



การดำเนินงานเพื่อลดการปล่อยก๊าซเรือนกระจก
และการเปิดเผยข้อมูลการปล่อยก๊าซเรือนกระจก

คุณมาณวิภา ปิ่นทองคำ
ผู้อำนวยการอาวุโส
Process Engineer Expert
ธนาคารกสิกรไทย จำกัด (มหาชน)



AGENDA

- K-Strategy
- Sustainable Development Framework and Policy
- Environmental Management Experience Sharing
- Environmental Report



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KASIKORNBANK Vision, Purpose and Culture

Vision

BANK OF SUSTAINABILITY

“KASIKORNBANK aims to be the most innovative, proactive, and customer centric financial institution, delivering world class financial services and sustainable value for all stakeholders by harmoniously combining technology and talent”

Purpose

To Empower Every Customer’s Life and Business

Customer Promise

Total Solution

Attentive & Inclusive

Any Time & Any
Where

Trustworthy

K-Culture

A PIONEER FOR THE BETTER, A STEP AHEAD FOREVER

Customer at Heart | Agility | Collaboration | Innovativeness





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The K-Strategy

- K-Strategy is reimagined to drive growth and empower customer

Purpose To Empower Every Customer's Life and Business

Strong Brand STRONG TRUSTWORTHY BRAND

				
Growth Strategy	Dominate Digital Payment	Reimagine Commercial & Consumer Lending	Democratize Investment & Insurance	Penetrate Regional Market
	Strengthen Harmonized Sales and Service Experience			
	Improve Value-Based Productivity			

Key Capabilities 8 TRANSFORMATION JOURNEYS

1. Ecosystem Partnership & Harmonized Channel	2. Intelligent Lending	3. Proactive Risk & Compliance Management	4. Regional Payment & Settlement
5. Data Analytics	6. Cyber Security	7. Performing Talent and Agile Organization	8. Modern World Class Technology Capability





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Be a Bank of Sustainability

SD
FRAMEWORK
GOAL
COMMITMENT

Environment

Ensuring environmental stewardship towards a zero-carbon society

We are committed to preserving and reducing the impact of climate change

Society

Being a responsible corporate citizen to create a sustainable society

We are committed to developing strong relationships with employees and society to better livelihoods and increase prosperity

Governance

Being an accountable bank to create sustainable profitability

We are committed to strong ESG principles to be a responsible and accountable bank

SD POLICY

Financial support to environmentally-friendly businesses

Environmentally friendly and reducing the environmental impacts of our own operations

STAKEHOLDER ENGAGEMENT

Financial inclusion and financial literacy

Fairness of labor relations management and development of employee skills, knowledge and welfare

Respect for human rights and diversity

Development of youth potential as well as pursuit of environmental, public, and social activities

Business operations defined by good corporate governance practices

Adherence to Customer Centricity by initiating financial innovations to meet every aspect of customers' needs

Efficient risk management focusing on environmental, social, and governance (ESG) issues

Market Conduct and Customer data security and privacy

Sustainability
Strategic
Focus
Sustainability
Contribution to
the Nation

- GREEN / CLIMATE PRODUCTS
- GREEN OPERATIONS
- FINANCIAL INCLUSION
- RESPECT TO DIVERSITY AND EQUALITY
- SUSTAINABLE FINANCIAL INNOVATIONS UNDER THE STRONG ESG PRINCIPLES
- DATA PRIVACY





Environmental Key Performance Indicators

	Goal	Policy	Sustainable Development Long-term Target 2021-2025
Environmental	ZERO-CARBON SOCIETY	Financial support to environmentally-friendly businesses	<ul style="list-style-type: none"> Total megawatts (MW) 15% of domestic market share by providing various types of financial support and services to renewable energy projects in accordance with Thailand's renewable energy roadmap. 10% loan growth per year in Energy and Environmental Conservation Projects Funding Support Green/Social/ Sustainability/other Environmental and Society related projects via financing/re-financing and/or via the issuance of Green bonds, whose net proceeds will be finance/re-finance to the eligible projects, as targeted in each period KBank China has set the annual green finance target to be at least 5% of corporate loan outstanding in China.
		Environmentally friendly and reducing the environmental impacts of our own operations	<ul style="list-style-type: none"> 6.1% reduction in GHG emissions (Scope 1, 2) (Baseline year 2018)
Governance	ACCOUNTABLE BANK	Efficient risk management focusing on environmental, social, and governance (ESG) issues	<ul style="list-style-type: none"> 100% of Project Finance and medium enterprises (and above) requests must be processed through the Environmental, Social and Governance (ESG) assessment procedure



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Environmental Management Capability

UN-SDG



TCFD

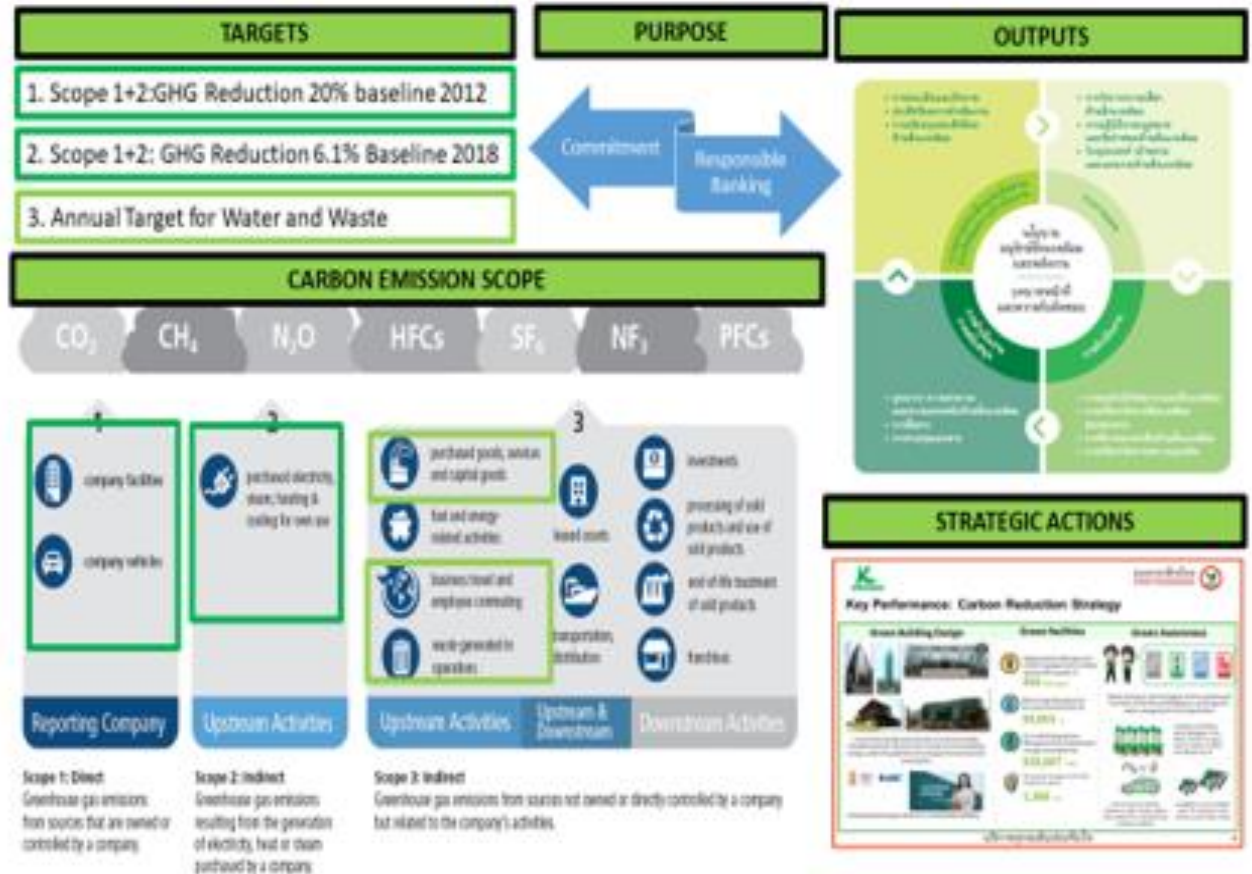
TCFD Recommendations and Supporting Recommended Disclosures

Disclosures	Recommendations	Supporting Recommended Disclosures	Materiality Targets
Climate Change	TCFD recommends that companies disclose information on climate change risks and opportunities, including the impact of climate change on their business, and their climate change-related risks and opportunities.	TCFD recommends that companies disclose information on climate change risks and opportunities, including the impact of climate change on their business, and their climate change-related risks and opportunities.	TCFD recommends that companies disclose information on climate change risks and opportunities, including the impact of climate change on their business, and their climate change-related risks and opportunities.
Water	TCFD recommends that companies disclose information on water risks and opportunities, including the impact of water scarcity on their business, and their water-related risks and opportunities.	TCFD recommends that companies disclose information on water risks and opportunities, including the impact of water scarcity on their business, and their water-related risks and opportunities.	TCFD recommends that companies disclose information on water risks and opportunities, including the impact of water scarcity on their business, and their water-related risks and opportunities.
Waste	TCFD recommends that companies disclose information on waste risks and opportunities, including the impact of waste management on their business, and their waste-related risks and opportunities.	TCFD recommends that companies disclose information on waste risks and opportunities, including the impact of waste management on their business, and their waste-related risks and opportunities.	TCFD recommends that companies disclose information on waste risks and opportunities, including the impact of waste management on their business, and their waste-related risks and opportunities.



3rd PARTY
VALIFICATION

SUSTAINABILITY STANDARD

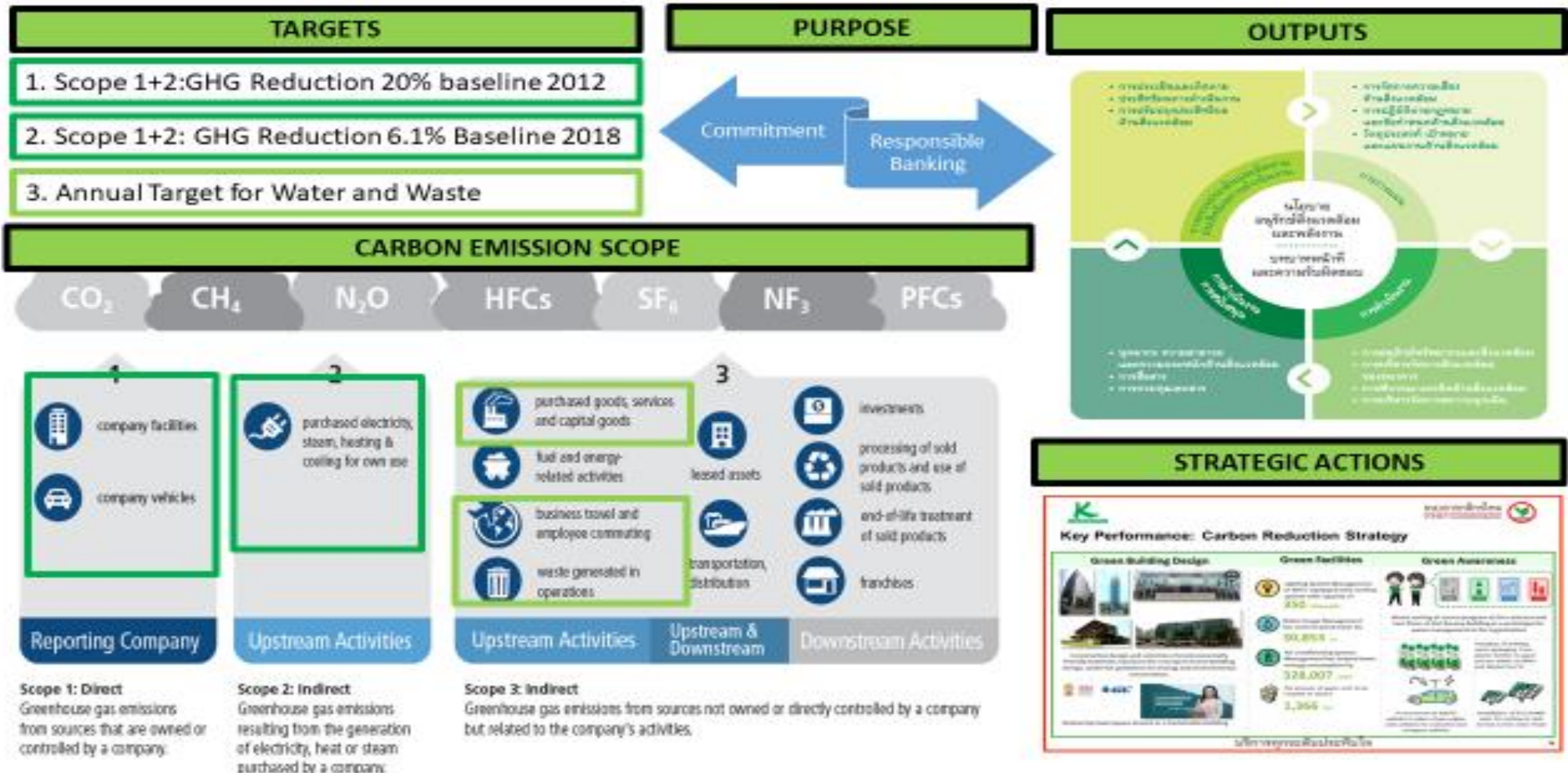


CAPABILITIES & TOOLS & TECHNOLOGY

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Environmental Management Capability



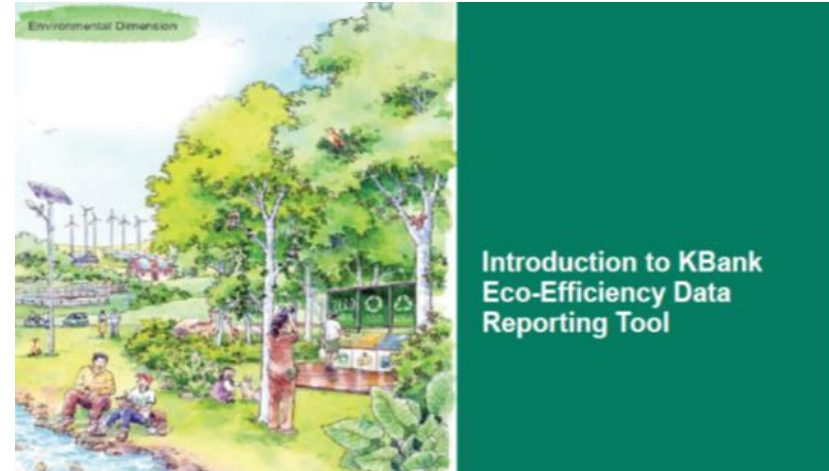
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Environmental Management Capabilities

Objectives

- Integrating the Environmental Awareness into Operational Process
- Providing Knowledge about GRI Reporting Standard
- Establishing Common Language for Environmental Management Impacts from Operation



Background

KBank eco-efficiency data reporting tool is developed according to Global Reporting Initiative (GRI) Standard (i.e. indicator, objectives, definitions, and calculation) in order to ensure a reliable process for collecting and reporting environmental performance data following environmental aspect information

Training is conducted to engage the key personnel of each department to understand how to fill inputs for KBank eco-efficiency data reporting tool to develop KBank Sustainability Report

Purpose

- Collection of raw data from relevant companies to be consolidated for each
- Simplify KBank data collection process
- Benchmark performance between companies and competitors
- Supports KBank with the information needed to input into targets, sustainability report, DJSI, CDP, etc.

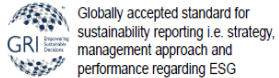




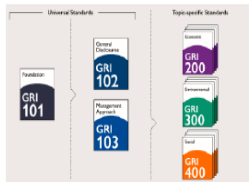
Environmental Management Capabilities - Collaboration

GRI vs. KBank Environmental Data Reporting Tool

Global Reporting Initiative (GRI) Standard



Globally accepted standard for sustainability reporting i.e. strategy, management approach and performance regarding ESG



KBank Eco-Efficiency Data Reporting Tool

- Meeting the requirements of GRI standards in collecting and reporting environmental performance data to develop Sustainability Report
- Develop a reliable process for KBank to collect and report the environmental indicators in the same basis and methods.

Direct (Scope 1) GHG Emissions (305-1)

คำชี้แจง (หมายเหตุ):

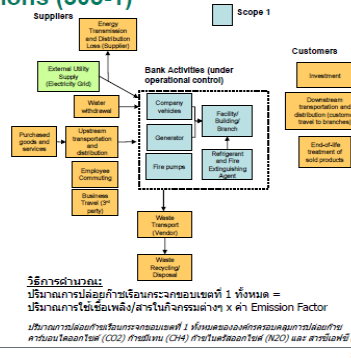
- Gross direct (Scope 1) GHG emissions (tonnes CO2e)

วัตถุประสงค์ (Objective): เพื่อระบุกิจกรรมขององค์กรที่มีการปล่อยก๊าซเรือนกระจกทั้งทางตรงและทางอ้อม เพื่อกำหนดมาตรการในการลดผลกระทบจากการปล่อยก๊าซเรือนกระจกในธนาคาร ซึ่งช่วยลดผลกระทบต่อสิ่งแวดล้อม สังคมและชุมชน

นิยาม (Definition):

- การปล่อยก๊าซเรือนกระจกของเขตที่ 1 หมายถึง การปล่อยก๊าซเรือนกระจกที่เกิดจากการเผาไหม้ที่ไซต์งาน เช่น การเผาไหม้ของเครื่องกำเนิดไฟฟ้า และการเผาไหม้ของเครื่องยนต์เพียง เป็นต้น
- การปล่อยก๊าซเรือนกระจกที่เกิดจากการเผาไหม้ที่ไซต์งานอื่น เช่น การเผาไหม้ของเครื่องยนต์เพียงจากยานพาหนะที่เช่าหรือเป็นเจ้าของ หรือเช่ามาจากบริษัทอื่นที่ไม่ใช่เจ้าของยานพาหนะ เป็นต้น
- การปล่อยก๊าซเรือนกระจกจากการรั่วไหลและอื่น ๆ (Fugitive emissions) เช่น การปล่อยก๊าซเรือนกระจกจากการรั่วไหลของสารทำความเย็น การใช้อุปกรณ์ผลิตพลังงานที่เผาไหม้เชื้อเพลิง เป็นต้น

www.emb.com



วิธีการคำนวณ:

ปริมาณการปล่อยก๊าซเรือนกระจกของเขตที่ 1 ทั้งหมด = ปริมาณการใช้เชื้อเพลิง/สารในกิจกรรมต่าง ๆ x ค่า Emission Factor

ปริมาณการปล่อยก๊าซเรือนกระจกของเขตที่ 1 ทั้งหมดขององค์กรรวมจากการปล่อยก๊าซเรือนกระจกโดย Scope 1 (CO2) ไซต์งาน (CH4) การขนส่งโดยรถบรรทุก (N2O) และ สารชนิดที่ 3 (CFE)

Energy Indirect (Scope 2) GHG Emissions (305-2)

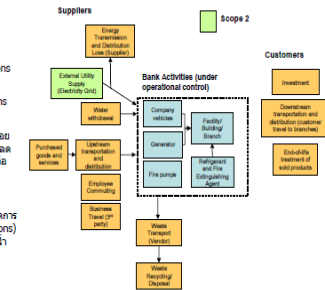
คำชี้แจง (หมายเหตุ):

- Gross location-based energy indirect (Scope2) GHG emissions (tonnes CO2e)
- Gross market-based energy indirect (Scope2) GHG emissions (tonnes CO2e)

วัตถุประสงค์ (Objective): เพื่อระบุกิจกรรมขององค์กรที่มีการปล่อยก๊าซเรือนกระจกทางอ้อมที่ทางอ้อม เพื่อกำหนดมาตรการในการลดผลกระทบจากการปล่อยก๊าซเรือนกระจกในธนาคาร ซึ่งช่วยลดผลกระทบต่อสิ่งแวดล้อม สังคมและชุมชน

นิยาม (Definition):

การปล่อยก๊าซเรือนกระจกของเขตที่ 2 หมายถึง กิจกรรมที่ก่อให้เกิดการปล่อยก๊าซเรือนกระจกจากผู้ใช้พลังงาน (Energy Indirect Emissions) ที่ซื้อจากหน่วยงานภายนอก (Purchased energy) ได้แก่ ไฟฟ้า ไขมัน ความเย็น และความร้อน เพื่อใช้ในการดำเนินงาน



วิธีการคำนวณ (Calculation):

ปริมาณการปล่อยก๊าซเรือนกระจกของเขตที่ 2 ทั้งหมด = ปริมาณการใช้ไฟฟ้าที่ซื้อจากภายนอก x ค่า Emission Factor

Other Indirect (Scope 3) GHG Emissions (305-3)

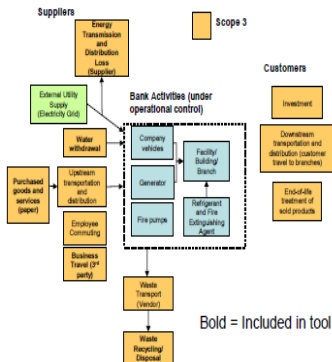
คำชี้แจง (หมายเหตุ):

- Gross other indirect (Scope3) GHG emissions (tonnes CO2e)

วัตถุประสงค์ (Objective): เพื่อระบุกิจกรรมขององค์กรที่มีการปล่อยก๊าซเรือนกระจกทั้งทางตรงและทางอ้อม เพื่อกำหนดมาตรการในการลดผลกระทบจากการปล่อยก๊าซเรือนกระจกในธนาคาร ซึ่งช่วยลดผลกระทบต่อสิ่งแวดล้อม สังคมและชุมชน

นิยาม (Definition):

การปล่อยก๊าซเรือนกระจกของเขตที่ 3 หมายถึง กิจกรรมที่ก่อให้เกิดการปล่อยก๊าซเรือนกระจกทางอ้อมอื่น ๆ (Other direct Emissions) นอกเหนือจากที่ระบุในขอบเขตที่ 1 และ 2 เช่น การเดินทางที่เกี่ยวเนื่องกับการทำงาน การใช้กระดาษ พลังงานไฟฟ้าที่สูญเสียในระบบผลิตและจ่ายไฟฟ้าของคู่ค้า เป็นต้น



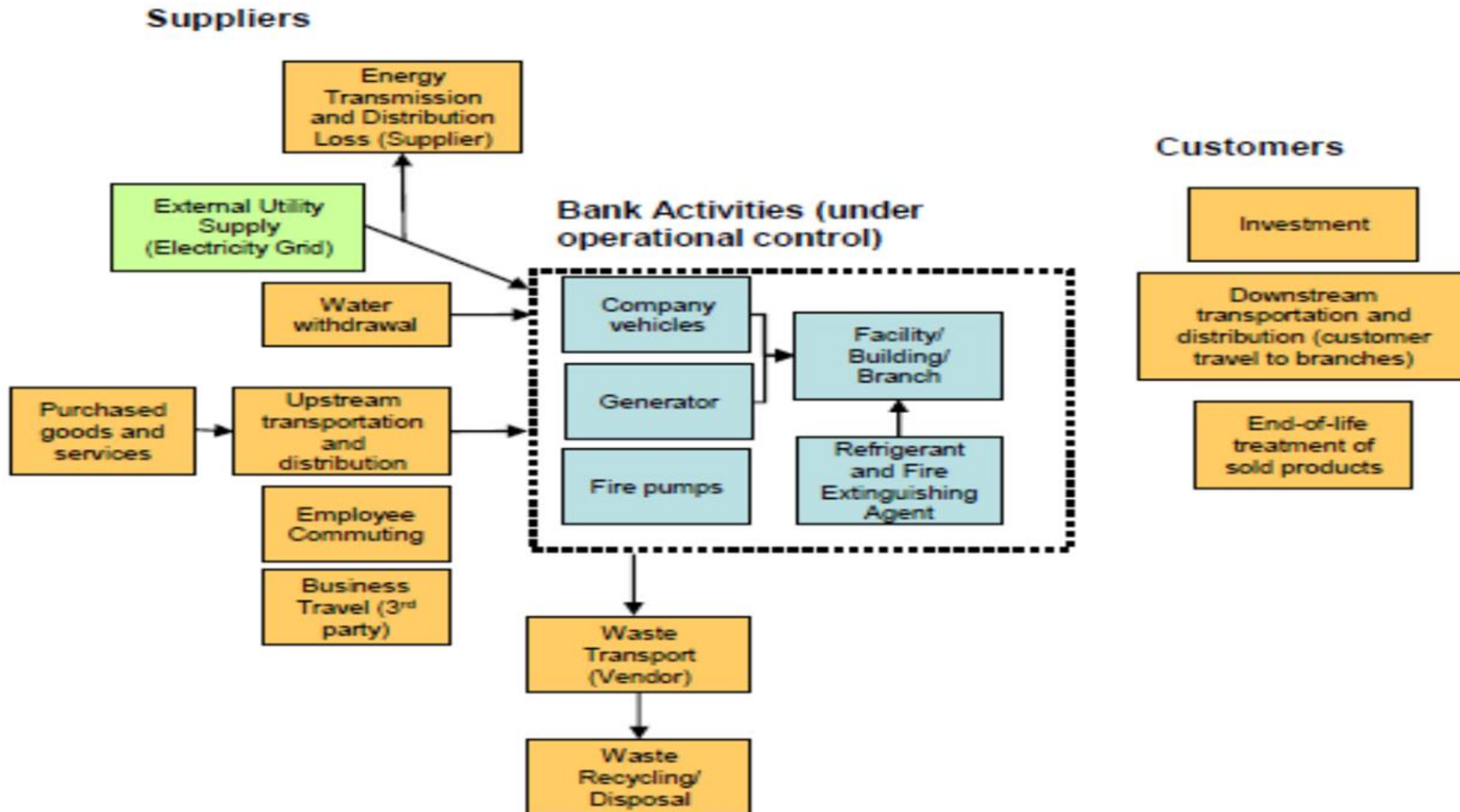
Bold = Included in tool

KBank Envi Calculation Sheet : Overview Purpose of Each Input Sheet

- 0) Introduction – Introduce in each input sheets, and explain how to fill in mandatory input sheets
- 1) Data flow – Provides direction in obtaining required information from relevant data owner(s)
- 2) Guideline – Direction for eco-efficiency data collection and reporting according to GRI
- 3) Summary – Summarize results from each relevant indicators and categorized by GRI index
- 4) Input from working sheet – Import each KBank envi working sheet of relevant company
- 5) Input by corporate – Fill Number of Employees in KBank
- 6) Water by province – Find out water stress in each province that KBank branch/building are located
- 7) Data – Compute data from 4) Input from working sheet and categorize following environmental dimension
- 8) Calculation – Convert data from 7) Data into GHG emission and Energy consumption following GRI unit
- 9) Graph total and 10) Graph Intensity – Display visual summary of KBank Eco-Efficiency Performance
- App 1 and App 2 – NCV and emission factors references



Measure What Matters with High Standard



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Measure What Matters with High Standard

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LR's approach

LR's assurance engagements are carried out in accordance with with AA1000AS v3. The following tasks though were undertaken as part of the evidence gathering process for this assurance engagement:

- Assessing KBank's approach to stakeholder engagement and determining material issues to confirm that this information had been used to prepare their Report. We did this by benchmarking reports written by KBank and its peers to establish whether the majority of sector issues were included in this Report. We also tested the filters used in determining material issues to evaluate whether KBank makes informed business decisions that may create opportunities that contribute towards sustainable development.
- Auditing KBank's data management systems to confirm that there were no significant errors, omissions or mis-statements in the Report. We did this by reviewing the effectiveness of data handling process and systems. We also spoke with key people responsible for compiling the data and drafting the Report.
- Sampling of evidence presented at KBank's head office in Bangkok to confirm the reliability of the topic specific standards and traced data back to;
 - + source-level to cover the direct and indirect GHG emissions data
 - + aggregated levels to cover for others selected topic specific data

Sampling of evidence presented at Kbank's Head Office in Bnagkok to confirm the reliability of the topic specific standards **and trace data back to**

+ **sources-level to cover direct and indirect GHG emission data**

+ **aggregated levels to cover for others selected topic specific data**



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Reporting Framework on Climate Change



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บริการทุกระดับประทับใจ

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Key Performance: Long-term Carbon Reduction Target

GHGs Emission Reduction Target

Environmentally friendly and reducing the environmental impacts of our own operations

Reduction of GHG emissions
(Baseline Year 2012)

Reduction of GHG emissions
(Baseline Year 2018)

	 LONG-TERM TARGETS	 TARGETS 2020	 PERFORMANCE 2020
	2016-2020 -20.0%	-20.0%	-21.34%
	2021-2025 -6.10%	-4.8% (Annual Target)	-5.97% (Annual Performance)









Certified for the fourth consecutive year
(2018 – 2021)

KBank participated in the Thailand Voluntary Emission Reduction Program (T-VER) and join a carbon credit program with

- Mitr Phol Bio-Power (Danchang) Co., Ltd. (Block 2)
- Community-level biogas program from pig farms in Tha Manao Sub-district, Chai Badan District, Lop Buri.

Key Performance: As a Responsible Corporate Citizen

Environmental Performance

	 TARGETS 2020	 PERFORMANCE 2020
 Total Energy Consumption within organization from renewable and non-renewable sources	-4.8%	-6.8%
 Total Water Withdrawal	-5%	-10%
 Total Waste Generation Both hazardous and non-hazardous waste	-5%	-17%
 Total business travel from road		+10%

Key Performance: Carbon Reduction Strategy

Green Building Design



Construction design and selection of environmentally friendly materials, based on the concept of Green Building Design, under the guidelines for energy and environmental conservation.



Redevelop Siam Square Branch as a Sustainable Building

Green Facilities



Lighting System Management at KBTG equipped solar rooftop system with capacity of **350 kilowatts**



Water Usage Management has used recycled water by **30,853 m³**



Air Conditioning System Management has helped lower energy consumption by **328,007 kWh**



The amount of paper sent to be recycled in 2020 is **1,366 ton**

Green Awareness



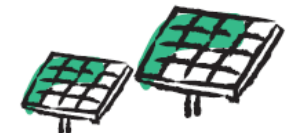
Waste sorting at source program at the canteens and two floors at Rat Burana Building as a prototype for waste management in the organization



Changing of drinking water packaging from plastic bottles to paper cartons which certified and labeled by FSC



Procurement of hybrid vehicles in place of gas engine only vehicles for executive and company vehicles



Installation of 63.24-kWh solar PV rooftop at Cash Service Center Udon Thani



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GRI MATERIALITY DISCLOSURES SERVICE 2021

GRI CONTENT INDEX SERVICE 2021

GRI SDG MAPPING SERVICE 2021

Environmental Performance Reporting



Energy

- ✓ GRI 302-1: Energy Consumption



Water

- ✓ GRI 303-3: Water withdrawal
- ✓ GRI 303-4: Water discharge
- ✓ GRI 303-5: Water consumption



Greenhouse Gases

- ✓ GRI 305-1: Direct GHG emissions (Scope 1)
- ✓ GRI 305-2: Energy indirect GHG emissions (Scope 2)
- ✓ GRI 305-3: Other indirect GHG emissions (Scope 3)- category 6 - business travel by taxicab only



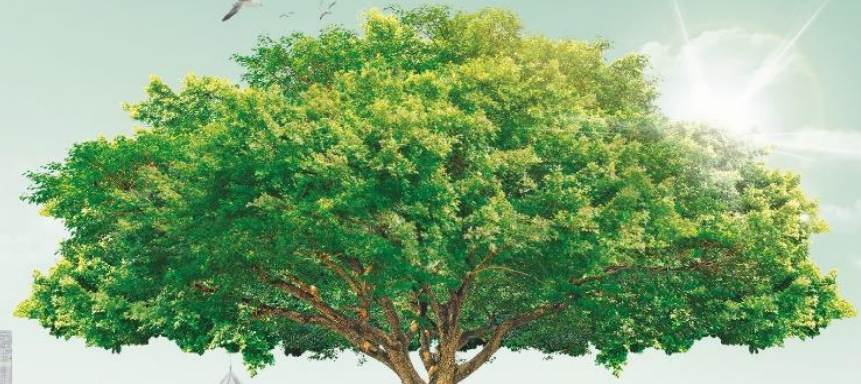
Waste

- ✓ GRI 306-2 Waste by type and disposal method

KASIKORNBANK

A Bank of

SUSTAINABILITY



ด้วยจิตวิญญาณและ
วัฒนธรรมองค์กรที่เข้มแข็ง

ธนาคารกสิกรไทย...ก้าวสู่ปีที่ 5
กับการเป็นธนาคารแห่งความยั่งยืน
ของโลกอย่างเต็มภาคภูมิ



Dow Jones Sustainability Indices (DJSI)
The first bank in Thailand and ASEAN selected as a member of the DJSI for five consecutive years (2016 - 2020)



Carbon Disclosure Project (CDP)
KBank assigned B (Management level) (2020)



Sustainability Award, Silver Class of the banking industry (2021)
Bronze Class: (2018 - 2020)



Carbon Neutral Certification
The first commercial bank in Thailand granted this certification for three consecutive years (2018 - 2020)



FTSE4 Good Emerging Index
Selected as a member of the FTSE4Good Emerging Index for five consecutive years (2016 - 2020)



The ESG 100 Certificate
One of 100 companies selected as having outstanding ESG performance for five consecutive years (2016 - 2020)



MSCI ESG Ratings at "AA"
A leading company in the banking industry in emerging markets in ESG operations (2020)



SET Sustainability Awards Outstanding Sustainability Awards
for two consecutive years (2018 - 2020)



Bloomberg Gender Equality Index (GEI)
The first company in Thailand selected as a member of the Bloomberg Gender-Equality Index for three consecutive years (2019 - 2021)



Thailand Sustainability Investment (THSI)
Included in THSI for five years (2016, 2017 - 2020)