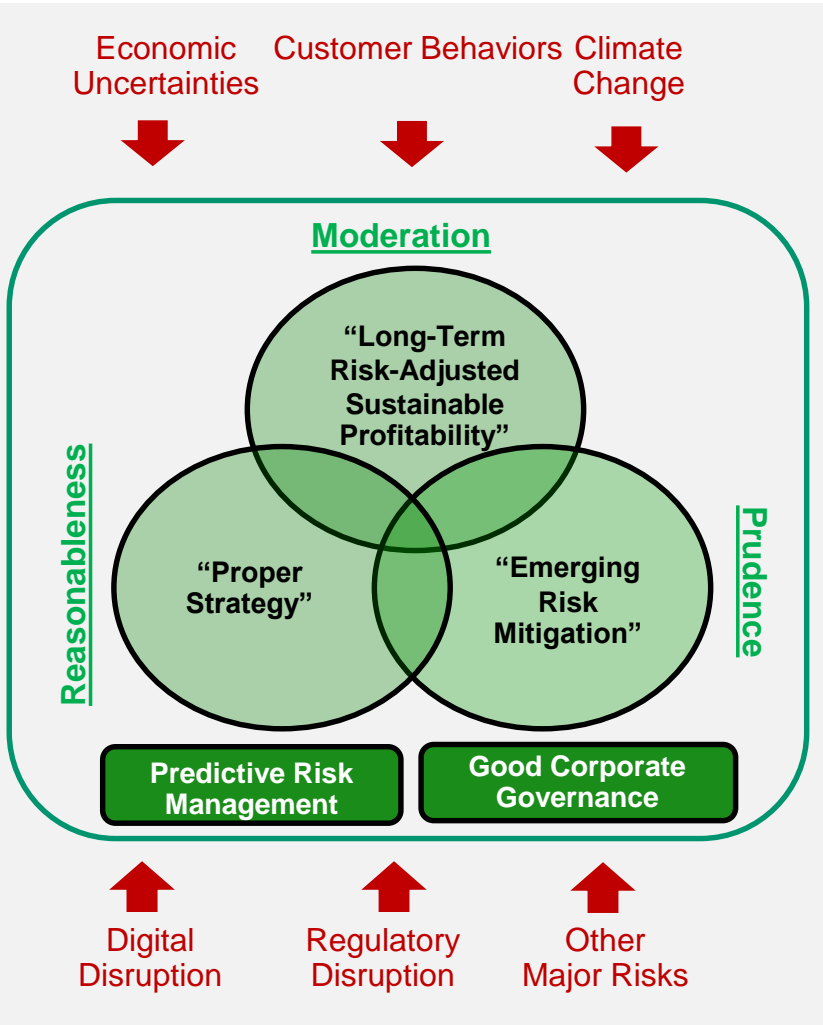
- KBank conducts business with the foundation of Bank of Sustainability, acknowledged by the Board of Directors and executed through K-Strategy. This foundation shapes the organization to achieve the ultimate goal of Long-Term Risk-Adjusted Sustainable Profitability.



Note: K KASIKORNTHAI includes KASIKORNBANK and its wholly-owned subsidiaries



# Operating with Sustainable Development Foundation and Philosophy





# Samples of Experience: Make Everything Relevant

## Past

*Focus on economic factors when developing strategy and risk management policy*

## Present and Future

*Integrate sustainability development, climate change, and emerging risks into strategy and risk management policy*

Economics

### Responsible Lending

- *ESG lending*: focus on governance; unclear process and measurement

### IT Security

- *Management of Information System*

### Sustainable Finance

- *ESG lending*: commitment to integrating ESG into credit policy, process, and measurement
- *Instill ESG beyond lending products*: investment, advisory service, wealth management, etc.

### Cyber Security and Data Privacy

- *Build trust and awareness in all stakeholders*, along with leading position in digital banking and data analytics

Social

### Social Policy

- *Employee*: focus on relations & development
- *Community*: a part of CSR activities

### Financial Literacy & Financial Inclusion

- A part of CSR activities

### Social Policy: Corporate Citizenship Strategy

- *Employee*: focus on gender equality
- *Human rights policy*: extend to all stakeholders
- *Community*: strategic philanthropy and long-term social contribution projects

### Financial Literacy & Financial Inclusion

- A part of product and service offerings: K PLUS, banking agents, K-Experts, etc.

Environment

### Environmental Policy

- A part of CSR activities

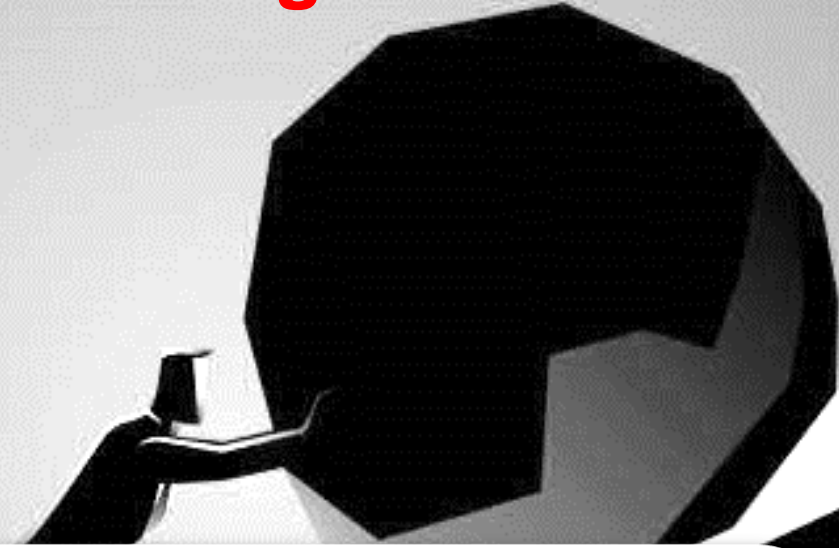
### Environmental Policy: Zero Carbon Society

- Environmentally-conscious bank: green DNA, green processes, green facilities & buildings, carbon neutral, SD bond, and financial supports

## We have made Progress BUT Challenges Remain



- Tone is Set at the Top to Build Unity
- Instill Sustainability in Culture as Part of Corporate DNA
- Listen to All Stakeholders
- Measure Risk Mitigation and Benefits through Supply Chain



- Need Government Involvement and Regulatory Alignment to Create Nationwide Impacts
- Seek Collaboration not Competition across Industry and Organization
- Enhance Standard for Ecosystem

**As a gearing mechanism for the system, the banking sector has responsibility to help embrace sustainability for the country; we have made progress, but challenges remain; we can do it together, NO TURNING BACK !**



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