

Sustainability Report  
2025



# THE TRANSITION THAT MATTERS



An aerial photograph of a city at dusk, showing a dense urban landscape with numerous high-rise buildings and a river winding through the lower part of the frame. The sky is a deep purple and blue, with some clouds. A semi-transparent dark grey rectangular box is centered over the image, containing white text.

Vision

**Growing alongside the success  
of our clients, the economy, and society.**

Mission

**Allocating resources to clients  
appropriately and efficiently,  
through services beyond expectation.**

Purpose

**Driving the economy sustainably  
to optimise the benefits of all stakeholders.**

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## Message from the Board of Directors



**Flooding and extreme weather events across several regions of Thailand throughout 2025 reflect the escalating impacts of climate change, which may already have become the “New Normal”.** Data from the Climate Risk Index 2026, as cited by the Department of Climate Change and Environment, indicate that Thailand ranks 17th globally in terms of exposure to extreme weather impacts, highlighting the country’s significant vulnerability to climate-related events. At the same time, Climate Action Tracker’s assessment also indicates that Thailand’s policies and progress in addressing climate change remain at a “Critically Insufficient” level.

**Kiatnakin Phatra Financial Group (the Group) recognises the urgency and importance of taking part in addressing climate change and is ready to support Thailand’s transition to a low-carbon economy,** particularly by contributing to the advancement of Thailand’s Nationally Determined Contribution (NDC 3.0). NDC 3.0 sets the target to achieve net zero greenhouse gas emissions (Net Zero) in 2050, which is 15 years earlier than the previous target. This transition is not only an environmental challenge, but also a significant opportunity to develop new business models, foster financial innovation, and support the country’s sustainable growth over the long term.

**The Group continues to focus on Material Sustainability Issues to create long-term value for stakeholders.** Over the past year, the Group made progress in key areas, including:

- **Advancing transition finance** in line with the Bank of Thailand’s guidelines to support businesses in adapting to a low-carbon economy, while further strengthening the integration of environmental, social, and governance (ESG) factors into credit assessment and risk management processes.
- **Responsible investment in line with the Principles for Responsible Investment (PRI)**, reflecting the investment management business’s commitment to integrating ESG factors into analysis, investment decisions, and risk management to deliver sustainable long-term returns.
- **Enhancing financial products and services through digital innovation** to improve access to financial services and investment, and to strengthen financial literacy among people in Thailand through the Group’s platforms and initiatives.

In addition to the above, the Group strengthened sustainability management in both policy and governance to drive sustainability systematically and in alignment with business strategy. These developments contributed to the Group achieving the highest level, **AAA, in the SET ESG Ratings assessment**, and receiving, for the first time, the **Human Rights Award at the “Outstanding” level** for 2025, granted by the Rights and Liberties Protection Department, Ministry of Justice.

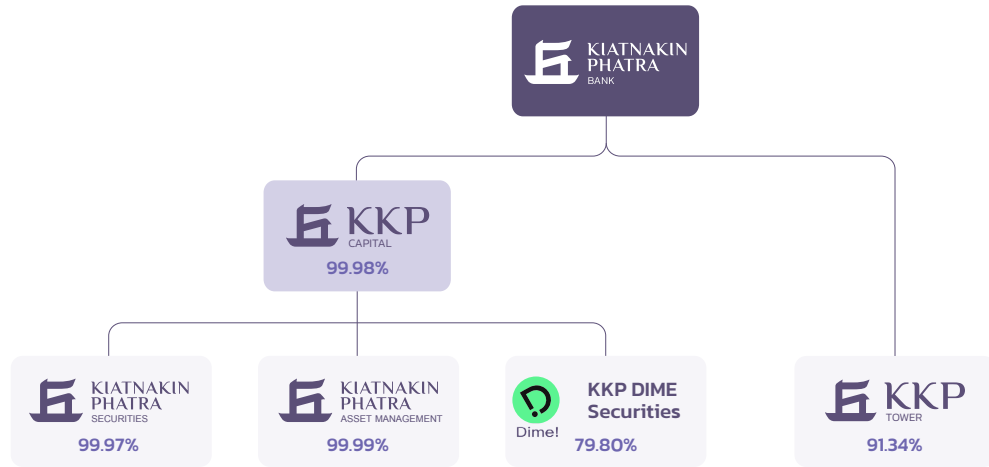
**On behalf of the Board of Directors, we would like to thank all stakeholders for their continued trust and support.** We remain committed to upholding business ethics, delivering appropriate returns to shareholders, and conducting business responsibly to contribute to sustainable economic and social development for Thailand.

# About KKPFG

## General Information

<b>Company Name</b>	Kiatnakin Phatra Bank Public Company Limited	<b>Status</b>	Listed company on the Stock Exchange of Thailand
<b>Nature of Business</b>	Commercial banking, capital market, and related businesses as authorised under the Financial Institutions Business Act, the Securities and Exchange Act, and related announcements by the Securities and Exchange Commission of Thailand	<b>Area of Operations</b>	Thailand
		<b>Head Office</b>	209 KKP Tower, Sukhumvit 21 (Asoke) Road, Khlong Toei Nuea, Watthana, Bangkok 10110
		<b>Company Registration Number</b>	0107536000986
		<b>Telephone / Fax</b>	02 165 5555 / 02 165 5500
		<b>Website</b>	www.kkpfg.com

## Group Structure



Kiatnakin Phatra Financial Group (the Group) is listed on the Stock Exchange of Thailand under the ticker "KKP". The Group operates across commercial banking and capital markets, with Kiatnakin Phatra Bank Public Company Limited as the parent company. The Group's subsidiaries include KKP Capital Public Company Limited, which operates as a holding company, and KKP Tower Company Limited, which provides office building leasing and property management services to the Bank and Group companies.

Under KKP Capital Public Company Limited, subsidiaries include Kiatnakin Phatra Securities Public Company Limited, Kiatnakin Phatra Asset Management Company Limited, and KKP Dime Securities Company Limited, providing integrated financial and investment services to meet customers' needs comprehensively.

## Businesses and Services

	<b>Retail Customers</b>	<ul style="list-style-type: none"> <li>• Deposits and fund transfer, payment and collection services</li> <li>• Auto hire purchase loans, housing loans, personal loans</li> <li>• Comprehensive investment services, mutual funds, personal investment advisory</li> <li>• Foreign exchange services</li> <li>• Bancassurance</li> <li>• Special asset management</li> </ul>
	<b>Corporate Customers</b>	<ul style="list-style-type: none"> <li>• Deposits and fund transfer, payment and collection services</li> <li>• Business and corporate loans</li> <li>• Investment banking and capital markets</li> <li>• Securities business</li> <li>• Investment services and financial planning</li> </ul>
	<b>Institutional Customers</b>	<ul style="list-style-type: none"> <li>• Institutional securities trading and trade operations</li> <li>• Securities borrowing and lending (SBL)</li> <li>• Fund services, debt instruments, foreign exchange, interest rate derivatives, and equity derivatives</li> </ul>

## Memberships and Strategic Partnerships

The Group has joined and collaborated with external organisations to raise standards of business conduct, market development, and sustainability at both national and international levels. Key examples include:

Domestic Memberships

Principles for Responsible Investment

For further information page 33 >

Partnership for Carbon Accounting Financials

For further information page 47 >

International Memberships

# Sustainability Awards



SET ESG Ratings "AAA" which is the highest level, awarded by the Stock Exchange of Thailand



Corporate Governance Report (CGR) rating "Excellent" (5 stars) from the 2025 survey of corporate governance practices of Thai listed companies by the Thai Institute of Directors (IOD)



AGM Checklist score of 100 points, 5 coins, from the 2025 Annual General Meeting quality assessment conducted by the Thai Investors Association, the Securities and Exchange Commission (SEC), and the Thai Listed Companies Association



Sustainability Disclosure Award 2025, awarded by Thaipat Institute



Outstanding Asset Management Company Awards, ESG, at the SET Awards 2025, for the third consecutive year (2023 to 2025), organised by the Stock Exchange of Thailand in collaboration with Money and Banking magazine



ThaiBMA Best Bond Awards 2024, Deal of the Year, awarded by the Thai Bond Market Association (ThaiBMA), for serving as distributor for AIS Sustainability Bonds valued at THB 25,000 million, the largest ESG Rating AAA(thai) bond issuance in Thailand



Honour award from the "Thai Capital Market: United to Empower Knowledge to the Public" initiative, organised by the SEC, for the second consecutive year



Outstanding Sustainability Role Model Award under the 6-Partnership Financial Discipline Campaign in 2025, presented by the Federation of Business and Professional Women's Associations of Thailand, for the sixth consecutive year.



Human Rights Award at the "Outstanding" level for 2025, awarded by the Rights and Liberties Protection Department, Ministry of Justice



Health Organization Award 2025, awarded by Thailand's No Belly Network, Royal College of Physicians of Thailand, supported by Thai Health Promotion Foundation



Physical Activity Boost-Up Organization 2025, awarded by Thailand's No Belly Network, Royal College of Physicians of Thailand, supported by Thai Health Promotion Foundation



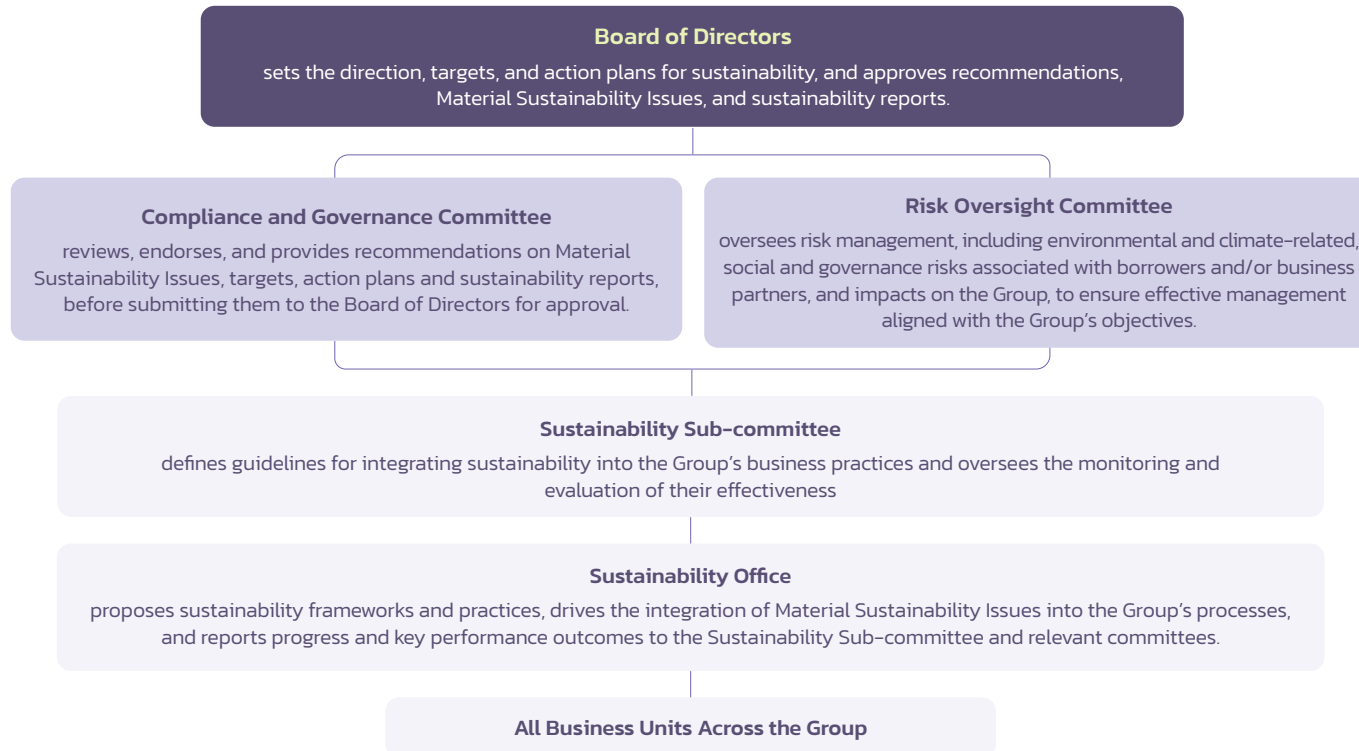
Building Safety Award 2025, Gold level, High Rise Extra Large category, awarded by the Building Inspectors Association in collaboration with the Department of Public Works and Town and Country Planning, presented to KKP Tower

## Driving Sustainability

Kiatnakin Phatra Financial Group (the Group) is committed to responsible and sustainable business, believing that this will create positive impacts on Thailand's economy and society, while maintaining an appropriate balance of interests among all stakeholder groups. The Group therefore integrates Material Sustainability Issues across Environmental, Social, and Governance (ESG) dimensions into its operating processes, aligned with the Principles for Responsible Banking (PRB), the Principles for Responsible Investment (PRI), and the Sustainable Finance Initiatives for Thailand.

### Sustainability Governance Structure

The Group has clearly defined the scope and responsibilities for managing Material Sustainability Issues, including related risk management. These responsibilities cover the Board of Directors, Board committees, the Sustainability Sub-committee, and the units responsible for ESG, to ensure effective implementation and tangible outcomes.



In 2025, the Board of Directors and its committees considered, approved, and endorsed key agenda items, such as the sustainability strategy and action plan for 2025 to 2026, the review of Material Sustainability Issues, the ESG risk management framework and risk appetite, the Human Rights Policy and the results of Human Rights Due Diligence (HRDD), and the Group's annual sustainability report.

The Sustainability Sub-committee held seven meetings to acknowledge and consider key agenda items, such as the mid-year 2025 progress update against the sustainability strategy and targets, the results of ESG risk assessments for high-risk credit applications, and human rights risk management measures informed by the HRDD results.

## Sustainability Policy

The Group promotes the integration of sustainability considerations into all business activities and processes. Directors, executives, employees, and all personnel are expected to recognise the Group's intent and to consider sustainability in performing their roles.

To ensure effective sustainability management and tangible outcomes, the Group has established the following core processes for integrating sustainability into internal operations:

- **Materiality Assessment:** A structured process to identify and prioritise ESG issues that could significantly affect the Group's financial performance, risk profile, business strategy, or long-term value creation, as well as issues that are most significant to key stakeholders.
- **Sustainability Risk Management:** Integrating ESG risk identification and management into the Group's enterprise risk management framework.
- **Sustainability Disclosure:** Communicating sustainability performance to stakeholders.

In 2025, the Group fully implemented the core processes above and integrated ESG considerations into core businesses, including corporate and commercial lending, asset management, and investment advisory, among others.

### The Group's Sustainability Policy



## Human Rights Policy

The Group respects and upholds human rights as part of its responsible and sustainable business approach. The Group complies with Thai labour and human rights laws and regulations, the International Bill of Human Rights, including the Universal Declaration of Human Rights, and the United Nations Guiding Principles on Business and Human Rights (UNGPs), to promote business conduct that respects human rights and to prevent human rights violations against all stakeholder groups. Key principles include:

- The Group is obligated to respect human rights, avoid violations, and exercise due care to prevent adverse human rights impacts across all business activities.
- The Group undertakes comprehensive Human Rights Due Diligence (HRDD) to monitor human rights-related incidents and issues, and to identify and assess human rights risks affecting stakeholder groups arising from the Group's operations.
- The Group communicates, raises awareness, and provides training for personnel on conducting business in accordance with human rights principles.



### The Group's Human Rights Policy

In 2025, the Group conducted HRDD covering key stakeholders, including employees, suppliers, and customers of the Bank and Group companies, to manage human rights risks that may arise from business operations. The assessment found no incidents of human rights violation.



Human Rights Violations  
**0 cases**



### Full HRDD Report of the Group

## Sustainability Strategy

During 2025 and 2026, the Group is executing the "Enhancing Implementation" strategy to establish a systematic sustainability foundation through the core processes and to encourage all units to apply sustainability in their day-to-day work. This accelerates the practical integration of ESG considerations into business operations.

### Core Process



#### Sustainability Materiality Assessment

To inform the development of strategic direction and ensure effective execution



#### Sustainability Risk Management

Integrating climate change and human rights risks into the enterprise-wide risk management framework



#### Sustainability Disclosure

In accordance with international standards to enhance transparency and credibility

### Integration into Operations



#### Embedding sustainability into:

- ✓ Business operations
- ✓ Financial product and service development

### Expected Outcomes



**Creating long-term value for stakeholders through the Group's sustainable growth**



The Group's sustainability operating principles are as follows:

- 1. Right-sized commitments** : We choose what we can actually do and don't take on more than we can handle.
- 2. ESG stays in the business** : Our sustainability work is part of how we operate, not something we do on the side.
- 3. Depth over breadth**: We focus on what matters most and see it through to real results.
- 4. Results first, story second** : We get things done before we talk about them.















#### Chalee Chantanayingyong

Independent Director / Chairperson of Compliance and Governance Committee / Member of Audit Committee



## Sustainability Targets for 2025

The Group has defined clear Key Performance Indicators (KPIs) for delivering its sustainability strategy and cascaded the relevant KPIs to executives and employees as appropriate. This supports tangible progress in sustainability implementation.

	Target in 2025	Performance in 2025	Performance in 2024	SDGs
Environment	Amount of greenhouse gas (GHG) emissions (Scope 1 and 2) to decrease by 8.3% from the previous year	<b>-8.6% from prior year</b> 8,714 tCO <sub>2</sub> e	-7.2% from prior year 9,529 tCO <sub>2</sub> e	
	Amount of Sustainable Loans to 15.9 billion baht (outstanding balance)	<b>9.46 billion baht</b>	7.73 billion baht	  
Social	Proportion of digital transactions > 95%	<b>97.6%</b>	94.7%	 
	Number of people receiving financial knowledge through offline channels > 5,000 people	<b>9,838 people</b>	6,130 people	
	Number of people accessing financial knowledge through online channels must not be lower than the previous year	<b>+135%</b> from prior year	+25% from prior year	
	Time contributed to employee volunteering activities reaches 2.80 hours/FTE (Full-time Equivalent)	<b>3.41 hours/FTE</b>	2.13 hours/FTE	 
Governance	No Significant breach from unauthorized system access to customers' personal data, which would significantly affect customers and KKPFG	<b>0 cases</b>	0 cases	
	Percentage of corporate customers screened using ESG criteria prior to credit approval equals 100%	<b>100%</b>	91%	 
	SET ESG Rating assessment at AAA level	<b>SET AAA</b> ESG Ratings 2025 AAA	<b>SET AA</b> ESG Ratings 2024 AA	

<sup>1</sup> These figures represent greenhouse gas accounting recorded internally by the Group and have not yet been verified by the Thailand Greenhouse Gas Management Organization (TGO). Accordingly, the figures may be subject to revision upon completion of the verification process.

<sup>2</sup> The figures have been revised following the completion of external verification. Further details are available under the "External Assurance" section of this Sustainability Report.

<sup>3</sup> The figures have been restated in line with the Group's Sustainable Finance Framework, which was finalised in 2025.

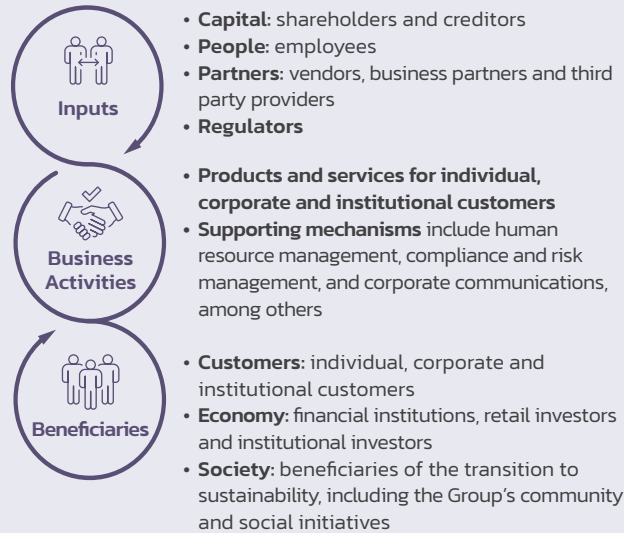
# Materiality Assessment

Kiatnakin Phatra Financial Group (the Group) has enhanced its materiality assessment by considering impacts of business activities on society and the environment (Impact Materiality) alongside impacts on the Group's financial performance (Financial Materiality), in line with the double materiality approach.

## Stakeholder Engagement

The Group values engagement with all stakeholder groups to understand expectations, trends, and potential impacts across the value chain. The Group uses this information to develop its business, products and services, and sustainability implementation, to respond to stakeholder expectations effectively and systematically.

### Business Value Chain



Details of stakeholder groups, expectations, and the Group's responses are disclosed in the Annual Registration Statement and Annual Report 2025 (Form 56-1 One Report), under the section on managing impacts on stakeholders across the business value chain.

[Annual Report 2025 \(Form 56-1 One Report\)](#)

## Materiality Assessment Process



Based on the Global Reporting Initiative (GRI Standards), an international standard for sustainability disclosures.

## Revision of the Material Sustainability Issues

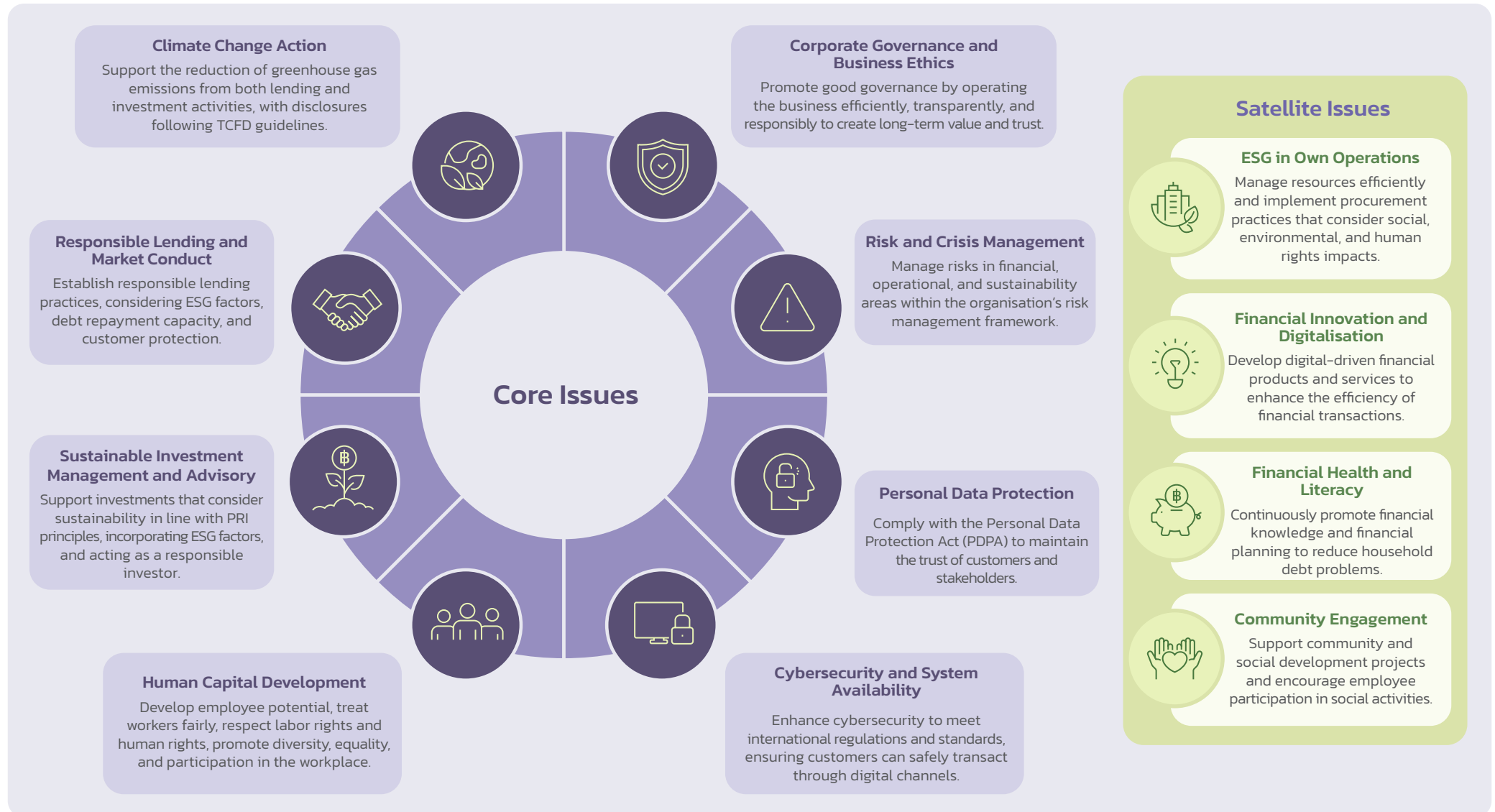
Material Sustainability Issues for 2025 have changed from 2024 as follows:

- Added** "Community Engagement" (CSR Activities) as a material sustainability issue, as the Group places importance on this area and has clear implementation.
- Removed** "Tax Governance and Transparency" and "Sustainable Procurement" as Material Sustainability Issues, and consolidated them under "Corporate Governance and Business Ethics" and "ESG in Own Operations" respectively.
- Renamed** six Material Sustainability Issues to better reflect the Group's implementation and align with international standards, for example, "Sustainable Investment" was renamed to "Sustainable Investment Management and Advisory".

## Material Sustainability Issues for 2025

Based on the materiality assessment results, the Board of Directors approved 12 Material Sustainability Issues for 2025, grouped by priority as follows:

- 1) Core material issues (Core Issues)** issues that are material in two dimensions, both impacts on society and the environment and financial impacts on the Group (double materiality), totalling eight topics.
- 2) Satellite material issues (Satellite Issues)** issues that are material in one dimension (single materiality), totalling four topics.









# Corporate Governance and Business Ethics



## Corporate Governance

The Board of Directors places strong emphasis on good corporate governance and regularly reviews and updates its corporate governance policy on an annual basis, most recently on 13 November 2025, to provide guidance for implementation and to strengthen governance standards in line with international best practice. The policy is structured into four sections as follows:

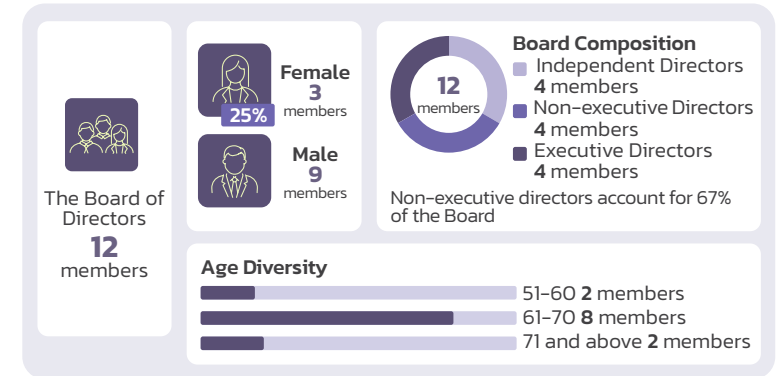
 <p><b>Section 1</b> Rights of Shareholders and Equitable Treatment of Shareholders</p>	 <p><b>Section 2</b> Role of Stakeholders and Sustainable Business Development</p>
 <p><b>Section 3</b> Disclosure and Transparency</p>	 <p><b>Section 4</b> Board Responsibilities</p>

The policy has also been communicated and disseminated through SharePoint to ensure that directors, executives and employees are informed and adhere to it rigorously in the course of their work.

 [The Bank's Corporate Governance Policy](#)

Kiatnakin Phatra Financial Group (the Group) believes that good corporate governance is fundamental to efficient, transparent and accountable business operations. The Group seeks to ensure that organisational decision-making is guided by ethical principles, compliance with applicable laws and regulations, and due consideration of stakeholders, in order to create long-term value and sustain confidence in the organisation.

## Structure and Diversity of the Board of Directors



In selecting directors, the Group considers qualifications aligned with the nature of its business, associated risks and strategic direction, while taking into account board diversity and ensuring non-discrimination à la the Group's Human Rights Policy. This approach supports governance effectiveness and enhances the quality of Board-level decision-making, which may affect the organisation's continuity and long-term value.

The Group has appointed a non-executive director to serve as Chairman of the Board, with the role clearly separated from that of the Chief Executive Officer. The Group has also set targets to ensure that at least one non-executive director has experience in the Group's core businesses and that at least one director has knowledge or experience in information technology. These targets have already been achieved.

### Results of the 2025 Corporate Governance Report of Thai Listed Companies (CGR) by the Thai Institute of Directors (IOD)

The Bank was rated "Excellent" in the 2025 CGR assessment, with a score of 99 points, and received a five-star recognition from the Thai Institute of Directors. In 2025, the Bank's score was higher than both the average score of all 844 listed companies assessed and the average score of 93 listed companies with market capitalisation between THB 10,000 million and THB 30,000 million, which stood at 83 points and 94 points, respectively.

In 2025, the assessment comprised 173 criteria across four categories, as presented in the table below.

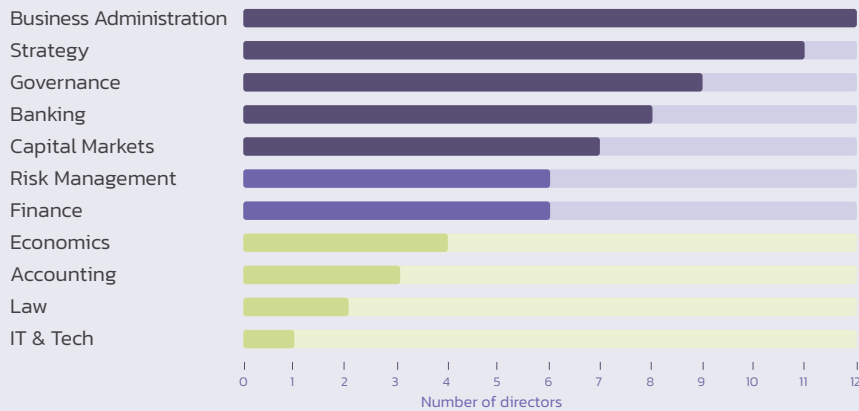
Category	CGR Score		
	All listed companies (844 companies)	Market capitalisation THB 10,000-30,000 million (93 companies)	KKP 2025
1. Rights and Equitable Treatment of Shareholders	86	89	93
2. Role of Stakeholders and Corporate Sustainability	80	95	96
3. Disclosure and transparency	88	96	96
4. Board Responsibilities	73	82	94
<b>Overall average score</b>	<b>83</b>	<b>94</b>	<b>99</b>

## Professional Skills and Expertise of the Board

The Group's directors possess a broad range of professional skills and expertise covering corporate governance, risk management, finance and accounting, law, information technology, cyber security, banking and capital markets, as detailed below.

### Collective Competencies

This chart shows the number of directors with expertise in each area. The Board's key strength is in Business Administration, where 100% of directors have expertise.



## Board Performance Evaluation

The Group requires annual performance evaluations of the Board of Directors at both Board and individual levels, as well as evaluations of Board sub-committees at least once a year. The evaluation results are reported to the Board and used to support the continuous improvement of governance effectiveness.

The evaluation process is based on assessment forms reviewed by the Nomination and Remuneration Committee. These may cover the overall performance of the Board or Board sub-committees, and/or specific matters relating to key roles and responsibilities. In addition, the Group promotes individual assessment through both self-evaluation and cross-evaluation, and the results are used to improve performance in the following year.

**Evaluation Structure** There is an annual performance evaluation, divided into two main areas.



#### Collective

Evaluation of the overall performance of the Board of Directors



#### Individual

- Self-assessment
- Peer assessment



Performance Evaluation Results  
Board of Directors for  
the year 2025

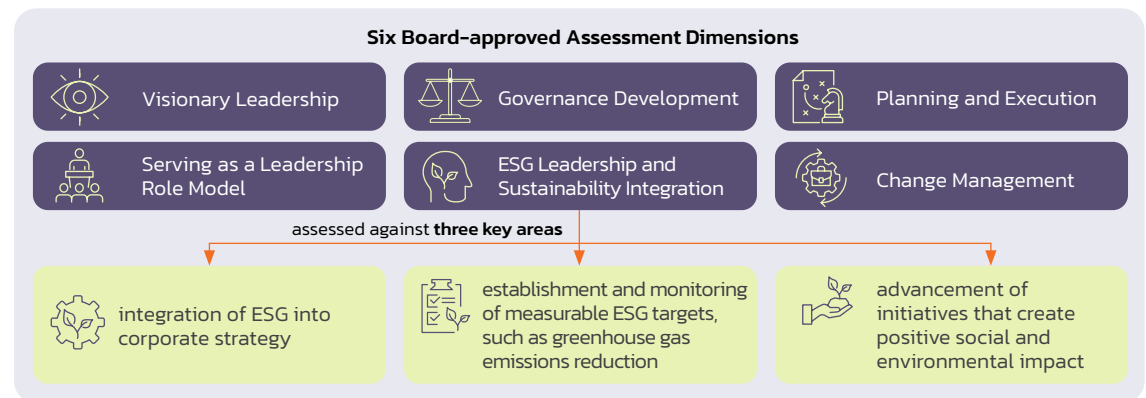
It is at **a good level.**

## Remuneration of Senior Executives

The Group oversees senior executive remuneration in accordance with a pay-for-performance approach. This covers both fixed remuneration and variable pay linked to long-term performance. Executive compensation is regularly reviewed to ensure alignment with roles and responsibilities, supported by peer benchmarking against remuneration levels in comparable commercial banks.

The Group complies with the laws of Thailand, including the Securities and Exchange Act B.E. 2535 (1992). In cases where an executive fails to perform duties in accordance with Section 89/7, the Bank may take legal action to require the executive to return any undue benefits to the Company (clawback) pursuant to Sections 89/18 and 89/19.

The Group's Chief Executive Officer is evaluated and remunerated based on six Board-approved assessment dimensions:



Senior executive remuneration is **linked to long-term performance, including sustainability and climate change.**

## KKP Code of Conduct

The Group has established a Code of Conduct as a guideline for directors, executives and employees at all levels, reflecting its commitment to conducting business professionally under the principle of "Be a leader, not a follower". The Group seeks to create value for customers, stakeholders and society on the basis of responsible business conduct and long-term growth alongside the success of customers and society.

The Group's Code of Conduct is founded on four core principles: (1) sustainable growth; (2) conducting business with integrity; (3) providing opportunities in an inclusive, transparent and fair manner; and (4) maintaining professionalism. The Code is reviewed annually and compliance is monitored on an ongoing basis to identify instances of non-compliance and ensure that appropriate corrective actions are taken. In 2025, the Group updated its Code of Conduct to strengthen coverage of key issues, including sustainable business conduct, anti-corruption in all forms, promotion of whistleblowing, and human rights, in line with the Group's vision, corporate principles and evolving stakeholder expectations.

The Group adopts a zero-tolerance to misconduct approach and will take appropriate disciplinary and legal action to uphold ethical standards and protect the interests of all stakeholder groups fairly.

The Board of Directors oversees and is responsible for approving policies and guidelines related to the Code of Conduct and has delegated oversight of compliance with the Code to the Compliance and Corporate Governance Committee, which reports regularly to the Board on implementation and reviews the appropriateness of the policy annually. The Head of Legal and Compliance serves as secretary to the Compliance and Governance Committee.



**Ethics Campaign: KKP X-Files: Know It Right, Do It Right**

The Group recognises that a **strong corporate culture is one of the most effective safeguards against risk and an important foundation for long-term resilience**. In 2025, the Group proactively communicated under the campaign “KKP X-Files: Know It Right, Do It Right”, with the aim of simplifying complex disciplinary and ethical requirements so that they are easier to understand and accessible to employees at all levels. Communication was delivered through KKP Talk sessions and short video clips on the Taxila learning platform to raise awareness of the consequences of misconduct across three key topics, as follows:

Key Pillars	Topic Highlight
1. Morality & Ethics	<b>Workplace Harassment &amp; Morality:</b> Preventing harassment and exploitation of more vulnerable persons in order to foster a respectful workplace. Number of Participants <b>639</b> persons
2. Human Rights	<b>Human Rights &amp; Whistleblowing:</b> Guidance on responding to rights violations and regulatory breaches, together with proper whistleblowing procedures. Number of Participants <b>421</b> persons
3. Investigation	<b>Consequence Management:</b> Communication of serious disciplinary misconduct cases and penalties as case studies to serve as lessons and deterrents. Number of Participants <b>244</b> persons

In addition to ethics promotion initiatives, the Group places the highest importance on confidential whistleblowing channels, together with strict measures to protect whistleblowers from retaliation or discriminatory treatment.

**Anti-corruption Policy**

The Group is committed to combating corruption and bribery in all forms, adhering strictly to ethical principles, good corporate governance, and all applicable laws and regulations. Clear policies and guidelines are established to ensure that directors, executives, and employees conduct their duties with transparency and integrity. **The Group adopts a Zero Tolerance to Corruption approach.** Directors, executives, and employees are strictly prohibited from offering, giving, or accepting any form of bribe or undue benefit from any party, whether in the public or private sector, either directly or indirectly. The Group does not support or engage in any activities related to corruption under any circumstances and provides protection to individuals who refuse to participate in corrupt practices or who comply with the Group’s policies, even where such actions may affect business opportunities.



In 2025, the Group recorded **zero fines, penalties or compensation payments** related to corruption.



**Summary of the Anti-corruption Policy**

**Corruption Risk Assessment and Management**

The Group requires all departments of the Bank and its subsidiaries to conduct regular operational risk assessments through the Risk Control Self Assessment (RCSA) process, which includes the identification and assessment of corruption risks across all business operations and functions, covering all principal types of corruption including bribery, conflict of interest, illegal gratuities, and economic extortion. Assessment results are reported to the Bank’s operational risk management function for review, analysis and regular reporting to the Risk Oversight Committee and senior management to ensure that appropriate and adequate control measures are in place.

Where corruption risks are identified as high risks, line executives and the relevant risk owners are responsible for implementing response measures and controls. They are required to prepare risk mitigation plans in line with the Group’s operational risk management policy

The Group also assesses corruption risks relating to suppliers in the procurement process. Anti-corruption requirements are communicated to vendors, intermediaries, including contractors and agents, counterparties and consultants engaged by the Group, and these parties are required to comply strictly with Thai anti-corruption laws as well as the Group’s Anti-corruption Policy. Anti-corruption clauses are incorporated into procurement contracts, and compliance is monitored on an ongoing basis. Where breaches are identified, the Group will consider action in accordance with the relevant contractual provisions.

**No Gift Policy**

The Group has established procedures governing the giving and receiving of gifts or benefits with external parties, which apply strictly to all directors, executives and employees across the Group. The key principle is that the giving or receiving of gifts must not influence decision-making, lead to corruption, or create direct or indirect conflicts of interest.

- **Thresholds and control process:** gifts valued at no more than THB 3,000 may be accepted or given as appropriate. Where the value is THB 3,000 or more, employees must notify their supervisor and record the item in the gift register for verification. Any gift given to a public official, regardless of value, must receive prior approval from the Compliance functions for banking and capital markets businesses and must be paid only by cashier’s cheque in order to mitigate bribery risk.
- **Oversight:** The Compliance Department is responsible for overseeing compliance with the procedures, receiving approval requests and providing advice to employees at all levels, while Internal Audit reviews the relevant processes and practices. Any breach of the procedures is treated as a disciplinary offence and may also result in penalties under the Organic Act on Anti-Corruption 2018.



**ขอความร่วมมือ**

ขอความร่วมมือจากคณะกรรมการ ผู้บริหาร และพนักงานทุกท่าน งดให้หรือรับของขวัญ และงดรับผลประโยชน์ใด ๆ จากบุคคลภายนอก และปฏิบัติตามนโยบาย No Gift Policy อย่างเคร่งครัด

**ข้อควรปฏิบัติกรณีที่ต้องรับหรือให้ของขวัญ**  
เฉพาะกรณีจำเป็นหรือไม่สามารถปฏิเสธได้

การให้ของขวัญและการเลี้ยงรับรองเจ้าหน้าที่ของรัฐ ต้องดำเนินการด้วยความระมัดระวัง และรอบคอบ เพื่อไม่ให้นำไปสู่การคอร์รัปชันหรือก่อให้เกิดความเสียหายต่อชื่อเสียงของกลุ่มธุรกิจฯ

Tel. 02 165 5555

## Communication and Awareness on Corruption

### Communication with Suppliers and External Service Providers

The Group systematically communicates its Anti-corruption Policy to all suppliers and external service providers. In 2025, letters communicating the Anti-corruption Policy and No Gift Policy were sent to suppliers and external service providers, together with an online form requiring them to acknowledge and confirm compliance.

### Internal Communication and Training

The Group communicates its zero-tolerance to all forms of corruption, covering topics such as bribery, insider trading and related party transactions, to all directors, executives and employees to ensure that they acknowledge, understand and comply strictly with the Anti-corruption Policy.

**Anti-corruption Internal training**

Prohibition on Giving or Receiving Bribes in Dealings with Both Public and Private Sector Entities

No Gift Policy and Hospitality Guidelines

Prevention of Conflicts of Interest

Whistleblowing Channels

Penalties for Policy Breaches

**Employee Training Results for 2025**

99.8%

**Total Employees**  
4,728 people

**Current Employees**  
4,477 people

100% completed the training

**Employees Completed Training**  
4,717 people

**New Employees**  
11 people

During the 3 months probation period, they are required to complete the test in order to pass probation.

**CAC**  
COLLECTIVE ACTION AGAINST CORRUPTION

**Expressed intention to participate in the Thai Private Sector Collective Action Against Corruption (CAC) project**

The Bank and its group companies have signed an agreement to participate in the Thai Private Sector Collective Action Against Corruption Project. It demonstrates its commitment to anti-corruption in all forms by adhering to the principles of ethics, transparency, and good corporate governance, as well as promoting a common attitude towards anti-corruption within the organisation. The companies in the business group have been certified as CAC members and are certified to renew their CAC membership every 3 years.

## Campaign to Raise Awareness of Good Corporate Governance

The Group uses Town Hall meetings as a key mechanism to promote strategic transparency and communicate organisational direction, while also listening to the voice of employees to build shared understanding and align the organisation behind common goals.

In 2025, senior management communicated the Group's position on business ethics and human rights, including a declaration of zero tolerance for sexual harassment in order to promote a safe working environment and respect for human dignity. Management also reiterated whistleblower protection measures to help strengthen a culture of doing what is right.

The Group also disseminates relevant policies through multiple channels, including internal email, the Group's website and the Employee Handbook. In addition, annual e-Learning ethics training with a test is provided for directors, executives and employees, while human rights policy training is included in the orientation programme for new employees. In addition, the Group provides manager training to handle reports or instances of bullying and harassment.

**“สอดส่องดูแล”  
แจ้งเบาะแสการกระทำผิด  
(Whistleblowing)**

**“รักษาบรรณธรรมทางธุรกิจ” หนึ่งในสำคัญของชาว KKP ทุกคน**  
แจ้งทันที ถ้าคุณรู้เบาะแสดังกล่าว “การกระทำความผิด หรือพบเห็นการทุจริต หรือสงสัยว่ามีการทุจริต” ที่การกระทำผิดของกรรมการ ผู้บริหาร พนักงาน และผู้ปฏิบัติงานของกลุ่มธุรกิจฯ ที่เข้าข่ายการทุจริตผิดกฎหมาย ประชดผิดวินัย ปฏิบัติผิดไม่เหมาะสม ทำผิดจรรยาบรรณ การละเมิดลิขสิทธิ์

แต่ไม่รวมถึงการร้องเรียนเกี่ยวกับผลิตภัณฑ์และบริการ เพื่อช่วยกันรักษาบรรณธรรมในการดำเนินธุรกิจ รวมทั้งรักษาชื่อเสียงและมาตรฐานความซื่อสัตย์ของ KKP ให้สูงขึ้น

**“ผู้แจ้งเบาะแสดังกล่าว” ข้อมูลไม่รั่วไหล ปกป้องด้วยหัวใจ**  
ผู้แจ้งเบาะแสดังกล่าว เพราะมีมาตรการคุ้มครองและรักษาความลับที่ผู้แจ้งเบาะแสดังกล่าวและผู้แจ้งเบาะแสดังกล่าวสามารถทำได้โดยมีขั้นตอนที่รัดกุมและปลอดภัยสูง ผู้แจ้งเบาะแสดังกล่าวสามารถแจ้งเบาะแสดังกล่าวได้โดยไม่เป็นกรรมสิทธิ์ในข้อมูลดังกล่าว และสามารถแจ้งเบาะแสดังกล่าวได้โดยไม่เป็นกรรมสิทธิ์ในข้อมูลดังกล่าว

**ผู้ที่ไม่ประสงค์แจ้งเบาะแสดังกล่าวแต่ได้รับความไม่ไว้วางใจ** ด้วยผลการสอบสวนและตรวจสอบข้อเท็จจริงอย่างไม่เป็นธรรม มีมติพ้นจากสายงานที่เกี่ยวข้อง ซึ่งสายบริหารทรัพยากรบุคคล ฝ่ายกำกับการณ์ปฏิบัติการปฏิบัติตามกฎหมายและระเบียบธุรกิจการงาน รวมถึงฝ่ายบริหารความเสี่ยงด้านอายุการรวมทางการเงิน

**ช่องทางการแจ้งเบาะแสการกระทำผิด (Whistleblowing)**

- แจ้งผ่านเว็บไซต์**  
โดยทำการกรอกแบบฟอร์มออนไลน์ **คลิกที่นี่**
- แจ้งผ่านทางจดหมาย**  
ที่ตู้ 209 อาคารเคพีทาวเวอร์ ถนนสุขุมวิท 21 (อโศก) แขวงคลองเตยเหนือ เขตวัฒนา กรุงเทพฯ 10110
- แจ้งผ่านทางอีเมล** [whistleblow@kkpfg.com](mailto:whistleblow@kkpfg.com)  
หรือแจ้งผ่านวีดิโอตามช่องทางแจ้งเบาะแสดังกล่าว

- 1. กรรมการอิสระ
- 2. ประธานกรรมการ
- 3. ประธานกรรมการตรวจสอบ
- 4. ประธานเจ้าหน้าที่บริหาร

- 5. ประธานสายบริหารทรัพยากรบุคคล
- 6. ประธานสายกฎหมายและกำกับดูแลการปฏิบัติงาน
- 7. หัวหน้าสำนักงานตรวจสอบภายใน

Tel. 02 165 5555 Optimize  
Your Opportunities

**เมื่อองค์กร  
จะไม่ทนกับ...  
Harassment  
& Sexual Harassment**

**ต้องออก EP.3**

**ตอนที่ 3**

**เจ้านายสั่งมา...  
ต้องทำทุกเรื่องจริงหรือ?**

**KKP X Files**  
รู้ข้อดี จะดีไม่มี  
Short clip

## Anti-money Laundering and Counter-terrorism and Proliferation of Weapon of Mass Destruction Financing (AML/CTPF)

The Group remains fully committed to, and places the highest priority on, compliance with laws on anti-money laundering and counter-terrorism and proliferation financing. It has established an Anti-money Laundering and Counter-terrorism and Proliferation Financing Policy as a core policy approved by the Board of Directors, together with subordinate operating procedures to ensure that employees and all companies within the Group comply strictly with applicable laws.

To strengthen compliance in 2025, the Group implemented the Joint Policy Statement of the Bank of Thailand and the Anti-money Laundering Office on the management of sanctions-related risks, as well as the Thai Bankers' Association's guidelines on sanctions risk management for the banking sector. These measures address risks associated with individuals or legal entities connected to high-risk jurisdictions or countries subject to sanctions, require enhanced due diligence (EDD), and include controls relating to dual-use items (DUI) and high-risk goods that could potentially be used in the production of weapons threatening international security.



## Financial Crime Risk Management Policy

The Group has established a Financial Crime Risk Management Policy based on a zero-tolerance approach to fraud in all forms, covering external fraud by customers and suppliers as well as internal fraud by personnel. The policy encompasses forgery, offences against property under the Criminal Code, and other forms of financial crime that may result in financial loss or reputational damage to the Group.

**Governance structure:** the Risk Oversight Committee is responsible for setting policy and overseeing the management of financial crime risks, acknowledging reports on fraud loss and considering action plans where losses exceed the Group's fraud risk tolerance. The financial crime risk management function is responsible for operational implementation across prevention, detection, investigation, legal action and digital crime monitoring.

The framework for managing fraud arising from financial transactions comprises four key dimensions



**Protection** the Bank has established fraud prevention measures covering the end-to-end process, including identity verification and authentication in accordance with the risk profile of each product and service channel, information security in line with PDPA and ISO/IEC 27001 standards, and the integration of fraud prevention factors into product design and development from the outset.



**Detection** a Digital Crime Monitoring system tracks customers' financial transactions across all channels in order to detect suspicious accounts or transactions and issue alerts in a timely manner. Data analytics and artificial intelligence are also used to enhance proactive detection, and whistleblowing channels are available 24 hours a day, seven days a week, for both internal and external parties.



**Response** the Group has established clear investigation and legal escalation processes, together with service level agreements for supporting affected users. The Group is also required to report fraud incidents causing widespread customer impact to the Bank of Thailand without delay.



**Collaboration** the Group has developed mechanisms for exchanging information with regulators and relevant agencies in order to proactively build public knowledge and awareness.

## Operational Measures to Prevent and Suppress Technology Crime

In 2025, the Group enhanced its measures to prevent and suppress technology crime in line with the Emergency Decree on Measures for the Prevention and Suppression of Technology Crime B.E. 2566 (2023) and its second amendment B.E. 2568 (2025), which took effect on 13 April 2025. The key measures comprise three main areas, as follows:



**Risk-based Management of Digital Transaction Limits** The Group has implemented customer profiling to determine Digital Banking transaction limits in line with each user's risk level and behavioural profile. Users are categorised into four groups - XS, S, M and L - with limits ranging from THB 30,000 to more than THB 200,000 per day. Any request to increase a limit is subject to strict verification of supporting evidence and source of funds.



**Management of High-risk Accounts** The Group has enhanced its ability to detect and manage accounts used as instruments of crime (mule accounts) at both individual and corporate levels by classifying risk through a colour-coded system. Measures vary according to severity and range from suspension of all transaction channels, suspension of electronic channels only, customer alerts and rejection of new account openings, to enhanced due diligence (EDD).

In addition, the Group has adopted the Predator system to monitor money transfer transactions in order to improve the detection of suspicious accounts and reduce customer losses. The Digital Crime Investigation team also works closely with the branch network to monitor suspicious accounts attempting cash withdrawals at branches. This enabled the Group to detect and stop fraudulent transactions and return funds to affected customers in several cases during the year.



**Coordination with External Agencies** The Group coordinates comprehensively with relevant public and private sector entities, including the Anti-money Laundering Office (AMLO), the Cyber Crime Investigation Bureau, the Bank of Thailand, other financial institutions and National ITMX Co., Ltd., through the Central Fraud Registry (CFR) system in order to suspend or unlock accounts in accordance with legal requirements. The Digital Crime Investigation team also participates in the monthly Fraud Working Group Meeting organised with the Thai Bankers' Association and the anti-fraud working group to exchange information and continuously strengthen practices for the prevention and suppression of technology crime.

## Whistleblowing Policy

The Group has established a Whistleblowing Policy to enable directors, executives, employees, workers and external parties to report information or complaints relating to fraud, unlawful conduct, breaches of the Anti-corruption Policy, the Code of Conduct, human rights, discrimination and harassment in all forms through designated channels.

**Fact-finding Process** upon receipt of a whistleblowing report, the Compliance function for banking laws and regulations conducts an initial review within three business days. Where the matter appears to involve misconduct, it is referred to the fact-finding function, which must complete its investigation within 15 days from receipt of the information. Where a fact-finding committee or another designated function is appointed, it must conduct the investigation and report progress every 30 days until completion. Once the process is concluded, the recipient of the report or the Compliance function must inform the whistleblower of the outcome without delay. Human Resources reports a summary to the Audit Committee on a quarterly basis.

**Whistleblower Protection** the Group provides full protection to whistleblowers acting in good faith. Identity information and related details are kept confidential on a need-to-know basis and handled in strict compliance with personal data protection laws. The Group will not impose disciplinary sanctions on, threaten or retaliate against whistleblowers or information providers acting in good faith under any circumstances, even if the report results in the Group losing a business opportunity.

**Communication** the Group communicates this policy to employees before they commence work and reiterates it at least once a year through internal communication channels. The policy is also communicated to suppliers and business partners through the corporate website, annual report, sustainability report and formal notification letters for acknowledgement at specified intervals.

**Policy Review** The Whistleblowing Policy shall be reviewed for appropriateness on an annual basis, or whenever there are significant changes. In cases where the review results in non-material changes, the Compliance and Corporate Governance Committee (CGC) is authorized to approve such revisions, with subsequent reporting to the Bank's Board of Directors.

In 2025, the Group received a total of 522 complaints, of which one case related to fraud or a breach of corporate governance policy. The Group implemented appropriate corrective actions, including the highest level of disciplinary action under its personnel management procedures, consideration of assistance for the affected party, and communication of the relevant policies to those concerned. The Board of Directors acknowledged the summary report at Meeting No. 1/2026 held on 22 January 2026.

### Whistleblowing Channels

The Group provides multiple whistleblowing channels and allows stakeholders to choose whether to disclose their identity.



#### Internal Channels

Directors, executives, employees and workers may submit written reports by letter or email to an independent director, the Chairman of the Board, the Chairman of the Audit Committee, the Chief Executive Officer, the Head of Human Resources, the Head of Legal and Compliance, or the Chief Audit Executive.



#### External Channels

Shareholders, customers, suppliers and employees of suppliers may submit written reports by letter or email to an independent director, the Chairman of the Audit Committee or the Company Secretary.



#### Online Channel

(for both internal and external parties)  
<https://kkpfg.com/en/whistleblowing-form>



### Whistleblowing Policy

## Tax Policy and Practice

The Group's tax policy is a part of its overall accounting policy. The Group does not employ tax structures designed to eliminate or reduce tax liabilities through complex tax planning or operating structures that could constitute tax avoidance. Nor does it take advantage of loopholes in tax legislation in the conduct of its business, or apply tax laws in a manner contrary to their intended spirit. In addition, the Group has established processes for tax study, planning, control, and mitigation of potential tax risks, managing such risks at an acceptable level in the course of business operations in order to comply effectively with complex tax requirements.

In 2025, the Group paid all categories of taxes accurately and in full, in line with its business transactions, and within the timeframes prescribed by law. Tax-related information was disclosed transparently to shareholders and stakeholders.

The Group also places importance on maintaining auditor independence. It has adopted an auditor rotation policy in accordance with the criteria prescribed by the Securities and Exchange Commission (SEC). Under these requirements, listed companies must rotate the key audit partner after he or she has served for seven fiscal years, followed by a cooling-off period of at least five consecutive fiscal years. The Company is committed to changing its auditor regularly in accordance with these requirements and to conducting a tender for a new audit firm on a regular basis. This approach helps ensure that the audit continues to be conducted independently and to a high standard, while reinforcing investor confidence in the Group's financial reporting.



# Risk and Crisis Management




Kiatnakin Phatra Financial Group (the Group) places importance on risk management and crisis management as a foundation for long-term resilience and sustainability. The Group adopts a systematic approach to identifying, analysing, assessing, monitoring, and communicating risks that may affect the business, stakeholders, and the environment, while establishing preventive, mitigating, and recovery measures and integrating these with business continuity planning. This supports informed strategic decision-making, reduces losses arising from unexpected events and maintains an appropriate balance between business growth and risk within acceptable levels.

## Risk Management Structure

The Board of Directors oversees risk management closely through the Risk Oversight Committee, with the objective of ensuring that risk management is embedded across the organisation. Each business line and function is accountable for understanding and managing its own risks in accordance with the Group’s overall risk management framework and policies. The Board of Directors regularly reviews the effectiveness of the risk management process, or whenever significant changes or events arise, to ensure that risk management remains effective and aligned with the Group’s objectives.



The Group has designated the Risk Management Division, which is independent from the business functions, to oversee and control risks within acceptable levels and to provide independent and reliable views on business risks. The division also reviews the adequacy of risk management and control mechanisms across individual business lines and units. Capital is allocated to each business line to absorb its risks, based on the risks inherent in transactions together with losses arising from those activities. In addition, the Group has designated central risk management representatives for companies within the Group to ensure strict compliance with relevant policies in line with Bank of Thailand requirements and international standards.



**Strengthening Governance Capabilities**

All members of the Board of Directors receive training on risk management upon appointment and continue to undergo relevant training on an ongoing basis, as appropriate. In addition, independent directors with expertise and experience in risk management contribute to oversight at the Board level.

## Risk Management

The Group has established risk management policies and frameworks in accordance with the COSO Enterprise Risk Management (COSO-ERM) approach and in line with international standards, including Basel III, to ensure that its risk management system is appropriate, comprehensive and commensurate with the scale and complexity of transactions. The framework covers key risks, including credit risk, credit concentration risk, market risk, liquidity risk, interest rate risk in the banking book, strategic risk, reputational risk, legal and compliance risk, operational risk and information technology risk.

### Principles of Risk Management

The Group applies risk management principles that emphasise the systematic identification, assessment, monitoring and control of risks so that risk remains within acceptable levels and aligned with the organisation's strategy. These principles also emphasise transparency, accountability and clear communication across all levels of the organisation. The key principles are as follows:

- Risk Owners** are primarily responsible for controlling and managing risks within their respective functions.
- Collaborative risk control** by risk owners and independent oversight functions.
- Maintain risk within acceptable levels through the **Three Lines of Defense model** to ensure appropriate and effective risk oversight across the Group, comprising:



#### Level 1 – Risk Owners

Responsible for controlling risks within their respective functions at an appropriate level.



#### Level 2 – Risk Management

Legal and Compliance Functions: Responsible for reviewing risk management practices tools and processes and that risks remain within acceptable levels. The Legal and Compliance function also oversees and reviews the Group's operations to ensure compliance with risk management policies and regulatory requirements, independently from risk owners.



#### Level 3 – Internal Audit

Responsible for reviewing risk management practices and internal controls.

These principles reflect that risk management is not solely the responsibility of the risk management function, but a shared responsibility of all business units and employees. Compliance with risk management policies and criteria must therefore be implemented rigorously to ensure that operations remain aligned with policy requirements and support the Group's long-term sustainability.

### Risk Management Process

The Group's risk management process comprises five key steps: (1) defining risk appetite; (2) assessing the likelihood and impact of material risks; (3) establishing risk indicators and monitoring early warning triggers, with close follow-up by responsible parties where any indicator reaches a warning level; (4) where risk exceeds the defined tolerance level, the Risk Management Division coordinates with relevant functions to prepare mitigation plans and implement actions to reduce risk to an acceptable level; and (5) conducting ongoing monitoring and evaluation.

The Risk Management Division prepares an enterprise-wide risk overview report for submission to the Risk Oversight Committee on a monthly basis and to the Board of Directors on a quarterly basis, covering all key risk areas comprehensively.

When new products are introduced or significant changes occur, the relevant functions are required to assess any additional social and environmental risks and to review relevant policies, criteria and procedures regularly, at least annually or whenever there are material changes, to ensure their continued suitability in light of changing circumstances and business developments.

In addition, the Group validates all models on a periodic basis to ensure that such tools remain accurate, reliable and appropriately reflective of future risks, while also promoting collaboration between the Risk Management Division and business functions in developing risk management tools, processes and systems.

### Risk Management Capability Building

Training Topic	Participants	Number of Participants
<b>Executive Talk on Risk Management</b> <ul style="list-style-type: none"> <li>Talks on topical or significant risk issues of the time for the Board of Directors, the Management Committee and relevant directors.</li> </ul>	<ul style="list-style-type: none"> <li>Board of Directors</li> <li>Commercial Banking Management Committee</li> </ul>	54
<b>Risk Management and Risk Control</b> <ul style="list-style-type: none"> <li>Briefing on the Group's current risk management practices, including topics of interest to the Audit Committee.</li> </ul>	<ul style="list-style-type: none"> <li>Audit Committee</li> <li>Relevant Internal Audit staff</li> </ul>	40
<b>Introduction to Risk Management (Risk 101)</b> <ul style="list-style-type: none"> <li>Introductory training on organisational risk management for interested employees at all levels, covering the meaning of risk, key risk categories and basic risk management approaches.</li> </ul>	<ul style="list-style-type: none"> <li>Employees at all levels</li> </ul>	66
<b>Risk Management in Various Areas</b> <ul style="list-style-type: none"> <li>Training to build knowledge and skills in various areas of risk management, particularly operational risk. This includes mandatory training for all employees and additional sessions for interested employees at all levels, covering the tools available within the organisation, implementation steps and relevant risk reporting in order to reduce operational risk.</li> </ul>	<ul style="list-style-type: none"> <li>Employees at all levels</li> </ul>	904
<b>Risk Awareness and Management of Everyday Risks via Online Class</b> <ul style="list-style-type: none"> <li>Training to provide new employees with fundamental knowledge of risk management, including what risk is, the types of risks that may be relevant, and how risk awareness can be fostered within the organisation.</li> </ul>	<ul style="list-style-type: none"> <li>Employees at all levels</li> </ul>	157

## Risk Culture

The Bank places importance on embedding a strong risk culture as a tangible part of its corporate culture and fully implements the Bank of Thailand's policy guidance in this regard. Members of the Board of Directors receive risk-related training upon appointment and ongoing training on material risk issues, including ESG risks.

The Bank conducts a Risk Culture Survey every two years to assess the maturity and strength of its risk culture. The survey has been conducted twice, in 2023 and 2025. The results indicate that employees have consistently demonstrated a high level of awareness of risk culture, with notable strengths including management's continued communication that risk management is everyone's responsibility, employees' clear awareness of channels for whistleblowing and reporting misconduct, and a culture that places importance on avoiding unnecessary risk.

## Emerging Risks

The Group continuously monitors and assesses emerging risks and reports them quarterly to the Risk Oversight Committee and the Board of Directors, while also discussing them with the Audit Committee twice a year. In 2025, the Group identified three key emerging risks as follows:

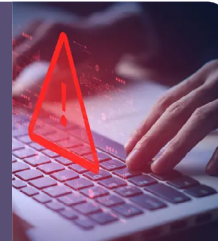
### 1. Risk from the Transition to Electric Vehicles

The Government's Phase 2 electric vehicle promotion policy (EV 3.5), effective from 2024 to 2027, has accelerated the expansion of the electric vehicle market significantly and contributed to a decline of more than 9.7% in used car prices in 2025. This has caused the collateral value of internal combustion engine vehicles in the hire-purchase portfolio to decline faster than expected, affecting collateral adequacy and loan loss provisioning. The Group manages this risk by focusing electric vehicle lending on premium segments with lower default risk, while adjusting its second-hand internal combustion engine vehicle hire-purchase strategy in line with changing market conditions in order to preserve collateral values and reduce losses from non-performing loans.



### 2. Cybersecurity Risk

Cyber threats continue to increase in both frequency and sophistication. At the same time, reliance on digital technology is expanding to support products and services delivered through digital channels, making cybersecurity risk increasingly significant to business operations. Potential impacts include system disruption, data leakage, financial loss, as well as reputational damage and erosion of customer confidence. To address this, the Group has established dedicated cybersecurity-related functions, including IT Security, the Cyber Threat and Information Technology Operational Risk Management team, and the Financial Crime Risk Management function, to oversee and mitigate risks systematically in strict accordance with the Bank of Thailand's cybersecurity requirements.



### 3. Financial Crime and Fraud Risk

Financial crime and fraud continue to increase in various forms, including call centre scams, romance scams, and the use of mule accounts. Potential impacts include damage to reputation and confidence among shareholders, customers, and other stakeholders, and may also result in high levels of bad debt, increased credit costs and adverse effects on profitability, and overall financial performance. The Group manages this risk under a Zero Tolerance to Fraud approach, with the Financial Crime Risk Management function directly responsible, and has further strengthened risk management effectiveness through an enterprise-wide Fraud Enterprise Solution comprising a Fraud Application system and a Transaction Fraud Monitoring system.



For further information, please refer to the 2025 Annual Registration Statement / Annual Report (Form 56-1 One Report), section 2.3 "New Risk Factors that May Arise in the Future" under Risk Management



## ESG Risk Management

The Group has integrated environmental, including climate-related, social and governance risks into its enterprise risk management (ERM) and Risk Governance Framework across both its operations and supply chain. These risks are incorporated into risk identification, the setting of key risk indicators (KRIs), the design of control measures and the assessment of residual risks, enabling risk monitoring, reporting and escalation to be carried out in a systematic, transparent and auditable manner.

The Board of Directors, the Risk Oversight Committee and the Sustainability Sub-committee are responsible for overseeing, monitoring and regularly reviewing the adequacy of the ESG risk management framework in line with the Bank of Thailand's policy guidance on conducting financial institution business with due consideration to environmental and climate dimensions.

In 2025, the Board of Directors approved the Group's ESG risk appetite as follows



### ESG Risk Management

to control and reduce sustainability risks systematically and continuously under the Group's risk management framework and long-term sustainability objectives.



### Human Rights Risk

to adopt a zero-tolerance approach to human rights violations in all forms, while establishing processes to prevent and reduce the likelihood and impact of such risks.



### Climate Transition Risk

to continuously reduce financed emissions arising from lending and investment activities. The Group may accept some short-term fluctuations in greenhouse gas emissions depending on economic conditions, transition pathways in individual sectors, and practical feasibility constraints.

### AI Risk Management Policy

In 2025, the Bank's Board of Directors approved the Group's Artificial Intelligence (AI) Risk Management Policy to establish a structured and robust framework for managing risks associated with the use of AI, covering both Generative AI and Predictive AI.



The policy outlines key components, including end-to-end AI life cycle risk management from design through decommissioning (AI Life Cycle Management), risk assessment processes, the establishment of an AI Inventory, and regular monitoring and reporting to the Risk Management Committee.

This approach is aligned with relevant regulatory guidelines and international frameworks, including those issued by the Bank of Thailand, the AI/ML governance framework of the Securities and Exchange Commission of Thailand (SEC), and the AI Risk Management Framework developed by the National Institute of Standards and Technology (NIST).

# Human Rights Due Diligence (HRDD)

The Group has integrated HRDD into its ESG Risk Management Framework to identify, assess and manage human rights risks across employees, suppliers and customers. The results of the HRDD assessment are approved by the Risk Oversight Committee.

## HRDD Process: Four Key Steps



**Review policies and governance mechanisms** by assessing policies, procedures, and remedial measures covering human rights issues relevant to the financial services business, including labour rights, equal opportunity, health and safety, and data privacy

**Engage stakeholders** by gathering views and information on human rights issues from stakeholders through anonymous surveys across three dimensions: awareness of the Group’s human rights policy, experiences of potential rights violations, and understanding of complaint channels

**Assess risk levels using a traffic light system** based on severity and likelihood across four levels:

- Human rights violations identified
- Moderate risk
- Low risk
- No related risk identified

**Define preventive, mitigating, and follow-up measures** report to the Sustainability Sub-committee and conduct a review at least annually.

## Human Rights Risk Assessment Results by Stakeholder Group

Salient Human Rights Issue/ Stakeholder Group	Employees or Workers	Suppliers or Business Partners	Customers or Service Users
Labour Rights	●	●	●*
Equal Opportunity	●	●	●
Fair Treatment	●	●	●
Fair Wage	●	-	-
Training and Development	●	-	-
Health and Safety	●	●	-
Data Privacy	●	●	●

**Notes:** \* Applicable to corporate customers only  
- Indicates that the stakeholder group is not directly related to that human rights issue.

## Human Rights Risk Assessment Results

**0**  
cases of human rights violations

The Group identified no human rights violations (●) and overall no human rights issues were assessed as moderate risk (●). However, four issues were identified as low risk (●), and the Group has reviewed and strengthened control measures for these issues. The results of the HRDD assessment are approved by the Risk Oversight Committee, on 17 October 2025

## Low-risk Human Rights Issues and Preventive Measures Human Rights Prevention

### 1. Labour Rights

Affected Stakeholder Group

Employees

**Issue Identified:** Unclear shift management created a perception among some employees that unpaid or forced overtime might occur.

**Measures:** The Human Resources Function clarified shift scheduling procedures, reaffirmed full compliance with wage and benefit entitlements, and communicated relevant rules more clearly.

### 2. Fair Treatment

Affected Stakeholder Group

Customers

**Issue Identified:** In some cases, customers may not have received complete product information (market conduct), or internal communication on the importance of fair treatment in service delivery may have been insufficient.

**Measures:** The Human Resources function provided refresher training to employees who directly serve customers in order to strengthen fair and responsible communication standards across all service channels.

### 3. Health and Safety

Affected Stakeholder Group

Employees

**Issue Identified:** Certain emergency exits in the workplace were found to be partially obstructed, creating safety risks in emergency situations.

**Measures:** The Occupational Safety, Health and Working Environment Committee instructed the relevant functions to conduct regular inspections and follow-up to ensure that emergency exits remain unobstructed at all times.

### 4. Data Privacy

Affected Stakeholder Group

Employees

Customers

Suppliers

**Issue Identified:** Risks were identified in three areas: (1) the Group may not sufficiently protect employee data; (2) suppliers may not have adequate measures to protect the data of their employees or customers; and (3) the Group may not sufficiently protect customer data.

**Measures:** The Transaction Services and Operations function coordinated with relevant functions to strengthen personal data protection measures, including clearer data classification and confidentiality levels.



The HRDD report

Other Related Actions



**Raising Awareness of Human Rights**

Human rights expectations are clearly communicated to all stakeholders, including employees, business partners, and the public.

- **New employee orientation programmes** integrate the Group's Human Rights Policy content into every intake, including outsourced personnel.
- **The annual ESG & Sustainability refresher course** for all employees incorporates Human Rights Policy into the curriculum.
- **Board briefings** are provided to equip directors and executives with fundamental human rights principles prior to approving the human rights policy.



**Human Rights Management in the Supply Chain**

- Suppliers are screened on their human rights practices prior to procurement.
- **Supplier Code of Conduct (SCOC):** all suppliers are required to acknowledge and sign the code, which covers labour, human rights and occupational health matters.
- The Group communicates with and supports suppliers on an ongoing basis to encourage the application of human rights principles in their business operations.
- Internal Audit conducts sample reviews to assess the adequacy of supplier standards.



**Grievance and Remedy Mechanisms**

- Formal mechanisms are available for both internal and external stakeholders, including post, email, and the whistleblowing form on the website (<https://kkpfg.com/en/whistleblowing-form>)
- Confidentiality and anonymity are ensured for all stakeholders who raise concerns.
- The Group commits to remedy for affected parties where it has been identified that the Group has caused or contributed to human rights impacts.

For further information, please refer to Whistleblowing channels on page 18

## Crisis Management

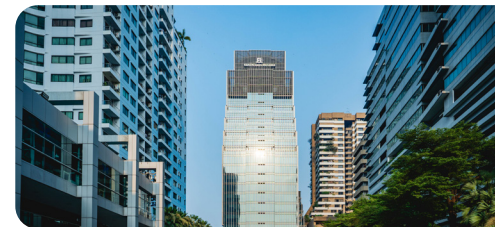
The Group places importance on crisis management to ensure that business continuity management is effective and appropriate, covering situations such as natural disasters, pandemics, civil unrest, terrorism, and cyber threats that may disrupt normal operations. The objective is to ensure that critical business functions continue without interruption and that services can be restored to normal within defined recovery timeframes. The Group's crisis preparedness is aligned with the practices and requirements of relevant regulators.

The Group has established a Crisis Management Committee, comprising senior executives, to manage crisis situations together with a BCM Working Group. Clear operating guidelines and roles and responsibilities have been defined for each function. Plans related to crisis management are reviewed annually or whenever there are material changes, and drills under the crisis management plan are conducted regularly and continuously to ensure that relevant functions, personnel, processes, and systems are prepared and can operate effectively during emergencies. The Group also takes into account impacts across four key dimensions: (1) people, (2) premises, (3) information systems and work processes, and (4) customers, suppliers, and other parties involved in business operations.

## Responding to Crisis Situations in 2025

In 2025, the Group implemented key measures under its business continuity plan to respond promptly to the earthquake and flooding in Hat Yai District, Songkhla Province, and was able to resume normal services within the required timeframe. Key measures included the following:

- A war room and incident response team were established for crisis management to gather information and assess the situation and its impacts.
- Management and all employees were notified in accordance with the call tree communication flow to verify employee numbers and safety during the earthquake and flooding, and to ensure that all employees were informed of the situation, understood appropriate actions and could seek assistance quickly and appropriately.
- The Business Continuity Plan (BCP) was activated for affected functions to manage disruptions to critical business transactions.
- Alternative operating sites and nearby branches were prepared for use to mitigate impacts on the head office and affected branches and to enable the resumption of normal operations.
- A work-from-home arrangement was implemented in accordance with the Bank's policy, with access to affected work areas restricted to essential employees only during repair and restoration works.
- Equipment, work systems, network systems, and backup data centres were prepared in line with the Bank's crisis response policy, including the provision of computers and internet connectivity devices to support employees working from home.
- Building engineers and safety officers conducted damage inspections and risk assessments of buildings and basic utilities to confirm the readiness and safety of the workplace and repairs were carried out to restore premises to normal operations.





Kiatnakin Phatra Financial Group (the Group) places great importance on data privacy to uphold the trust of customers and stakeholders. The Group is committed to strict compliance with the Personal Data Protection Act B.E. 2562 (2019), as amended, including all related notifications, orders and applicable guidelines (the PDPA). This commitment is integrated into the Group's business ethics framework under the KKP Code of Conduct, which requires respect for the personal data rights of customers, business partners, and employees. Personal data must not be used or disclosed for personal benefit unless the data subject has given consent or there is a clear legal basis to do so.

## Policy and Governance Structure

The Group operates in compliance with the PDPA by having established internal policies and practices to govern personal data protection across the Group, as follows:

<b>PDPA Policy</b>	▶ To serve as the overarching policy governing personal data protection practices in compliance with legal requirements.
<b>Data Governance</b>	▶ To ensure that data is used appropriately and effectively, while maintaining data security and compliance with legal requirements.
<b>Data Protection Impact Assessment: DPIA</b>	▶ To identify the risks of personal data breach or leakage and establish appropriate risk mitigation measures and methods.
<b>PDPA Procedure</b>	▶ To provide operational guidance for the collection, use and/or disclosure of personal data, and to prevent personal data breaches that may cause harm to data subjects.
<b>KKP Data Security Measures</b>	▶ To ensure that all employees are aware of data security requirements, including cyber threats that may arise in the course of work, whether working from the office or remotely (Work from Home).
<b>PDPA Working Team</b>	▶ To serve as the core body responsible for overseeing and developing an operational framework in compliance with the Personal Data Protection Act and related legislation.

 [Personal Data Protection Policy](#)

 [Privacy Notice](#)

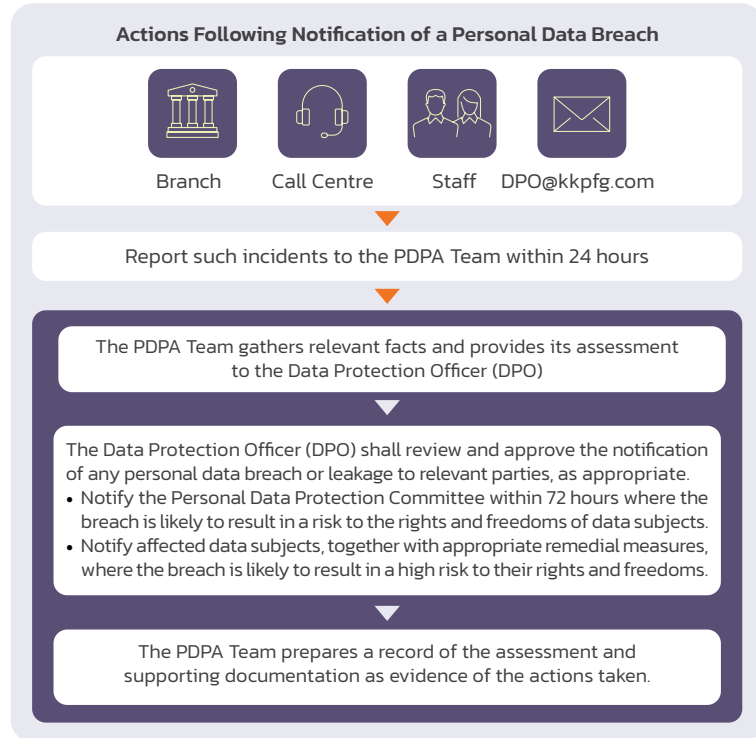
The Group has established a robust governance structure to ensure that these policies and practices are effectively implemented in practice. The governance structure comprises three levels, as follows:

- 1. Committee Level:** the Commercial Banking Management Committee and the Capital Market Management Committee oversee overall operations to ensure compliance with the PDPA, alignment with international personal data protection standards, and consistency with the Group's Code of Conduct and good corporate governance principles.
- 2. Supervisory Function Level:** the Group has established a PDPA Team under the Legal and Compliance function, together with a Data Protection Officer (DPO) appointed by the Bank's Board, to ensure proper compliance with the PDPA and mitigate legal risk. Their key responsibilities include:
  - providing advice, reviewing personal data processing activities, and ensuring that appropriate data protection measures are in place;
  - serving as the coordination point between the organisation, data subjects, and Office of the Personal Data Protection Commission, in order to ensure legal compliance and strengthen confidence in the security of personal data among relevant stakeholders.
- 3. Operational Integration Level:** PDPA Coordinators have been appointed within each function to reinforce implementation within their respective units and to coordinate with the PDPA Team so that operations and workflows are aligned with the Group's established requirements.
 

This includes preparing and reviewing Data Discovery reports, Data Protection Impact Assessment (DPIA) forms, and reporting personal data breach incidents from each function to the PDPA Team within 24 hours of becoming aware of the incident. This enables the Group to assess the associated personal data protection risks and impacts, respond and remediate in a timely and appropriate manner, and notify Office of the Personal Data Protection Commission within the legally prescribed timeframe.

# Readiness for Personal Data Breach Incidents

## Actions Following Notification of a Personal Data Breach



## Management of Breach Incidents in 2025

**Significant Personal Data Breach Incidents 0 cases**

No significant personal data breach incidents were reported that affected customers on a widespread basis or were related to cyber threats.

Incidents occurring within a limited scope and involving a small volume, arising from employee misconduct.

### Management Approach

- Review and strengthen processes to enhance robustness and effectiveness.
- Apply disciplinary actions to employees or service providers in accordance with established procedures.

## Breach Management

In the event of a personal data breach, the Group prioritises the prompt containment of any harm that may affect data subjects. A rapid and effective response process has been established to limit damage and protect affected data. The process begins with verification and confirmation of the incident, followed by notification to affected parties and relevant authorities, such as Office of the Personal Data Protection Commission and the relevant data subjects. Technical remediation and control enhancements are also implemented in parallel to prevent recurrence and maintain stakeholder confidence over the longer term.

Indicator	Target	Performance
Turnaround time for handling complaints and requests to exercise rights under the PDPA	Each complaint or request to be handled and completed within 30 days	Each complaint or request was handled and completed within 7 days
Timeframe for reporting to Office of the Personal Data Protection Commission	Where a personal data breach is reported and verified, the Group will notify the Office of the Personal Data Protection Commission within 72 hours of becoming aware of the incident.	In the event of a personal data breach, the Group was able to notify Office of the Personal Data Protection Commission within 72 hours of becoming aware of the incident.

## Comprehensive Human Capital Development

The Group has developed a Personal Data Protection training programme, which is designated as a mandatory course for all new employees. Refresher training is also provided annually to all employees, including the Group's outsourced personnel, to ensure that all personnel carry out their duties in accordance with the Group's policies, rules, procedures, notifications, and guidelines on personal data protection.

Indicator	Target	Performance
Number of employees completing the training and passing the knowledge assessment	All Group employees to complete the training and pass the knowledge assessment	A total of 4,371 employees (representing 100% of all employees) completed the training and passed the knowledge assessment

## Awareness for Action

In 2025, the Group developed easy-to-understand learning materials using practical examples and case studies in infographic format, which were circulated to all employees via internal email. These communications were intended to reinforce careful working practices among employees and reduce the risk of personal data breach incidents.

**ปกป้องข้อมูลส่วนบุคคลที่สำคัญ**

หนึ่งในการจัดการข้อมูลที่สำคัญที่สุดของ KKP คือ การปกป้องข้อมูลส่วนบุคคลที่สำคัญ หรือ Masking. คือ "ข้อมูลแบบปกปิดที่ต้อง Masking และควรปิดบังข้อมูลส่วนบุคคลบ้าง?"

KKP จึงได้กำหนดแนวทางปฏิบัติสำหรับการปิดบังข้อมูล (Masking) ไว้ซึ่งในกรณีที่ไม่ปรากฏหมายเลขหรือชื่อทางหน่วยงานทางการ หรือมาตรฐานอุตสาหกรรมกำหนดไว้ เพื่อให้การปิดบังข้อมูลที่สำคัญ หรือ Masking ของทั้งกลุ่มธุรกิจ เป็นมาตรฐานเดียวกัน

ประเภทข้อมูล	แนวทาง การปิดบังข้อมูล (Masking)	ตัวอย่าง
เลขที่บัตรประชาชน	แสดงเฉพาะเลข 4 หลักสุดท้าย	X-XXXX-XXXX1-23-4
เลขที่บัตรเอทีเอ็ม บัตรเดบิต บัตรเครดิต และบัตรรูด	แสดงเฉพาะ: 4 หลักสุดท้าย หรือแสดง 4 หลักแรก และ 4 หลักสุดท้าย	XXXX-XXXX-XXXX-1234 1234-XXXX-XXXX-5678
เลขที่บัญชีเงินฝาก สลิปบัญชีเงินฝาก เลขที่กรมธรรม์ เลขที่บัญชีสหกรณ์ เลขที่บัญชี กองทุน และเลขที่ธนาคารอื่น	แสดงเฉพาะ: 4 หลักสุดท้าย	XXXXXX1234
หมายเลขรถยนต์	แสดงเฉพาะเลขทะเบียน โดยไม่แสดงหมวดอักษร และจังหวัด	XXX 1234 XXXXXX
อีเมลล์ อีเอสเอ็มเอส	แสดงเฉพาะอักษร 3 ตัวแรก	AbcXXXXXXXXXXXX
ชื่อ - นามสกุล	แสดงเฉพาะอักษร 3 ตัวแรกของ ชื่อ นามสกุล หรือแสดงเฉพาะชื่อ	สมชช อีชชชช สมชช XXXXXX
อีเมล	แสดงเฉพาะอักษร 3 ตัวแรก และจุดท้ายของชื่อ หรือแสดงเฉพาะอักษร 3 ตัวแรก หรือแสดงเฉพาะอักษร 3 ตัวแรก	abcXXXXXXXXXXXX abcXXXXXXXXXXXX@XXXXXXXX
วัน เดือน ปีเกิด	ไม่แสดง หรือทำการเป็น ไม่แสดงเฉพาะเดือนปี	XX/XX/XXXX XX/12/456
หมายเลขโทรศัพท์	แสดงเฉพาะ: 4 หลักสุดท้าย	XX-XXXX-1234
เลขบัญชี	แสดงเฉพาะ: ช่วงจำนวน เลข/สาขา และจังหวัด	XXXXXXXXXXXXXXX 010000 0100 0100

อ้างอิง : ผลิตภายใต้ 038/2568 เรื่อง การกำกับดูแลและคุ้มครองข้อมูลส่วนบุคคลของสำนักงานคณะกรรมการคุ้มครองข้อมูลส่วนบุคคล



# Cybersecurity and System Availability



Kiatnakin Phatra Financial Group (the Group) places the highest priority on safeguarding the security of its information technology systems and protecting customer data. The Group operates in alignment with international standards and in strict compliance with the rules and requirements of the Bank of Thailand (BOT), the Securities and Exchange Commission of Thailand (SEC), the Electronic Transactions Development Agency (ETDA), and all other relevant laws and regulations. At the same time, the Group is committed to leveraging digital technology to enhance financial services so that customers can conduct transactions through digital channels conveniently, efficiently and securely.

## Information Technology (IT) Governance and Management

The Group has established an IT risk governance structure based on the segregation of duties and responsibilities under the Three Lines of Defense model. This framework clearly and independently defines the roles and responsibilities of (1) IT operations, (2) IT risk management and compliance oversight and (3) IT audit, thereby ensuring proper checks and balances and maintain, robust internal control mechanisms.

In addition, the Group benefits from board-level oversight by directors with knowledge, expertise and experience in information technology. This helps ensure that IT management is aligned with business objectives, supports the delivery of quality services to customers, and enables cyber threats to be managed effectively within the Group's risk appetite.

To ensure that information technology is managed systematically and in accordance with recognised standards across operations, management, and system security, the Group references internationally accepted standards and practices, including the Control Objectives for Information and Related Technologies (COBIT) framework, ISO/IEC 20000 for IT service management, and ISO/IEC 27001 for information security management.

The Group also undertakes ongoing communication, knowledge transfer, training, and monitoring to ensure that employees at all levels comply with established policies and practices consistently and appropriately. This strengthens confidence that the Group's IT systems can support business operations effectively, provide continuous quality service, and reinforce resilience in preventing and responding to cyber threats, while also helping to mitigate operational and customer service disruption during crisis situations.

IT policies, measures, and practices are reviewed and updated regularly, at least annually or whenever there is a material change, to remain aligned with technological developments, the business environment and evolving patterns of technology usage.

## Cybersecurity

The Group has established a dedicated IT Security department responsible for information security. This function is tasked with defining strategy, setting management approaches, and overseeing cybersecurity operations in a systematic manner, including the continuous monitoring and surveillance of cyber threats that may affect the Group's IT systems.

The Group is also a member of the Thai Banking Sector Computer Emergency Response Team (TB-CERT) and the Thai Capital Market Computer Emergency Response Team (TCM-CERT), which strengthens collaboration and facilitates the exchange of cyber threat intelligence among financial institutions, thereby enhancing cybersecurity across the banking and capital market sectors.

In 2025, the Group continued to develop and review its cybersecurity strategy, covering threat monitoring processes, incident response testing, and the use of technical controls to detect and prevent attacks so as to enable an effective response to incidents.

### Cybersecurity Drills and Response Readiness

The Group conducts annual Banking Cyber Drills and Capital Market Cyber Exercises, alongside regular internal Cyber Drill Testing based on simulated cyber threat scenarios. These tests are carried out comprehensively with all relevant functions, including those responsible for compliance with personal data protection laws, as well as IT Risk and IT Audit. This helps ensure that management, employees, and established operating processes are fully prepared to respond to cyber incidents effectively and in a timely manner. In 2025, the test results were satisfactory, and the Group will continue to further develop and enhance such exercises on an ongoing basis.



Cyber attacks impacting business operations and service delivery  
**0 incidents**



Number of hours during which financial services via the Bank's Mobile Banking were unavailable  
**0 hours\***


\*Based on statistics on technology system outages affecting service delivery through key channels of commercial banks, as reported by the Bank of Thailand.

## Assessment and Certification of Information Security Standards

The Group successfully completed a surveillance audit under the ISO/IEC 27001:2022 Information Security Management System standard for the BAHTNET system (Bank of Thailand Automated High-value Transfer Network) and the Imaged Cheque Clearing System (ICS). The audit results confirmed that the relevant systems and processes continue to comply with the requirements of the international standard. In addition, the Group conducts Vulnerability Assessment and Penetration Testing for internet-facing and critical systems using qualified specialists, with the results reported to management for appropriate oversight and remediation follow-up.

**BAHTNET System** 

✓ Passed monitoring and review

**Cheque Clearing System Through ICS** 

✓ Passed monitoring and review

## Building Cybersecurity Awareness among Executives and Employees

The Group continuously promotes awareness and strengthens cybersecurity capabilities among employees at all levels:



### Phishing Simulation

A total of 12 phishing simulations covering all employees to assess exposure to email-based attacks and strengthen capabilities in identifying and properly reporting suspicious emails



### Dissemination of Cybersecurity Updates and Information

through internal electronic communication channels



### Annual e-Learning

On IT Security Awareness, which is mandatory for executives and employees at all levels, together with dedicated training for management to strengthen strategic understanding and oversight responsibilities in relation to information security.

**100%** of executives and employees have completed training and knowledge refresh on IT Security Awareness.

### Team Expertise and Excellence

The Group's IT Security team was placed second out of 42 teams in the national Cyber Combat Attack & Defense competition at the TB-CERT Annual Conference 2025. This achievement reflects the team's expertise and capability in protecting the organisation's systems, which is an important factor in building confidence among customers and stakeholders.



## Fostering a Cybersecurity and Innovation Culture



### Cybersecurity Day

enhances knowledge and understanding of cyber threats, prevention approaches, and security measures in line with international standards through expert talks, demonstrations of attack and defence scenarios, and knowledge-sharing among teams



### Technology Day

which encourages employees to keep pace with significant and emerging information technology trends, such as artificial intelligence, cloud systems, and digital workplace tools, while also stimulating creativity in applying technology to improve operational efficiency and develop new services under sound risk management and with due regard to security throughout all processes



Highlighting Cybersecurity Day 2025



**Resilience is the New Defence. Threats are evolving faster than ever, and AI is now capable of replicating almost anything. "Truth" and "Trust" are the foundations of a sustainable financial system. We are a financial institution capable of providing verifiable proof of both security and resilience.**

Krit Kadnok (Krit)  
Senior Vice President / IT Security, Information Technology



## IT Readiness

The Group places strong emphasis on business continuity and IT readiness. It has established a Business Continuity Plan (BCP) and an Information Technology Disaster Recovery Plan (IT DRP) covering critical business processes and key technology systems. Both the BCP and the IT DRP are reviewed and tested annually to assess preparedness and the effectiveness of the plans in responding to potential disruptions, as well as to update them in line with changes in the business and technological environment.

In 2025, the results of the IT disaster recovery readiness test confirmed that backup systems supporting the Group's core business operations could be activated within the specified timeframe and were capable of supporting normal service delivery on a continuous basis.



# Human Capital Development



Our “employee friends” are the most valuable resource of Kiatnakin Phatra Financial Group and the “heart” of our financial business. In addition to working together to advance the organisation’s mission, the Group believes that employees join us to discover their full potential while also improving their quality of life. We are therefore committed to delivering the “**5 Opportunities**”, a meaningful promise that goes beyond an employment arrangement, as follows:

1. **Learn** The opportunity to learn and grow
2. **Do** The opportunity to perform and deliver to one’s full potential
3. **Earn** The opportunity to receive fair and worthwhile remuneration for one’s work
4. **Enjoy** The opportunity to enjoy and make the most of working life
5. **Be Proud** The opportunity to contribute to others and society with pride

## Human Resource Management Strategy

The Group aims to be “**A Great Place to Work**” that delivers an outstanding Employee Experience throughout the employee journey, enabling employees to feel valued, grow with the organisation, and navigate changes in the business landscape with confidence. To achieve this, the Group integrates a Human-centric Approach with Smart HR Technology across the employee journey from Recruit & Onboard, Learning & Grow, Performance & Pay, Connect & Engage, and System & Analytics to the cultivation of Principles & Values.



Seek	Teach	Enable	Develop	Promote
Provide all employees with opportunities to find roles that align with their strengths and the principles of working together.	Provide all employees with opportunities to learn and continually develop themselves.	Give all employees the opportunities and confidence to fully demonstrate their capabilities and potential.	Support all employees in delivering work that is valuable and appropriate, while living happily and maintaining well-being	Encourage all employees to have the opportunity to unlock their full efficiency and potential

This strategy not only strengthens capability building and engagement and retention but also enhances workforce readiness to support the future of work. It seeks to balance performance, technology, and care for people in order to drive the Group toward genuine sustainability.



### Enhancing the Efficiency of the Recruitment Process

The Group has enhanced the efficiency of its recruitment process through a strategic approach that integrates technology with international standards, in order to improve talent acquisition effectiveness and ensure equal opportunities for all candidates as follows:

- **Human-centric Tech** — Artificial Intelligence (AI) is applied to screen candidates and match them with suitable positions (Job Matching), helping to streamline recruitment processes, improve efficiency, and expand equal access to employment opportunities for all.
- **Omni-channel Connection** — Communication channels have been expanded through digital platforms that reach a broader audience, such as LinkedIn and various social media platforms, to build a diverse and modern talent pool.
- **The Perfect Fit** — Standardised assessment tools are utilised, including the KKP Principles-based Interview and Personality Test, to ensure that candidates not only possess the required capabilities but also align with the organisation’s core values.

## Human Resource Management Approach

The Group manages its human resources on the basis of trust in employees, as reflected in practices that provide flexibility in working hours and work arrangements (Flexible Work), while respecting human dignity. The Group has established clear policies and practices aligned with relevant labour standards and human rights principles. These policies are communicated across the organisation so that employees at all levels can put them into practice in concrete terms.

### Fair Labour Practices

The Group treats labour fairly in accordance with Thai labour law.

#### Labour Standards and Labour Rights

- Set working hours and overtime arrangements in compliance with the law, with monitoring measures in place to prevent excessive working hours that may adversely affect employees’ health.
- Provide remuneration that exceeds minimum wage and establish appropriate and competitive compensation levels to support employees’ long-term quality of life.
- Respect and support employees’ rights, including non-interference with union formation and collective bargaining rights, without discrimination. The Group promotes good-faith, transparent and fair dialogue through mechanisms that support employees’ well-being, such as welfare committees of the Bank and Group companies, which include elected employee representatives who engage in discussion, make recommendations, and work towards mutual agreements.

#### Grievance Channels and Remedy

Provide safe and anonymous grievance channels covering labour rights, human rights, discrimination, bullying, and workplace harassment, together with whistleblower protection measures and transparent, fair, and auditable investigation and remediation processes.

Where instances of non-compliance with labour standards are identified, the Group has procedures in place to investigate, remedy, and prevent recurrence, with reporting to relevant management.



In 2025, **0 cases** of labour rights violations or non-compliance with labour standards were identified

## Diversity, Equity, Inclusion, and Belonging (DEIB)

The Group fosters a corporate culture of “Respect Individual”, underpinned by the principles of Diversity, Equity, Inclusion, Belonging, and Zero Tolerance for all forms of discrimination arising from differences in origin, race, language, nationality, religion, gender, sexual orientation, gender identity, age, level of education, disability, physical condition, health status, or other factors such as personal status.

The Group has adopted proactive policies and measures to create a non-discriminatory working environment that respects human dignity, promotes gender diversity, and provides equal opportunity for all employees. These measures help prevent risks relating to rights violations, disrespect, bullying and harassment in the workplace, supported by confidential reporting channels and protection against retaliation for reporters.

“When people do not have to worry about being judged for their differences, they are free to demonstrate their full potential. KKP values every identity and believes that diversity is at the heart of sustainable growth.”

Risa Siritwat, CFA (Mai)  
Vice President/ Team Head of Edge Strategy



The Group upholds freedom of expression under the concept of “**The Power of Voice — because every voice equally matters**”, fostering an inclusive environment through a range of communication channels, including:



### Two-way Communication

Town Hall activities are organised to provide employees at all levels with the opportunity to ask questions and exchange views with senior executives directly on a range of key matters, including:

- sustainability and adaptation to new regulations
- AI in the organisation
- diversity, equity, inclusion and belonging (DEIB)
- corporate governance and ethics
- fraud prevention and human rights advocacy

Held **4 times** in 2025



### Voice of Employee

The employee engagement survey (Employee Engagement Survey) is used as an important tool for collecting feedback to improve management approaches and continuously enhance organisational management. The survey is conducted twice a year under strict confidentiality measures.

### Survey results for 2024–2025

The employee engagement level was **84%** an increase of 7 points from 2023–2024 (77%). The survey participation rate was 99%.

The Group provides fair access to employment opportunities for vulnerable groups and persons with disabilities. It also seeks to create career opportunities for young people through its internship programme, equipping them with skills, experience, and readiness for professional working life.

## Human Rights Award

The Group was recognised with the “**Outstanding Human Rights Model Organisation**” award for 2025 by the Department of Rights and Liberties Protection, Ministry of Justice, in its first year of participation. The award was granted following a rigorous two-stage assessment process: (1) submission of information in accordance with standard evaluation criteria, and (2) on-site verification of actual practices (site visit), prior to receiving the highest level of certification under the programme.

This recognition reflects the Group’s integration of human rights principles across all aspects of its operations, including a Human Rights Policy aligned with the **UN Guiding Principles on Business and Human Rights (UNGPs)**, the implementation of **Human Rights Due Diligence (HRDD)** covering employees, customers, and business partners, as well as transparent and fair grievance and remediation mechanisms.



In 2025, **zero cases** of employee human rights violations were identified.



The HRDD report

## Fair Compensation and Benefits

### Compensation Management

The Group has established a fair, transparent, and internationally competitive compensation policy. It regularly benchmarks against industry data to ensure that employees receive competitive and appropriate remuneration in line with economic conditions, which is a key factor in attracting and retaining talent. Compensation management is guided by the following principles:



**Equitability**  
Compensation is determined without discrimination on the basis of gender, gender identity, age, race, nationality, religion, or culture.



**Pay for Performance Based**  
Compensation is aligned with demonstrable performance outcomes.



**Competency Based**  
Compensation reflects employees’ knowledge, skills, and individual capabilities in order to enhance potential and motivation.

### Employee Benefits

The Group also maintains a uniform benefits scheme for all employees, regardless of corporate title, which is an action to reduce hierarchy-based discrimination. These benefits cover health, financial security and work-life balance, in order to support employees’ quality of life and long-term engagement.



### Health and Safety

- Group health insurance covering inpatient and outpatient care, including mental health coverage
- Life and accident insurance providing 24-hour protection
- Age-based annual health check-ups
- Confidential mental health counselling services delivered by professionals



### Financial and Long-term Security

- A provident fund with employer contributions to support retirement savings
- Retirement-related benefits
- Staff welfare loans at preferential rates to support liquidity
- Ease employees’ financial burden



### Work-life Balance and Family Support

- Leave Entitlements: These include birthday leave, Vipassana or leave for important religious observances, volunteer leave, and sabbatical leave. In addition, LGBTQ+ employees may take leave for gender affirmation surgery.
- Financial Assistance Benefits: These include disaster relief assistance and education support for employees’ children in the event of an employee’s death, among others.
- Family Benefits: These include wedding support, childbirth support / gifts for newborn or adopted children, and childcare leave available to both male and female employees, including in cases of adoption. In 2025, 4,415 employees were eligible for childcare leave, 63 employees took such leave, and 96.8% returned to work after the leave period ended.

## Promoting Employees' Financial Well-being and Security

The Group places importance on strengthening employees' financial well-being, recognising that financial security is a key factor affecting quality of life, organisational engagement, and work performance, both during employment and after retirement.

### Retirement Savings through the Provident Fund (PVD)

The Group provides a provident fund (PVD), which is an important mechanism for building savings discipline and systematic future planning, managed in accordance with good governance standards as follows:



#### Equity & Inclusion

Employees at all levels have access to this benefit from the first day after passing probation until retirement.



#### Employee's Choice

Employees may choose an investment policy appropriate to their risk profile and stage of life in order to achieve their personal savings goals.



#### Communication and Awareness-building

The Group communicates the benefits of PVD savings to employees who have not yet joined the fund, while also providing basic financial knowledge and ongoing communication regarding investment policies.



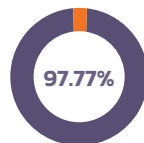
Employees may choose a contribution rate **5-15%**



The organisation provides an additional contribution of **5-10%** depending on years of service

In 2025, the number of employees enrolled in the provident fund was **4,251**

This represented 97.77% of all eligible employees



## Strengthening Financial Skills and Discipline

The Group advances employees' financial well-being through three key mechanisms:

- "KKP Debt-free, Savings On" Programme** This programme supports employees facing financial difficulties through in-depth counselling provided by volunteer mentors and specialists. It focuses on behavioural change and the development of new financial discipline to transform debt burdens into savings and future security. In 2025, 39 employees participated in the programme, increasing savings by THB 394,100 and reducing debt by THB 8,855,249.
- Financial Literacy: The Group provides the "Professional Debt Resolution"** workshop and personal investment advisory services by the Group's specialist Investment Advisors (IAs), helping employees develop financial plans aligned with their life goals, including tax management and retirement planning (Retire Smart).
- Always-on Learning through the Taxila digital platform** Delivered in a Micro Learning format alongside "KKP Talks" knowledge-sharing activities. In 2025, there were more than 6,826 learning participations relating to financial planning and investment, reflecting strong awareness and participation among employees.

## Occupational Health and Safety in the Working Environment

The Group places the highest priority on employee safety, occupational health, and the working environment, with the objective of creating a workplace that is safe, clean, and conducive to work in every respect. This is achieved through policies and comprehensive risk prevention measures covering accident prevention, employee health, and workplace safety, reaching 100% of employees. Oversight is provided by the Occupational Safety, Health and Working Environment Committee, while awareness and understanding are promoted among employees at all levels to foster shared responsibility for maintaining a safe working environment.

### Workplace Safety Management Approach

- Appoint safety officers and hold regular meetings of the Occupational Safety, Health and Working Environment Committee.
- Issue workplace safety guidelines.
- Prepare safety operating manuals for employees.
- Provide channels for communication and employee feedback.
- Conduct Safety Walk activities to proactively assess risks.
- Provide safety training, such as basic firefighting, basic first aid, CPR, fire safety, and first aid training, at least once a year.
- Provide an internal KKP Online incident-reporting centre through which employees can report issues and request assistance.

The Group has developed safety guidance on accident prevention for off-site operations and communicated it to relevant units engaged in such activities.



#### Emergency Preparedness

- Basic firefighting has been designated as a mandatory course.
- Annual fire evacuation drills and emergency response drills are conducted.
- Smoke detection and automatic alarm systems have been installed, and firefighting equipment is inspected regularly.
- Building safety inspections, including electrical systems and equipment, are conducted annually to ensure safety and operational readiness, with 100% compliance with applicable requirements.



#### Workplace Safety Management

- Building access is controlled through a registration system and CCTV.
- A business continuity management (BCM) plan is in place.
- CCTV and intrusion alarm systems have been installed.
- Electrical and building systems are inspected and maintained annually, achieving 100% compliance with requirements.

### 2025 Performance



**Conducted regular Safety Walk activities** to inspect and assess risks in actual work areas, and held **all 12 annual meetings** of the Occupational Safety, Health and Working Environment Committee to monitor and continuously improve measures.



**Provided basic firefighting training to more than 50% of employees**, exceeding the legal requirement of 40%, to ensure employee readiness in responding to emergencies.



**Occupational Injury and Accident Rate**  
In 2025, the Lost Time Injury Frequency Rate (LTIFR)<sup>1</sup> was **0.11**.

<sup>1</sup> LTIFR (Lost Time Injury Frequency Rate) calculated as (number of lost-time injuries × 1,000,000) / total hours worked, representing the frequency of injuries resulting in at least one day of work absence per 1,000,000 hours worked



For further information, please refer to Taxila on page 32

**Measures on Air Quality, Noise, Lighting, and Drinking Water Quality**

- High-efficiency MERV 13 air filters are installed in the Fresh Air System across the main office areas of the headquarters building, reducing the ingress of pollutants from outside the building and improving indoor air quality to a level appropriate for employees' health.
- Noise level assessments and lighting intensity measurements are conducted regularly within the building
- Drinking water filter cartridges are replaced and water purification units are maintained regularly at headquarters and bank branches nationwide to ensure that drinking water remains safe and suitable for employee consumption.

**2025 Performance**



Indoor noise levels remained within the standard threshold of **no more than 85 decibels** in compliance with legal requirements.



Lighting intensity was maintained within the range of **300–500 lux**, appropriate to the nature of work and compliant with legal standards.

**KKP Tower Receives BSA Building Safety Awards 2025 – Gold Level**

KKP Tower received the BSA Building Safety Awards 2025 – Gold Level in the special category for large high-rise buildings from the Building Inspectors Association, in collaboration with the Department of Public Works and Town & Country Planning. This recognition reflects the building's safety management standards at a national level.

The award is based on an assessment across five key areas, including building inspection, system performance and equipment, safety management, fire protection systems, and emergency preparedness and evacuation. The building has undergone continuous improvements in structural integrity, fire prevention systems, emergency warning systems, and regular emergency drills to ensure the highest level of safety for employees and visitors.

This achievement demonstrates the Group's ongoing commitment to enhancing safety standards and maintaining a high-quality working environment.



**Employee Well-being Activities**

The Group organises holistic employee care activities covering physical health, mental health, and workplace safety, including:

**Physical Health**

Promote exercise and health care through the Fitness Center, Staff Club activities, and massage services provided by visually impaired therapists to help reduce fatigue from work.

**"2-Month Fat Shake-Up" Programme**



This two-month employee health promotion programme involved 127 participants and delivered tangible health improvements. Participants collectively walked more than 22.9 million steps, equivalent to 17,216 kilometres, while also achieving sustained behavioural change. For example, the recipient of the KKP Health Ambassador award reduced BMI by 19%.

The programme helps reduce health risks, improve quality of life, and strengthen employees' long-term readiness for work.

**Mental Health**

The Group places importance on supporting employees' mental well-being by providing mental health education and psychologist services in both online and offline formats to help employees manage emotions and reduce work-related stress. This is complemented by surveys of employee views and experiences regarding the working environment and mental well-being, with insights used to continuously improve support measures in line with employee needs.

**Employee Well-being and Healthy Workplace**

In 2025, the Group received two major awards relating to employee well-being and the working environment:



- Five Healthy Organization Award 2025 awards from the Thai Healthy Lifestyle Network, the Royal College of Physicians of Thailand, and the Thai Health Promotion Foundation (ThaiHealth).
- The "Well-Being Organization Award 2025" at Platinum level from the Personnel Management Association of Thailand (PMAT), together with the Faculty of Medicine, Chulalongkorn University, and the Thai Listed Companies Association (TLCA). The Group was the only organisation to receive this distinction in 2025.

These awards reflect the systematic integration of well-being strategies into human resource management across seven dimensions of well-being: physical, mental, spiritual, social, environmental, occupational, and financial, in order to strengthen employees' quality of life, engagement, and long-term potential.

**Talent Development and Career Progression**

The Group has a policy of supporting continuous and systematic personal development to strengthen workforce readiness for changes in business and technology, while also supporting long-term career growth.

**Training and Development**

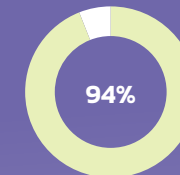
The Group enables employees at all levels to access learning through a blended learning strategy, with the following development approaches:

- **Self-learning via the Taxila platform** enabling everyone to access knowledge anytime, anywhere.
- **Hybrid & Collaborative Learning** Recognising that true learning arises through exchange, the Group emphasises classroom and hybrid learning formats that focus on workshops and real-time feedback to build practical, applicable skills.
- **Knowledge Sharing Community** Fostering a culture of sharing by inviting experts to share experience and new technical processes, helping employees quickly apply lessons from professionals to their own work.

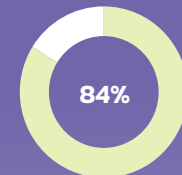
Training is provided across key topics, including:

- Technical Skills
- Digital & Data Skills
- Leadership Development and Management Skills
- Compliance & Ethics
- Resilience & Well-being
- Innovation & Creativity

**2025 Performance**



**employees and senior executives** had access to learning through a variety of formats, reflecting equitable access to opportunity.



**training participants** stated that they were able to apply the knowledge and skills gained in their work, helping to strengthen workforce capability and readiness over the long term.

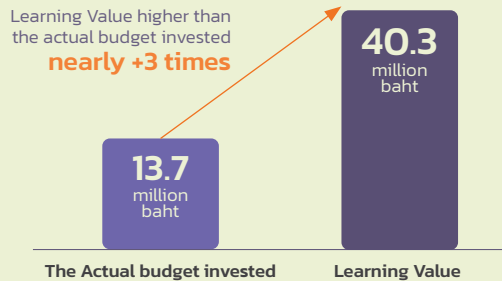
Taxila



Taxila is a digital learning platform developed by the Group to support employees' self-directed learning. It can be accessed anytime, anywhere via mobile phones, tablets, or computers, allowing employees to choose learning content according to their own interests and needs (On-demand Learning).

Its content includes both in-house programmes developed by the organisation and courses from external experts, covering professional skills, digital skills, leadership, and corporate ethics under the concept of "freedom to learn and grow".

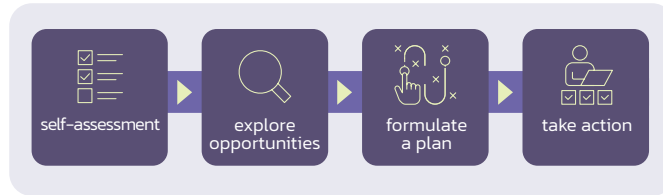
In 2025, Taxila generated more than THB 40.3 million in learning value added for employees



Designing Career Paths and Developing Talent

The Group advances the concept of "You Own Your Career" to shift employees' role from passive recipients of development to active architects of their own future. The Group believes that sustainable growth must stem from employees' genuine aspirations, supported by the organisation.

The Group enables employees to design their own growth journey, using the Individual Career Development Plan (ICDP) as the principal planning tool through four steps



ICDP self-development is linked to the Performance Management System (PMS), delivering the following outcomes from purposeful growth:

- **High Performance & Readiness** Employees with clear ICDPs are more likely to perform above expectations because they receive targeted competency development and build readiness for future roles.
- **Continuous Improvement** Ongoing learning and regular feedback help employees improve work processes more quickly and in ways that better respond to business needs (Agile Performance).

2025 Performance



Advancing the Organisation through Data & AI Literacy

In 2025, the Group focused on building a culture of work through proactive digital upskilling as follows:

**Data Academy** To enhance employees' capabilities towards becoming "future-ready talent".



Strategic Goals

- **100% Data Literacy** All employees and executives are required to complete learning and assessment in fundamental data skills, helping to shift the organisation's culture towards evidence-based decision-making.
- **Proactive Digital Upskilling** Proactive capability-building to prepare for the next stage of applying AI and advanced technologies.



3-Level Development Roadmap

A structured learning path is designed according to role and level of expertise:

- **Level 1: Data Villager (Foundation)** Establishing a new standard whereby all employees develop a data mindset and are able to use data effectively in their daily work.
- **Level 2: Data Strategist (Intermediate)** Developing "data strategists" across functions to turn raw data into business insight that creates real business value
- **Level 3: Data Analyst Pro (Advanced)** Nurturing technical specialists to develop complex models and sophisticated data structures that support enterprise-level data solutions.



Sustainability Impact

- **Human Capital Development** Reducing the internal digital skills gap.
- **Operational Excellence** Improving operational accuracy, reducing risks arising from poor decisions, and strengthening sustainable competitiveness in the digital economy.

**AI Club & Community** Building a learning ecosystem through an AI Community and up-to-date digital content, enabling employees at all levels to access knowledge, exchange ideas, and apply AI technologies to improve work efficiency in step with change.



# Sustainable Investment Management and Advisory



Kiatnakin Phatra Asset Management Company Limited (KKPAM) has elevated its operations to international standards through its signatory status to the Principles for Responsible Investment (PRI), supported by the United Nations. Environmental, Social and Governance (ESG) factors are subsequently incorporated into investment decision-making across more than 50% of the total funds under management, demonstrating a firm-wide approach to responsible investment. This approach underscores the Company's commitment to systematically integrating ESG considerations into investment analysis and decision-making, alongside prudent risk management, in order to deliver sustainable investment returns under the Investment Governance Code (I-Code).

KKPAM believes that companies that place importance on ESG in the conduct of their business are better positioned to reduce business risk. Accordingly, integrating ESG factors into investment analysis and decision-making enhances the ability to generate long-term returns for clients at an appropriate level of risk.

## Sustainable Investment Management

### Sustainable Investment Governance Structure

KKPAM has established a clear governance structure for sustainable investment, with defined roles and responsibilities for the relevant committees and functions as follows:



### Policies and Operating Framework

KKPAM has established a Sustainability Policy as the overarching framework for responsible investment, supported by supplementary policies and guidelines covering the Exclusion List, Active Ownership policies, including the Systematic Engagement Policy and Proxy Voting Guidelines, the ESG Watch List & Restricted List Guideline, and the Climate Action Policy, which supports the Group's Net Zero greenhouse gas emissions target.

#### Policy & Guidelines

##### 1. KKPAM Sustainability Policy

- Commitment to responsible and sustainable investment in alignment with global(PRI) and local sustainability framework
- Interpretation of fiduciary duty
- Overview of ESG integration & Active ownership roles
- Awareness & capacity building

##### 1.1 Exclusion List

- UN Global Compact
- Alignment with KKPFG

##### 1.2 Restricted & Watch Lists

- RL: The 'Negative List Guideline'
- WL: Moderate sustainability issues

##### 2. Investment Governance Code (I-Code)

- Good corporate governance
- Effective stewardship
- Disclosure of engagement activities

##### 2.1 Proxy Voting Guidelines

- Vote to influence investee companies' good governance
- Vote in the best interest of clients

##### 2.2 Systematic Engagement Policy

- Engage to influence investee companies' ESG practices
- Outline key steps for different engagement types
- Escalation strategy

##### Proxy Voting Guideline

##### Proxy Voting Summary Report

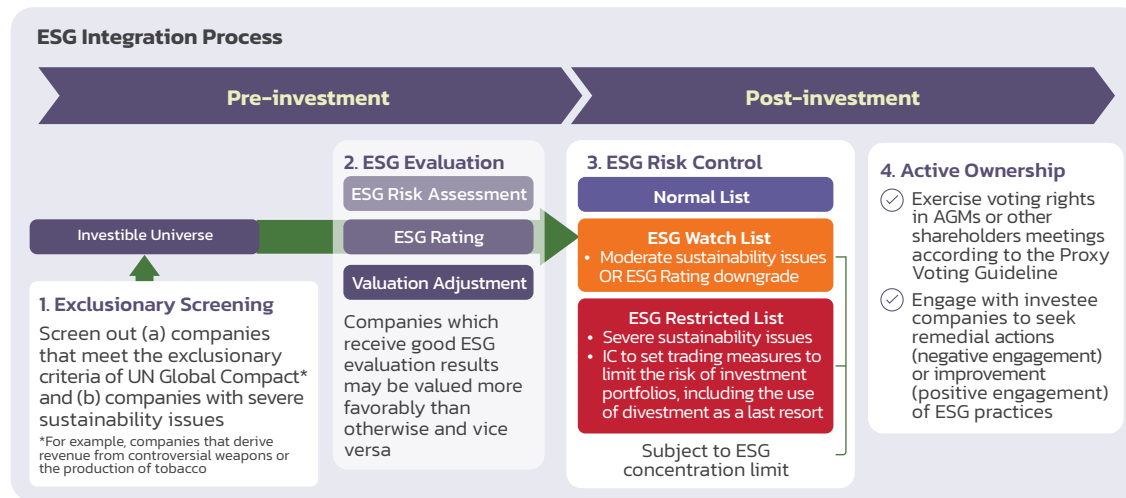
##### 3. Climate Action Policy

- Alignment with Net Zero targets
- Engagement on Net Zero pathways

## ESG Integration in the Investment Process

KKPAM systematically integrates ESG factors into its investment analysis and decision-making process, covering both pre-investment and post-investment monitoring and portfolio management. Examples of key ESG issues considered and monitored by KKPAM include:

- Climate action
- Biodiversity
- Management of social and stakeholder impacts
- Employee and human capital management
- Corporate governance



## “Tilting for Positive Impact” Strategy

During 2024–2025, KKPAM pursued its sustainability strategy under the concept of “Tilting for Positive Impact”, with a focus on creating well-rounded positive outcomes for all stakeholder groups, including clients, the organisation, the capital market and society. The Company views sustainable investment not merely as a risk management tool, but as an important mechanism for creating positive impact and long-term value.

### Active Ownership

KKPAM conducts a continuous and systematic engagement programme with investee companies through dialogue on sustainability issues and practices that support long-term investment returns. The programme is implemented through two main initiatives as follows:

- ESG Improver programme
- Net Zero & Nature programme

In 2025, KKPAM engaged with 14 investee companies on sustainability development approaches and also conducted discussions on ESG controversies in a further two cases, one of which was undertaken through collective engagement on behalf of the Association of Investment Management Companies (AIMC). In addition, KKPAM engaged with two external fund managers responsible for overseas investments, bringing the total number of engagement cases to 18.



The Investment Governance Code (I Code)

## Examples of engagement with KKPAM investee companies



### Case 1: Environmental Company in the energy and utilities sector

**Objective:** To discuss climate risk management as part of an ongoing engagement to follow up on progress since the previous year’s discussion.

**Outcome:** The company has commenced site-specific climate risk assessments and has developed clearer long-term greenhouse gas reduction plans, including studies on Carbon Capture Utilisation and Storage (CCUS) technology and hydrogen fuel.



### Case 2: Social Company in the real estate development sector

**Objective:** To discuss sustainability performance, particularly social initiatives such as affordable housing projects accessible to the general public.

**Outcome:** The company has established a systematic ESG approach, a clear governance structure, and links ESG performance to management KPIs. Affordable housing development is one of the company’s business strategies. The company also indicated that this property segment was not materially affected by the earthquake earlier in the year, and consumer demand has recovered to near-normal levels.



### Case 3: Governance Company in the food and beverage sector

**Objective:** To discuss sustainability performance, particularly plans to improve its SET ESG Ratings.

**Outcome:** KKPAM observed that the company appeared to focus more on actions intended to improve its ratings score than on genuinely advancing material sustainability issues. KKPAM therefore placed the company on the “Greenwash List”, a new tool for monitoring ESG risk where actual ESG performance may be inconsistent with disclosures in the company’s sustainability report.



### Case 4: Collaborative Engagement with AIMC

**Objective:** Acting through the Association of Investment Management Companies (AIMC), KKPAM engaged with a company in the electronic components sector in response to a corporate governance issue concerning the allocation of legal expenses between the company and its parent company, which may not have been fair to minority investors.

**Outcome:** Following the engagement, the company took action in response to investors’ comments and recommendations communicated through the collective action process. KKPAM assessed that the situation had improved and therefore continued to monitor the matter through its normal process.



### Case 5: Engagement with External Fund Managers

KKPAM engaged with two external fund managers to exchange information and views on the integration of environmental, social and governance (ESG) factors into the investment process, and to assess investment governance risks associated with external fund managers.

## ESG Investment Products

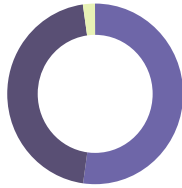
KKPAM offers a diverse range of ESG mutual funds, including the KKP GB THAI ESG sustainable Thai government bond fund and the KKP EQ THAI ESG sustainable Thai equity fund. Both funds invest, on average over an accounting year, no less than 80% of net asset value in assets with ESG characteristics.

- **KKP GB THAI ESG** is a fixed income mutual fund that focuses on investment in sustainable debt instruments issued by the Thai public sector, such as sustainability bonds, and uses an active management strategy with the aim of outperforming its benchmark within risk level 3 (moderately low risk). It is the first Thai sustainable mutual fund focused on fixed income instruments in Thailand.
- **KKP EQ THAI ESG** is an equity mutual fund that invests in shares of listed companies on the Stock Exchange of Thailand with strong fundamentals and favourable SET ESG Ratings. As at the end of 2025, the portfolio was primarily invested in companies rated AAA (52%) and AA (46%) under the SET ESG Ratings framework (see chart below).

### SET ESG Rating Allocation of KKP EQ THAI ESG

Data as of 31 December 2025

- AAA 52%
- AA 46%
- Other securities 2%



In 2025, KKPAM further advanced the development and offering of investment products that take ESG factors into account through products under the Thai ESGX (Thai ESG Extra) framework, thereby expanding investment options for clients, particularly balanced funds such as KKP BL THAI ESGX-2568, as well as unit classes tailored to specific investment objectives.

## กองทุน THAI ESG เพื่อนาคตที่ยั่งยืน

### KKP GB THAI ESG

เน้นลงทุนในตราสารหนี้ภาครัฐไทย และตราสารหนี้กลุ่มความยั่งยืน (ESG) โดยปัจจุบันไม่มีการลงทุนในตราสารหนี้ภาคเอกชน

### KKP EQ THAI ESG

เน้นลงทุนหุ้นไทยที่มีปัจจัยพื้นฐานแข็งแกร่ง และได้รับการประเมิน SET ESG Rating ที่ดี ผลตอบแทน ESG Integration ในการคัดเลือกหุ้น และบริหารพอร์ตอย่างเข้มข้นด้วยหุ้นเพียง 12 - 18 ตัว เพื่อโอกาสสร้างผลตอบแทนส่วนเพิ่มในระยะยาว

**บลจ.เกียรตินาคินภัทร ผู้เชี่ยวชาญด้านการบริหารกองทุน**  
พิสูจน์ด้วยรางวัล บลจ. ตีเด่น ด้าน ESG 3 ปีซ้อน (ปี 2023 - 2025)

## Driving Sustainable Investment through Data

KKPAM uses data as a key tool in systematically integrating ESG factors into investment analysis and decision-making. The Company draws on information disclosed by companies in annual reports and sustainability reports, complemented by sustainability assessments from a range of external sources, such as SET ESG Ratings and global ESG data providers, together with internal analysis. KKPAM has also developed proprietary ESG ratings to strengthen its ESG assessment capability and enhance the effective integration of ESG issues.

## Building Personnel Capability in Sustainability

To advance sustainability implementation in a concrete manner, KKPAM has continuously developed employee capability in sustainable investment, including participation in the Stock Exchange of Thailand's SET ESG DNA programme, which equips employees at all levels with foundational sustainability knowledge and enables them to apply ESG issues in their respective roles.



**DNA ชุดความรู้ด้านความยั่งยืน**  
สำหรับบุคลากรทุกระดับในองค์กร



### Sustainability Achievement

KKPAM won the Outstanding Asset Management Company award and the Outstanding ESG Asset Management Company award at the SET AWARDS 2025 for the third consecutive year, reinforcing its leadership in responsible investment in Thailand.



## Sustainable Investment Advisory

Kiatnakin Phatra Securities Public Company Limited (KKPS) systematically integrates ESG factors into its investment advisory services, working in collaboration with KKPAM's Sustainable Investment Office to transfer responsible investment knowledge across Kiatnakin Phatra Financial Group.

### ESG Screening Framework for Mutual Funds

#### Top-Pick Funds

KKPS integrates ESG perspectives into its fund analysis and screening model. Funds considered for designation as "Top Pick" must meet minimum ESG criteria. In addition, KKPS has established an Internal ESG Classification framework, referencing international sustainability standards such as SFDR Article 6/8/9, to support the analysis, selection, and investment recommendations that align with the ESG objectives and expectations of different client groups.

#### Mandate Private Fund

KKPS integrates ESG factors into the fund selection process for private fund investments, drawing, where appropriate, on information from credible overseas investment specialists. Where a fund is found to have inadequately managed ESG issues, KKPS will engage with the fund manager on remedial actions and may escalate oversight measures as appropriate.

### Engagement with External Fund Managers

KKPS requires ESG reviews to be conducted through a Due Diligence Questionnaire (DDQ) every two years, and uses the results as part of its ongoing monitoring and oversight.

KKPS has developed a structured framework and principles for engagement with external fund managers. Although ESG issues had already been discussed with fund managers in practice, establishing a clear engagement framework makes the process more standardised, transparent, and verifiable, in line with the Investment Governance Code (I-Code). In 2025, KKPS engaged with two fund managers out of three that had been contacted, while one fund manager declined to participate.

The objective of these discussions is to deepen understanding of ESG integration approaches and to assess each fund manager's capability in sustainable investing.

### Sales Materials and Client Communications

KKPS prepares sales materials and client documents that present financial performance alongside sustainability perspectives in order to support well-rounded investment decisions. This includes ESG content for Top Pick funds and the presentation of ESG information in the Weekly Fund Performance Report to summarise the ESG strengths of selected funds.

In addition, KKPS has begun surveying clients' views and expectations on ESG issues through a sustainability satisfaction questionnaire. The survey results will be used to classify investment products and further enhance investment advice so that it more appropriately reflects clients' needs and level of interest in ESG matters.

### Enhancing ESG Knowledge and Awareness

KKPS continuously strengthens employee capability in ESG through mandatory training for investment advisers as part of licence renewal, together with annual refreshers on basic ESG knowledge for employees at all levels.

Going forward, KKPS plans to support its investment team in attending the Sustainable ESG Investing course in order to raise the standard of ESG integration in the investment process in line with international practices.

**KKP ESG Series**

**แบบนี้ก็มีด้วยเหรอ !!!**  
**การลงทุนที่**  
**SAVE ทั้งเงิน SAVE ทั้งโลก**  
อ่านต่อในแคปชั่น

ผู้ลงบทความมีความเข้าใจในลักษณะสินค้า เชิงนโยบาย หลีกเลี่ยงและควบคุมความเสี่ยงต่อตัวสินค้าลงทุน | \*KKP Better โดย ธนาคารกสิกรไทย จำกัด (มหาชน) เป็นชื่อทางการให้บริการของ บล.กสิกรไทย จำกัด

ดาวน์โหลดแอป เริ่มต้นลงทุน ได้แล้วที่ KKP Better\*

**ส่งด่วน!**  
**แพ็คเกจกองทุนรวมแนะนำ**  
ลงทุนให้ทันเวลา 9-15 ก.ย. 68

**มัดรวมโพรยกองทุน Top pick แนะนำ**

<b>GLOBAL STAR</b> หุ้นโลกดาวเด่นต้องมีติดพอร์ต ความเสี่ยงระดับ: 6 <b>KKP GNP*</b> <b>KKP PGE-UH*</b> <b>K-GSELECTU-A (A)</b>	<b>SMART HEALTH</b> ก้าวทันตามเทรนด์สุขภาพ ความเสี่ยงระดับ: 7 <b>KKP GHC-A*</b>	<b>INCOME PLUS</b> สร้างรายได้สม่ำเสมอ ความเสี่ยงระดับ: 5 <b>KF-CSINCOME</b> <b>KKP SIB UH*</b>
<b>ENERGY POWER</b> พลังงานขับเคลื่อนอนาคต ความเสี่ยงระดับ: 6 <b>PRINCIPAL GCLEAN-A</b>	<b>REGIONAL GROWTH</b> เติบโตไปกับประเทศชั้นนำ ความเสี่ยงระดับ: 6 <b>ES-EG-A</b> <b>KKP INDIA-UH*</b>	

**KKP ESG Series**

**Sustainability คืออะไร**  
**ทำไม “บิกลงทุนไทย” ต้องแคร์**

EDGE  
by KKP



## Responsible Lending and Market Conduct



Kiatnakin Phatra Financial Group (the Group) recognises the importance of managing potential impacts that may arise to society and the environment from the Group's financial support, including both lending and investment activities. This includes managing potential impacts relating to household debt throughout the debt lifecycle. In addition, the Group is committed to providing customers with fair treatment in line with the standards of the Bank of Thailand by developing products with fair pricing and conditions, ensuring sales processes do not intrude on customers' privacy, and providing customers with complete and sufficient key information to support informed decision-making based on proper understanding.

## Lending Policy Incorporating Environmental, Social, and Governance Considerations

The Group integrates ESG considerations, including climate-related risks, into its corporate credit risk management process. Corporate lending customers are required to undergo credit assessment against ESG risk factors. The Group has also established an Exclusion List of transactions that it will not support in order to prevent potential adverse impacts on society and communities arising from lending, while also promoting responsible and sustainable business conduct among borrowers. This policy forms part of the Core Credit Policy approved by the Bank's Board of Directors.

### Exclusion List

- Production, trade or any activities deemed illegal under host country laws or regulations, or international conventions and agreements or bans, such as ozone-depleting substances, PCBs, and endangered wildlife and flora prohibited under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES), among others.
- Production or trade activities, or persons known or expected to be involved in the proliferation of weapons of mass destruction
- Production or trade in alcoholic beverages (excluding beer and wine)
- Production or trade in tobacco
- Activities related to gambling, casinos, and equivalent businesses
- Production or trade in radioactive materials (excluding medical equipment and quality control equipment that meet International Finance Corporation (IFC) standards for adequate protection)
- Production or trade in hazardous chemicals subject to international agreements or national laws under phase-out or already banned, such as the import and export of hazardous chemicals under the Rotterdam Convention
- Asbestos mining, including the production or trade of asbestos products
- Environmentally harmful fishing activities, including unsustainable fishing methods using drift nets exceeding 2.5 kilometres
- Activities or production involving human rights violations, human trafficking, forced labour, or illegal child labour
- Production or trade in primary tropical moist forest timber
- Production or trade in timber or forest products that are not sustainably managed
- Production, trade, or storage of hazardous chemicals subject to international agreements or national laws under phase-out or already banned, such as the import and export of hazardous chemicals under the Rotterdam Convention
- Activities involving the destruction of or encroachment upon indigenous lands or fragile habitats, such as UNESCO World Heritage Sites
- Activities involving new coal-fired power generation

### ESG Risk Assessment Process



#### Step 1: Screen out customers that fall within prohibited transactions.

Transactions included in the Exclusion List will not be considered for lending under any circumstances.



#### Step 2: Assess risk levels at both transaction and portfolio levels

ESG risks are assessed to support screening and status review, with risk categorised into three levels: high (red), medium (yellow), and low (green). The assessment covers:

- 1) Compliance with laws and regulations
- 2) Environmental and climate change risks, including both physical and transition risks
- 3) Commitment to managing environmental and social issues
- 4) Appropriate site inspections, including, for example, consideration of human rights in line with relevant reference standards

In the case of large-scale transactions, defined as those exceeding THB 1,000 million (approximately USD 30 million) and expected to have severe environmental and social impacts, approval from the Sustainability Sub-Committee is required before the credit proposal proceeds to the next approval stage.



#### Step 3: Assess the Group's Risk Appetite and Decide on Credit Approval

Risks and controls are considered under the risk management framework, and lending decisions are made based on the level of risk the Group is prepared to accept.



#### Step 4: Ongoing Risk Monitoring

Risk issues that may intensify, such as regulatory changes, environmental incidents, or stakeholder complaints, are monitored closely, and the assessment is reviewed at least annually.

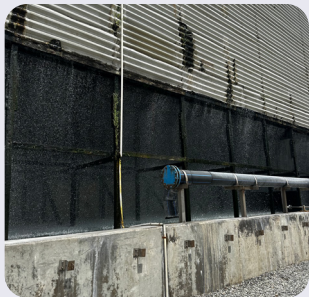
**100%** of corporate lending customers underwent credit assessment with consideration of ESG risk issues.

### Example of ESG Integration in Large-scale Corporate Lending with Potential Environmental and Social Impacts

As part of the credit approval process for a large-scale energy sector client, the Group undertook an engagement process, including a site visit, as well as consultations with the company’s management and operational teams, covering key ESG aspects as follows:

- **Environmental:** Management of greenhouse gas emissions, transition plans towards clean energy, pollution control, waste management, and assessment of physical risks associated with climate change.
- **Social:** Occupational health and safety measures for employees in the workplace.
- **Governance:** Sustainability governance structure, roles of the Board of Directors and senior management, establishment of ESG policies, monitoring through key performance indicators, and related internal control systems.

These engagement activities enable the Group to gain a deeper understanding of the client’s business operations and sustainability practices, which are subsequently incorporated into ESG risk assessment and credit decision-making processes



“

Sustainability should not be just a goal, but integrated across all business units, guiding responsible practices and decision-making at every level to create long-term value for our stakeholders and the planet. I believe that, even as a junior employee, we all have the ability to make a meaningful positive impact.

Bira Prachuabmoh (Bo)  
Senior Officer, Sustainability Office

”



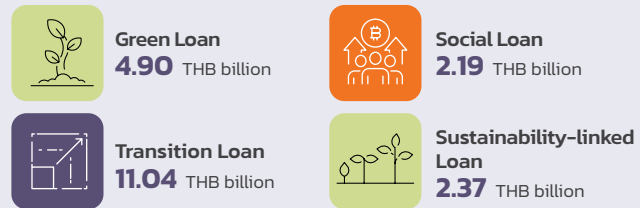
## Sustainable Finance Framework

The Group has established a Sustainable Finance Framework to serve as a common standard for allocating capital to economic activities that generate tangible and measurable positive environmental, social and governance impacts. The framework helps all business units operate under a consistent set of criteria, providing clarity and transparency and aligning with the policy direction of the Bank of Thailand as well as relevant international standards.

The capital allocation structure is divided into two main categories: (1) Use of Proceeds, under which funds are allocated to activities or projects that clearly meet environmental, social or sustainability criteria; and (2) Non-use of Proceeds, under which financial terms are linked to the borrower’s ESG performance indicators (KPI-linked).

In 2025, the Group supported sustainability-related lending amounting to THB 20.50 billion across four product categories: Green Loan, Social Loan, Transition Loan, and Sustainability-Linked Loan.

### Types of Sustainable Finance and Outstanding Loans



In addition, Kiatnakin Phatra Securities Public Company Limited plays a significant role as an underwriter of sustainability bonds. In 2025, the Company achieved a total underwriting value of THB 7,454 million in sustainability bonds, representing approximately 15.54% of the total market value. This performance ranked the Company second among ESG bond underwriters in the Thai corporate bond market.<sup>1</sup>

This achievement reflects the Group’s expertise and credibility in the sustainable bond market, as further recognised by the ThaiBMA Best Bond Awards 2024 under the “Deal of the Year” category. The award was granted for the underwriting of THB 25,000 million sustainability bonds issued by Advanced Info Service Public Company Limited (AIS), which were rated AAA (tha) and represent the largest ESG bond issuance in Thailand.

<sup>1</sup> Based on data from the Thai Bond Market Association (ThaiBMA): <https://www.thaibma.or.th/EN/Market/Ranking/UnderwriterESG.aspx> (as of 31 December 2025)


## Market Conduct and Fair Treatment of Customers

The Group treats all stakeholders fairly in accordance with the law and internationally recognised human rights principles. Believing that fairness and transparency are the foundation of trust, the Group is committed to delivering services that meet customers’ needs beyond expectations by developing quality products and services with fair terms and conditions, guided by the following key principles:

- Customers can be confident that they receive responsible and fair service delivered sincerely and without exploitation.
- Customers receive advice that is appropriate to their objectives, financial capacity and level of understanding, without being disturbed or pressured.
- Customers receive clear, complete and sufficient information to support informed decision-making before, during and after service enrolment, and can conveniently compare product or service information.
- Customers receive products and services that are fair in both price and conditions, appropriate to their objectives and capacity, and consistent with their expectations. Their information and assets are also safeguarded against inappropriate use.
- Customers understand their rights and responsibilities in relation to using financial services, as well as their legal rights and obligations.
- Borrowing customers receive appropriate support and management throughout the debt lifecycle.

Since 2024, the Bank reviewed its Market Conduct policy by incorporating the requirements of the Bank of Thailand’s notification on responsible and fair lending into the existing Market Conduct framework and formalising it as the Market Conduct and Responsible Lending Policy. The policy, approved by the Bank’s Board of Directors, applies to all functions across the Bank in 2025 and provides a standard framework for end-to-end fair customer service management. It covers areas ranging from senior management’s role in shaping organisational culture, to complaint handling and resolution, as well as operational plans and contingency and emergency response arrangements.

The Bank’s Board of Directors places importance on fostering a culture of fair service and ensuring that management communicates and reinforces the policy to relevant personnel with seriousness and consistency across the organisation.

 See the nine system standards in the 2024 Sustainability Report, Pages 74–75

## Enhancing Fair Customer Service through Branch Network

In 2025, the Branch Network promoted a service culture centred on fair customer treatment and strengthened employees' understanding of the relevant service standards. The Head of the Branch Network communicated the importance of these principles through a clear tone from the top, while infographics and related policy materials were also developed and shared with employees. In addition, the capabilities of branch staff were continuously developed and monitored, as outlined below.

- **Branch staff capabilities were strengthened through the annual examination programme** covering products and regulatory compliance. All branch employees are required to pass the examination in accordance with the prescribed criteria, while new employees must also pass a role-play assessment with a score of no less than 90%. This is accompanied by regular annual refresher training on product knowledge and the correct application of relevant regulatory requirements.
- **Sales quality was also subject to random verification through call-back procedures**, particularly for vulnerable customers and customers purchasing higher-risk products. For example, customers purchasing investment-linked life insurance products were subject to 100% call-back verification.
- **Regular monitoring was undertaken as part of the internal control framework based on the Three Lines of Defense** approach. Service-related operations were reviewed against relevant criteria by both internal and external parties. The results of random checks on employees' knowledge and understanding of fair customer treatment and responsible lending practices through spy calls in 2025 showed that all 412 branch employees demonstrated full understanding of, and compliance with, the required practices, representing a 100% result. This reflects the Branch Network's accountability and transparency in delivering services in line with international standards.



### Complaint Management Process

The Group has established a range of channels for receiving complaints relating to the Bank's products and services in order to protect financial consumers. These channels include the KKP Contact Center, the Bank's website, social media platforms, email, letters, and bank branches. The Group has also put in place clear and effective procedures for problem resolution, complaint handling, and customer remediation. In 2025, the Group resolved 99% of complaints within the prescribed service level agreement (SLA), maintaining the same level of performance as in the previous year.

### Complaint Channels

KKP Contact Center 02-165-5555  
 Website: <https://kkpfg.com/en/complaint-form>  
 Other Channels: Social media, email, LINE, branches, and government agencies  
 SLA Timeframe: <https://media.kkpfg.com/document/2018/Apr/service-level-agreement.pdf>

## Responsibility to Customers Throughout the Debt Lifecycle

The Group places strong emphasis on customer care throughout the entire customer journey, from the credit assessment process to post-disbursement support. This includes providing guidance through nudging to promote financial discipline, as well as implementing assistance measures for customers facing persistent debt challenges, with the aim of supporting long-term financial sustainability.

- The Group develops or selects loan products with due regard to customer suitability, without encouraging or promoting unnecessary borrowing. Consideration is given to customers' financial capacity and debt affordability, including repayment structures aligned with the income or cash flow used to service debt, taking into account sufficient residual income after all debt obligations to support living expenses, as well as risk-based pricing aligned with each customer's risk profile.
- Products are advertised and offered using content that is accurate, clear, complete, and easy to compare in terms of conditions, interest rates, pricing, and fees, without distortion or omission of material information, so that customers receive and understand sufficient information for decision-making and are encouraged to maintain sound financial discipline.
- Support is provided to debtors as follows:
  - 1) Debtors facing persistent debt (PD) are assessed on an account-by-account basis and categorised into general PD and severe PD. They are notified of their persistent debt status together with the key information that must be communicated to each debtor.
  - 2) Debtors experiencing repayment difficulties who are still performing (non-NPL) must be offered debt restructuring assistance at least once before becoming non-performing loans (NPLs). For non-performing debtors (NPLs) and debtors whose accounts have been written off, debt restructuring assistance must be offered at least once before contract termination, legal action or debt sale.
  - 3) Legal proceedings and the transfer of debtors to other creditors are subject to oversight to ensure compliance with legal procedures, including pre-litigation dispute mediation, court proceedings, enforcement actions, and repossession of hire-purchase assets.



### Example of Customer Care Approach for Auto Loans

In line with the Bank of Thailand's guidelines on addressing household debt issues, the Group has implemented measures based on three key principles:

<p><b>Comprehensive Approach</b> Address existing debt to support sustainable debt resolution, alongside prudent new lending practices to prevent excessive debt accumulation.</p>	<p><b>Principle-based Approach</b> Maintain an appropriate balance between providing customer support and ensuring continued access to credit, without adversely affecting financial discipline.</p>	<p><b>Collaborative Approach</b> Work in partnership with both public and private sectors to enhance and align measures in response to evolving conditions.</p>
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These responsible lending practices contribute to improving the quality of new credit while ensuring that access to financial services remains inclusive. Credit approval continues to be based on the borrower's repayment capacity as a key consideration.

## “Khun Soo, Rao Chuay” Programme

In 2025, the Bank participated in the Bank of Thailand’s “Khun Soo, Rao Chuay” programme to help debtors retain assets, close distressed debt accounts, and reduce financing costs sustainably.

The “Khun Soo, Rao Chuay” programme is a temporary relief measure jointly driven by the public sector and the financial sector, with a focus on supporting vulnerable retail debtors and SME operators that still have recovery potential, enabling them to resume debt repayment sustainably. The programme operates within a framework that promotes financial discipline while incorporating mechanisms to prevent moral hazards.

Debtors participating in the programme are required to express their intention and comply with repayment conditions, while the government and financial institutions jointly provide additional support funding on a 50:50 basis. Participating institutions include the Ministry of Finance, the Bank of Thailand, the Office of the National Economic and Social Development Council, the Thai Bankers’ Association, the International Banks Association, the Government Financial Institutions Association, and certain non-bank operators.

<b>66,000+</b> cases customers who met the eligibility criteria and received assistance	<b>THB 22,000+</b> million total debt covered under the programme	<b>40,500</b> cases customers whose debt restructuring has been completed	<b>61%</b> of eligible customers have made progress in debt restructuring
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**Measure 1**  
“Pay Straight, Keep the Asset”

focuses on helping debtors with relatively modest credit exposure retain collateral that is important for living and livelihoods, such as homes, vehicles, and business premises.

**33,750** cases  
number of customers who received assistance

**Measure 2**  
“Pay, Close, Finish”

focuses on reducing debt burdens for individual debtors with NPL status and relatively low outstanding balances, enabling them to close debt accounts and make a faster fresh financial start.

**6,693** cases  
number of customers who received assistance

**Measure 3**  
“Pay, Cut the Principal”

focuses on assisting debtors with unsecured non-performing loans by reducing principal burdens to improve the chance of financial recovery.

**52** cases  
number of customers who received assistance

### The Bank’s Outcomes

<b>Reduced instalment burdens and improved liquidity</b> Debtors are able to reduce repayment burdens significantly and retain sufficient liquidity for living expenses and continued business operations.	<b>Slower growth in NPLs</b> The programme helps slow the increase in non-performing loans (NPLs) among vulnerable retail and SME debtors.
<b>Protection of essential assets</b> Many debtors are able to retain assets that are important to their quality of life, such as homes, vehicles or business premises.	<b>Improved stability in the used-car market</b> The programme has had a positive effect on the used-car market, as reflected in a reduction in foreclosed assets held for sale and improved loss on sale rates.

**KKP BANK** **โครงการ คุณสู้เราช่วย**  
ปิดหนี้ได้จ ไปได้เร็ว

**ใคร**

**เคยมีปัญหา**

**ขาดส่งค่างวด** **สมัครเลย!**

**หนี้บ้าน**

วงเงินไม่เกิน **5** ล้านบาท

**หนี้รถ**

ยอดจัดซื้อไม่เกิน **8** แสนบาท

**หนี้จักรยานยนต์**

ยอดจัดซื้อไม่เกิน **5** หมื่นบาท

**SMEs (ทั้งบุคคลและนิติบุคคล)**

วงเงินไม่เกิน **5** ล้านบาท

**ถ้ามีหนี้สินเชื่อส่วนบุคคล/บัตรเครดิต**  
(สามารถเอาไปรวมหนี้บ้าน/รถได้)

\*ขึ้นกับความสามารถชำระหนี้และประวัติวงเงินที่ผ่าน

สแกนเพื่ออ่านรายละเอียดมาตรการ

**มาตรการที่ 1**

**จ่ายตรง คงทรัพย์** สิ่งที่จะได้ **ลด** ค่างวด **ลด** ดอกเบี้ย

สำหรับลูกค้าที่ชำระขาดส่งและสถานะการรับชำระปกติ (SPG)

\*เป็นหนี้ที่ค่างวด 1 บ.ค. 67 และเดิมตามวงเงิน 5 บ.ค. 31 บ.ค. 67 ค่างวดอายุ 30 วันแต่ไม่เกิน 365 วัน หรือเคยปรับค่างวดแล้ว 1 บ.ค. 66 จำนวนค่างวดรวม 20 วัน แต่ไม่เกิน 30 วัน

**เป็นหนี้เสีย\*** (ยอดเงินต้นรวมดอกเบี้ยเหลือไม่เกิน 5,000 บาท)

**มาตรการที่ 2** **จ่าย ปิด จบ**

สิ่งที่จะได้ **จ่ายบางส่วน** **ปิดจบหนี้ทันที**

\*มีสถานะบัญชี ณ วันที่ 31 ต.ค. 67 ค่างวดไม่เกิน 90 วัน

สแกนขั้นตอนการลงทะเบียน

หากลูกค้าไม่มีข้อสงสัยในการลงทะเบียน

สามารถติดต่อสาขาหรือ Call Center ของเจ้าหน้าที่ลงทะเบียน กด 99 และสายด่วนแบงก์ชาติ โทร. 1213

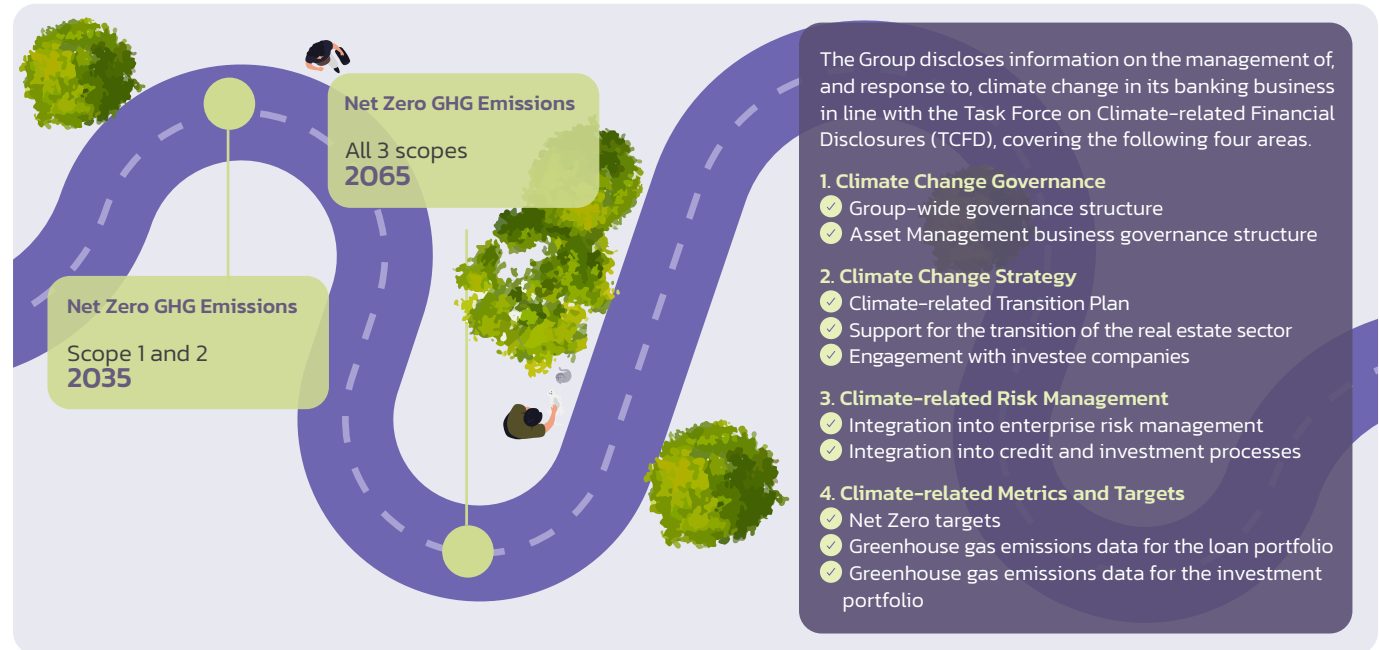
# Climate Change Action



Kiatnakin Phatra Financial Group (the Group) recognises the impacts of climate change arising from both physical risks and transition risks. The Group has therefore integrated these issues into its business strategy and established greenhouse gas emissions reduction targets.

## Towards Net Zero Greenhouse Gas Emissions

The Group has set a Net Zero greenhouse gas emissions target for its own operations under Scopes 1–2 by 2035, and for financed emissions and investment-related emissions under Scope 3 by 2065. The Group is in the process of enhancing its Net Zero policy and targets to align with the country's NDC 3.0, which sets a Net Zero target by 2050.



## Part 1 Climate-related Financial Disclosures for the Banking Business

### 1. Climate Change Governance Structure

The Group has a sustainability governance structure, which includes governance on climate change. The Bank's Board of Directors plays a key role in defining strategies, directions, and targets in this area.

In 2025, the Board of Directors reviewed and acknowledged key climate change actions, such as approving climate change success indicators (KPIs) and risk indicators (KRIs), and acknowledging the greenhouse gas emissions reduction strategy, both for the Group's own operations and for lending and investment activities



See Sustainability Governance Structure, Page 7

## 2. Climate Change Strategy

### Analysis of Climate Change Impacts

The Group has analysed the impacts of climate change on the Bank’s business, both in terms of financial impacts and environmental impacts arising from greenhouse gas emissions associated with lending. The analysis identified the real estate sector as one of the most significant industries, as it accounts for around 40% of global emissions, arising from construction processes, the use of construction materials (embodied carbon), and long-term building energy use (operational carbon).

The real estate sector is one of the key industries within the Group’s Wholesale Loan Portfolio. Loans to the real estate business accounted for 17.88%, while loans to the apartment and hotel business accounted for 17.43% (as of December 2025).

In view of these factors, the Group is focused on supporting clients in the real estate sector to transition towards more environmentally friendly project development. This helps reduce transition risk within the Group’s lending portfolio while creating opportunities to develop financial products that support the transition to a low-carbon economy.



### Climate-related Transition Plan

The Group has developed a climate-related transition plan and identified the property development sector as its primary target group, in line with the Bank of Thailand’s “Brown to Less Brown” approach and in support of the country’s greenhouse gas emissions reduction targets. The key implementation approaches, building on the “Financing the Transition: Finance for the Business Sector’s Sustainability Transition” initiative, are as follows.



**Engagement and support for the transition of real estate clients**  
Build clients’ awareness and capability to transition to a low-carbon economy through knowledge sharing and advisory support



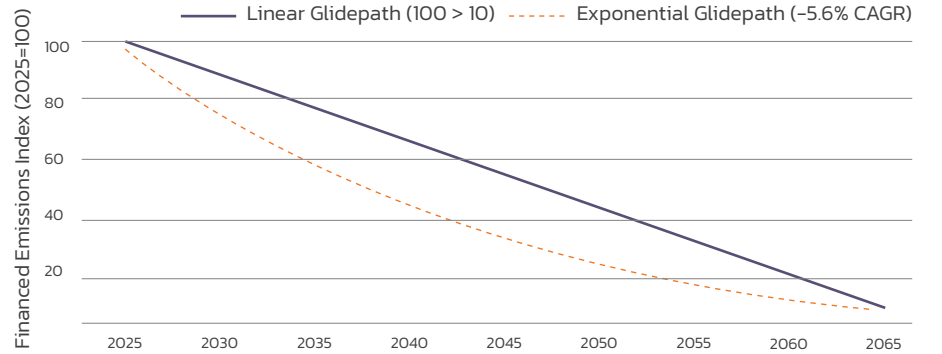
**Use of financial instruments to support the transition to a low-carbon economy (Low-carbon Transition Finance Instruments)**  
Develop and offer financial products under the Sustainable Finance Framework, such as the loan programme supporting the transition to environmentally friendly real estate



**Portfolio decarbonisation**  
Adopt a portfolio-wide approach in order to achieve Net Zero by 2065 (B.E. 2608)

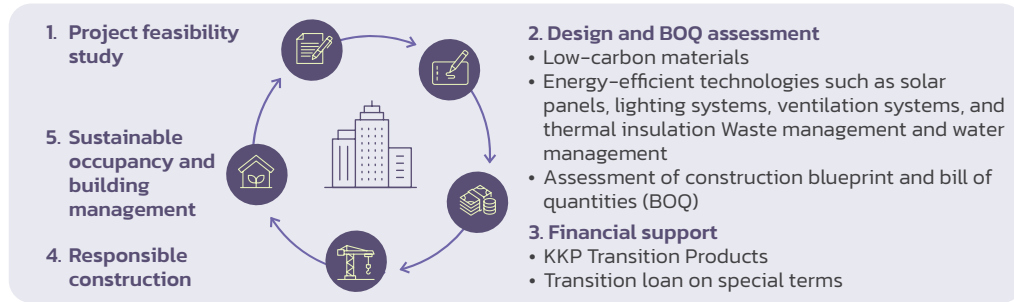
### Portfolio Greenhouse Gas Emissions Management

Over the long term, the Group has developed a financed emissions glidepath for its portfolio in order to achieve its Net Zero target by 2065. Both a linear glidepath and an exponential glidepath have been established as monitoring frameworks for the portfolio’s greenhouse gas emissions from lending.



## “Financing the Transition” Initiative

The Group joined the “Financing the Transition: Finance for the Business Sector’s Sustainability Transition” initiative with the Bank of Thailand for real estate business clients, with the aim of strengthening clients’ knowledge, understanding, and readiness to adapt. This forms an important foundation for the development of KKP Transition Products through financial support via transition lending on special terms for both existing and new real estate clients, with a total credit facility of THB 5,000 million by the end of 2026.



The Group provides end-to-end support to real estate clients through specialist teams working closely with clients from credit assessment and project design to construction materials selection, construction inspection, and sales.

### Financial Support

The Group provides financing to promote the transition to environmentally friendly real estate projects that meet greenhouse gas reduction criteria. Clients whose projects are assessed as achieving greenhouse gas emissions reductions of more than 10%, or emissions of less than 0.2750 tCO<sub>2</sub>e per square metre, may be considered for an interest rate reduction of up to 1% from the project finance rate on loans for additional technology investment to support environmentally friendly real estate development and reduce greenhouse gas emissions, such as solar panel installation and energy recovery ventilation (ERV) systems.

**-1% Interest rate reduction of up to 1%**  
from the project finance lending rate for additional technology investments, such as solar panels and ERV systems, for projects reducing GHG emissions by more than 10% or to below 0.2750 tCO<sub>2</sub>e/sqm

### Emission Tiering Criteria for Interest Rate Reduction Consideration

Tier (Emission Tiering)	Emission [tCO <sub>2</sub> e /sqm]	% Emission Reduction from Baseline
Non-rating (Baseline)	> 0.2750	-
★ 1 Star	0.2476-0.2750	1-10%
★★ 2 Stars	0.2200-0.2475	11-20%
★★★ 3 Stars	< 0.2200	> 20%

### Project Results

**105%**

From August 2024 to the end of December 2025, a total of 33 projects had expressed interest in joining the initiative, equivalent to an undrawn committed credit line of approximately THB 5,236 million, or 105% of the target total credit facility of THB 5,000 million by the end of 2026.

## Non-financial Support

### • Advisory support and engagement with real estate clients

- Clients may request advisory services to assess construction drawings and bills of quantities (BOQ), calculate greenhouse gas emissions from materials and construction, and identify potential reductions in line with criteria certified by the Thailand Greenhouse Gas Management Organization (TGO).
- Advisory teams and specialist engineers conducted site visits to a total of 33 projects to provide clients with knowledge and guidance on transition measures without increasing developers’ costs. This included support on greenhouse gas emissions calculations, the selection of low-carbon construction materials, and recommendations on technologies to reduce household energy use, thereby reducing greenhouse gas emissions from the start of construction through to end-use by residents.
- Recommendations for clients to consider additional environmental factors so that they can adapt concretely in line with six sustainable housing development criteria, namely:

### 1. Environmentally Friendly Construction Materials

1. Low-carbon construction materials for residential buildings certified by domestic or international standards, including concrete, reinforcing steel, cement, ceiling materials, and paint.
2. Circular Economy (Reduce / Reuse / Recycle) materials certified by domestic or international standards, including structural components, wall materials, thermal insulation, and surface finishing materials.



### 2. Energy Efficiency and Climate Change Mitigation

Use of residential construction materials with low thermal conductivity, or installation of clean energy solutions such as solar rooftops or EV chargers.

- Use of building envelope materials with low heat transfer properties (such as walls, roofs, insulation, and glazing).
- Installation of solar photovoltaic systems
- Installation of roof insulation with a thickness of at least 1 inch, or reflective insulation sheets
- Use of energy-efficient glazing (high-performance efficiency label)
- Use of energy-efficient lighting (No. 5 energy efficiency label)
- EV charging facilities



### 3. Indoor Air Quality

Installation of indoor air quality improvement systems, or use of materials with low volatile organic compound (Low VOC\*) content.

- Use of low-VOC materials, such as paint
- Provision of air filtration systems (ERV: Energy Recovery Ventilation / Active Air Quality)

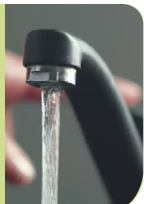
\* VOC (Volatile Organic Compounds) refers to organic chemicals that readily evaporate into vapour or gas at room temperature. VOCs are commonly found in a wide range of products, such as paints, cleaning agents, pesticides, and other construction materials.



### 4. Water Efficiency

Use of water-saving fixtures in 100% of bathrooms within the house (excluding maid’s bathrooms).

- Water-efficient taps
- Water-efficient shower heads and bidet sprays
- Water-efficient sanitary ware



### 6. Innovation in Energy, Environment, and Quality of Life

- Use of quality-of-life innovations (such as indoor planting, vertical gardens, provision of green space beyond the minimum requirements under high-rise building regulations, and inclusive design).
- Installation of solar photovoltaic systems
- Use of high-efficiency LED lighting
- Air filtration systems to protect against both coarse and fine particulate matter (ERV / Active Air Quality)
- Use of Smart Home / Home Automation systems
- EV charging facilities
- Wastewater reuse and recycling within the project
- Other innovations implemented by clients that qualify as innovation



### 5. Waste Segregation and Recycling

The project has measures in place to reduce waste during construction and/or to segregate waste within the project.

- Waste segregation in construction areas
- Centralised waste segregation area
- Measures to reduce construction waste



- **Close follow-up** by relationship managers and ESG Business Matching activities to build an ESG building network
- **Recognition awards** for projects demonstrating tangible greenhouse gas emissions reductions, covering a total of 11 companies and 16 projects
  - Sustainable Property Award for projects that achieved tangible carbon emissions reductions through the selection of construction materials
  - Specialised Award for Sustainable Housing Development, assessed against the six environmental criteria above



**Collaboration with Leading Building Materials and Housing Innovation Companies**

In 2025 the Group signed memoranda of understanding with 11 leading companies in building materials and housing innovation to support the transition to sustainable real estate development. Through this collaboration, the Group helped clients apply building materials and housing innovations in 22 projects. Going forward, the Group will continue to build a diverse partner network to support the comprehensive and ongoing use of environmentally friendly materials and innovations.

**Low-carbon building materials partners**

**Energy-saving and indoor air quality innovation partners**

**Carbon calculation platform for materials**

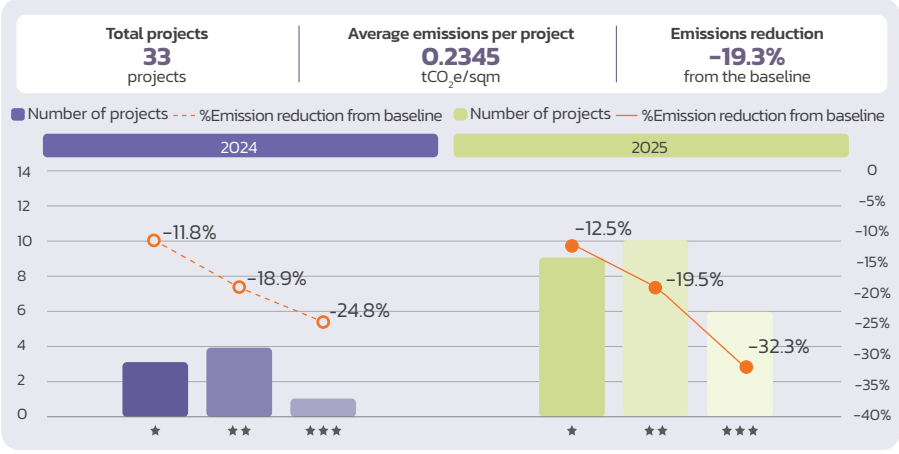
**Leadership in Raising Sustainability Awareness and Knowledge**

To strengthen the capabilities of Thai businesses, particularly in real estate project development, so that they meet financial institutions' sustainability criteria and future regulatory requirements, such as energy-efficient building standards, carbon criteria for construction materials and the Thailand Taxonomy, the Group has played a role in raising awareness among clients in the real estate sector regarding environmental impacts, for example:

- Presenting financing approaches and policies at the event "Designing Future: Innovation, Green Funding & Sustainability in the New ERA of Architecture by Beger", a KKP low-carbon building materials partner, in order to share knowledge with interested emerging designers



- Taking part in the "Green Growth, Green Financial Seminar" organised by COTTO, part of SCG, at COTTO LiFE in Khon Kaen, to exchange sustainability perspectives, starting from low-carbon design and construction upstream in order to deliver both environmental impact reduction and readiness for increasingly stringent energy and carbon regulations



“ Sustainable Real Estate Development is not merely a trend; it is the industry's new standard, and KKP is ready to be an enabler in supporting developers to advance low-carbon real estate in order to deliver homes that are sustainable, energy-efficient, and genuinely enhance well-being.

**Nattawut Niyomyaht (Natt)**  
Department Head of Real Estate Advisory



### 3. Climate-related Risk Management

#### Assessment of Climate-related Risks and Opportunities

The Group has assessed climate-related risks and opportunities covering both physical risks and transition risks. The assessment considers different time horizons: short term (<3 years), medium term (3–10 years), and long term (>10 years).

##### Physical Risk Assessment

Physical Risks	Time Horizon			Business Impacts
	Short	Medium	Long	
<b>Acute physical events</b> e.g. storms, heatwaves, and floods	●	●	●	<ul style="list-style-type: none"> <li>Damage to business assets, production processes and transportation, causing disruption to the supply chain and services of clients and the Group</li> </ul>
<b>Chronic physical changes</b> e.g. sea level rise, changes in rainfall patterns, and rising average temperatures		●	●	<ul style="list-style-type: none"> <li>Adaptation costs and expenditure to prepare for, prevent, or remediate natural disaster impacts for the Group and its clients</li> <li>Reduced clients' debt-servicing capacity, which may affect asset quality, collateral value, and the Bank's reserves</li> </ul>

##### Transition Risk Assessment

Transition Risks	Time Horizon			Business Impacts
	Short	Medium	Long	
<b>Policy and Legal Risk</b> e.g. adaptation to the Carbon Border Adjustment Mechanism, carbon pricing, and carbon taxation	●	●	●	<ul style="list-style-type: none"> <li>Higher operating costs and expenditure for the Group and its clients in adapting or preparing to comply with policies, regulations, and laws, including higher costs from research and development of new technologies</li> </ul>
<b>Technology Risk</b> e.g. the development or adoption of low-greenhouse-gas technologies, renewable energy, and carbon capture and utilisation technologies	●	●	●	<ul style="list-style-type: none"> <li>Reduced clients' debt-servicing capacity due to an inability to adapt in time or loss of market share to competitors using low-emissions technologies, which may affect asset quality, collateral value and the Bank's reserves</li> </ul>
<b>Market Risk</b> e.g. changes in consumer behaviour, with environmental impact becoming a factor in the selection of goods and services	●	●	●	<ul style="list-style-type: none"> <li>Reputational damage and loss of trust resulting from non-compliance with policies, regulations, or laws, including support for or lending to projects that create negative economic, social, and environmental impacts</li> </ul>
<b>Reputation Risk</b> e.g. lending to projects that later become subject to disputes over environmental impacts	●	●	●	

##### Analysis of Climate-related Opportunities

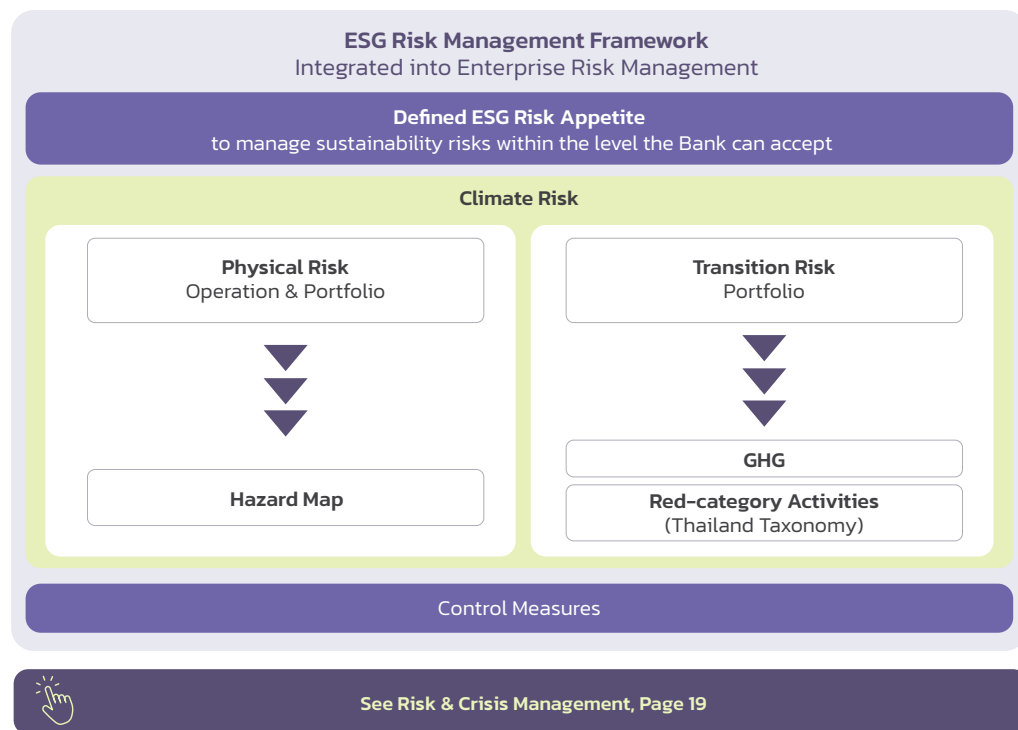
Climate-related Opportunities	Examples of Opportunities
<b>Resource efficiency</b>	<ul style="list-style-type: none"> <li>Efficient use of energy and resources, such as water or material reuse, energy saving, clean energy technologies, and technologies related to efficient resource management</li> <li>Reduction in operating costs for clients and the Group</li> <li>Strengthening the Group's positive image</li> </ul>
<b>Financial and non-financial support through products and services</b>	<p>Opportunities to develop products and services to support environmentally friendly businesses and businesses seeking to transition to low-carbon operations, divided into:</p> <ul style="list-style-type: none"> <li>Financial support: lending facilities for sectors such as real estate and hotels</li> <li>Non-financial support: knowledge support and advisory services</li> </ul>
<b>Resilience</b>	<ul style="list-style-type: none"> <li>Opportunities to set appropriate targets for the proportion of high-risk clients relative to suitable potential clients through improved understanding and reduced risk across the supply chain</li> <li>Improvements in sustainability practices across the organisation, enhancing image, reputation, and stakeholder confidence, increasing access to lower-cost funding, and strengthening the ability to attract and retain employees</li> </ul>



## Integration of Climate Change Risks into Enterprise Risk Management

The Group has established an environmental, social and governance risk management framework (ESG risk management framework) to create a risk management process that addresses material sustainability risks and enables them to be systematically integrated into Enterprise Risk Management, together with an ESG risk appetite.

Climate-related risks, including both physical risks and transition risks, have been identified as part of the Group’s sustainability risks, with corresponding key risk indicators (KRIs) established. Physical risks are assessed based on hazard maps, while transition risks are considered through Scope 3 financed emissions from lending activities and the classification of high-risk economic activities under the Thailand Taxonomy. Control measures have also been defined for each risk indicator.



## Integration of Climate Risks into the Credit Approval Process

The Group has incorporated climate change risk issues into its business credit risk management process by establishing an ESG Responsible Lending Policy that takes into account environmental issues, including climate change, as well as social and governance dimensions. An Exclusion List has also been established as guidance for credit consideration, and corporate lending clients must go through a review process that takes ESG risks into account.

See Responsible Lending & Market Conduct, page 37

### Participation in the Pilot Climate Stress Test Initiative

The Group conducted a climate-related stress test on its banking loan portfolio under physical risk scenarios, in accordance with guidelines set by the Bank of Thailand for the year 2030. The assessment considered both baseline and adverse cases under the Shared Socioeconomic Pathway (SSP) 2 and Representative Concentration Pathway (RCP) 4.5 scenarios for the period 2024–2029.

The stress testing framework covered six key industry segments: computer, electronics and optical equipment manufacturing; electrical equipment manufacturing; retail trade; wholesale trade; agriculture and forestry; and real estate activities.”

The results indicate that, overall, the Bank’s loan portfolio is not subject to material impacts. This is primarily because the portfolio is largely located in areas with moderate flood risk, where potential impacts are not severe enough to affect the Bank’s operations or the financial position of its clients. In addition, the Bank’s branch operations were found to have no exposure to high physical risk events, or impacts at a level that could not be effectively mitigated through insurance coverage. Under the adverse scenario, the potential financial impacts assessed included effects on clients’ debt-servicing capacity, collateral values, and asset quality; however, these were found to remain within manageable levels given the Group’s current risk profile and insurance coverage.

### Capability Development and Employee Training

To strengthen understanding and enhance employees’ capability in assessing ESG risks, in 2025 the Group organised four training sessions on the Thailand Taxonomy and lending policies that take environmental, social, and governance dimensions into account for employees in the large corporate lending and corporate banking lending functions, enabling them to apply sustainability principles appropriately in credit consideration. In addition, KKP Talks sessions were organised as an internal knowledge-sharing platform covering key topics such as climate change risks and sustainable investment.

In addition, the Group’s employees have continued to attend seminars, workshops, and training courses organised by external institutions, such as those relating to sustainability and climate-related financial disclosures in line with IFRS S1 and IFRS S2, as well as participation in the Thailand Taxonomy Dialogue Series.

## 4. Climate-related Metrics and Targets

### Greenhouse Gas Emissions Data

The Group has established key metrics and targets to assess and monitor climate-related performance. In terms of greenhouse gas emissions, the Group has set a Net Zero target for its operations (Scope 1 and 2) by 2035, and for its financed emissions from lending and investment activities (Scope 3) by 2065.

#### Greenhouse Gas Emissions from Internal Operations

Scope	2023	2024	2025
1	3,239	2,853	2,841
2	7,025	6,676	5,873
3	2,709	1,888	1,697
<b>Total (tCO<sub>2</sub>e)</b>	<b>12,973</b>	<b>11,417</b>	<b>10,411</b>

#### Notes:

This Scope 3 reporting follows the TGO materiality criteria, comprising:

- Category 1 Purchased Goods and Services
- Category 3 Fuel- and Energy-related Activities
- Category 13 Downstream Leased Assets

### Indirect Greenhouse Gas Emissions from the Group's Portfolio under Scope 3

The Group is a member of the Partnership for Carbon Accounting Financials (PCAF) and prepares greenhouse gas accounts in line with the accounting standard for emissions from financial activities. The Group has calculated and reported greenhouse gas emissions from lending in order to establish a baseline for risk management, emissions reduction target-setting and the enhancement of climate-related disclosures.

The Group has also developed and improved the quality of data used in the calculations in order to enhance the accuracy and coverage of the assessment of greenhouse gas emissions from lending. This enables the Group to monitor and assess transition risk within the lending portfolio more effectively and provides important information for setting long-term climate risk management approaches, as detailed below.

Types of Assets	2024 (Restated)					Economic Emission Intensity (Scope 1+2) (tCO <sub>2</sub> e to USD 1 M of loan)	2025					Economic Emission Intensity (Scope 1+2) (tCO <sub>2</sub> e to USD 1 M of loan)
	Portfolio Coverage	Absolute GHG Emissions (tCO <sub>2</sub> e)		Weighted Score of Data Quality			Portfolio Coverage	Absolute GHG Emissions (tCO <sub>2</sub> e)		Weighted Score of Data Quality		
		Scope 1+2	Scope 3	Scope 1+2	Scope 3			Scope 1+2	Scope 3	Scope 1+2	Scope 3	
<b>Absolute Emissions per Asset Class</b>												
Business loans and unlisted equity	100%	1,039,085	2,293,609	3.12	3.23	587	100%	908,406	2,082,168	3.38	3.48	492
Project finance	100%	390,345	267,126	4.52	4.59	567	100%	443,690	282,903	4.55	4.61	650
Mortgages	100%	157,079	-	4.00	-	99	100%	153,361	-	4.00	-	91
Motor vehicle loans	100%	729,441	-	4.00	-	179	100%	629,652	-	4.00	-	162
<b>Total</b>		<b>2,315,951</b>	<b>2,560,735</b>	<b>3.63</b>	<b>3.61</b>	<b>285</b>		<b>2,135,109</b>	<b>2,365,070</b>	<b>3.65</b>	<b>3.79</b>	<b>266</b>
<b>Absolute Emissions per Sector (Business Loans and Project Finance Loans)</b>												
Residential real estate activities	100%	4,789	17,367	4.67	4.67		100%	5,189	18,802	4.71	4.71	
Electricity, gas, steam and air conditioning supply	100%	679,670	716,627	3.16	3.33		100%	697,558	627,259	3.60	3.72	
Manufacturing	100%	282,860	704,821	2.94	3.18		100%	229,533	380,457	3.96	3.96	
Other	100%	462,111	1,121,920	3.29	3.37		100%	419,815	1,338,551	3.30	3.44	
<b>Total</b>		<b>1,429,430</b>	<b>2,560,735</b>	<b>3.51</b>	<b>3.61</b>	<b>582</b>		<b>1,352,096</b>	<b>2,365,070</b>	<b>3.70</b>	<b>3.79</b>	<b>535</b>

#### Notes:

1. The calculations are based on the greenhouse gas emission factor database as at September 2025 (B.E. 2568) and the greenhouse gas accounting and reporting guidance of the Partnership for Carbon Accounting Financials (PCAF).
2. The data quality score is weighted by the Bank's loan or investment amount, on a scale from 1 (highest quality) to 5 (lowest quality). Data used in the calculations are sourced from multiple sources, including internal Bank data, client data and reference agencies. The Bank continues to strengthen its data management processes to improve completeness and data quality.
3. The calculation is subject to limitations arising from lag time differences in the variables used, such as clients' financial statements and greenhouse gas emissions reports. The Bank has therefore used the latest available data in calculating greenhouse gas emissions.
4. For 2024 (B.E. 2567), historical greenhouse gas emissions data were restated and the emission factors were aligned with the same basis used in 2025 (B.E. 2568), using the reference exchange rate announced by the Bank of Thailand as at the last business day of the year.

## Part 2 Climate-related Financial Disclosures (TCFD) for the Investment Management Business

The Group manages greenhouse gas issues arising from its investment management business under Kiatnakin Phatra Asset Management Company Limited, and discloses relevant information in line with the TCFD framework across the following four key areas.

### 1. Climate Governance Structure

The sustainable investment governance structure is clearly defined, setting out the roles and responsibilities of the Board of Directors in establishing policy, direction and sustainability oversight; the Executive Committee in integrating ESG issues, including climate change, into business operations; and the Investment Committee in setting responsible investment practices. In addition, an ESG working team and a Sustainable Investment Office coordinate and support implementation to ensure investments are aligned with the Group’s sustainability framework.








 See Sustainable Investment Management and Advisory, page 33

### 2. Investment Strategy for Addressing Climate Change

In 2025, the Group continued the “Net Zero Engagement” initiative from the previous year in order to monitor progress and advance climate and nature-related action by investee companies. Seven listed companies were selected across the energy and utilities, petrochemicals and chemicals, property development, and food and beverage sectors, which are sectors with high greenhouse gas emissions and/or risks related to impacts on nature and human rights in the supply chain, and in which the Group has a significant holding within its investment portfolio. Details of the engagement programme are shown in the table below.

The engagement found that most listed companies had made further progress in setting targets and implementation approaches related to the Net Zero pathway. At the same time, the Group expanded the scope of dialogue to cover nature and human rights in the supply chain more comprehensively, reflecting long-term investor expectations and supporting companies in developing concrete and trackable action plans. The Group will continue the initiative and consider extending coverage to other sectors according to the materiality of sustainability risks and opportunities.

### Results of the “Net Zero Engagement” Initiative

Business Sector	Background Information (Before Engagement)	Engagement Outcomes
 Energy and Utilities	This was a continuation of previous engagement, with the company currently reviewing its sustainability structure and workplan following a merger.	The company acknowledged recommendations on defining its Net Zero Pathway and strengthening its sustainability governance structure to align with the new organisational structure, and is reviewing roles, responsibilities, and governance mechanisms at group level.
 Petrochemicals and Chemicals	This was a continuation of previous engagement, following initial clarification through email.	The company acknowledged the recommendations and is considering clearer Net Zero targets and a clearer emissions reduction pathway in line with long-term investor expectations.
 Energy and Utilities	The nature of the business gives rise to risks that may affect nature.	The company acknowledged investors’ concerns regarding the link between climate change and human rights, particularly across the value chain, and is considering strengthening its risk management and governance framework in this area.
 Real Estate Development	There are both risks and opportunities arising from impacts on nature in project development areas.	The company reflected the use of Nature-based Solutions as part of its project development strategy to manage impacts on nature while creating long-term business value.
 Real Estate Development	There are both risks and opportunities arising from impacts on nature in industrial estate development areas.	The company is integrating Nature-based Solutions into industrial estate development and spatial planning to support growth that takes stakeholders and the environment into account.
 Food and Beverage	There are nature-related and human rights risks arising from the supply chain.	The company acknowledged recommendations to strengthen the management of nature and human rights issues. While some policies and processes are already in place, broader coverage and stronger systemic integration are still needed.
 Food and Beverage	There are nature-related impact risks arising from business operations.	The company demonstrated readiness to manage nature and human rights issues through structured governance and operations, although continued monitoring of progress in strengthening standards remains necessary.

### 3. Management of Climate-related Risks and Opportunities

The Group has continued to integrate material ESG factors into the assessment of investee companies, with emphasis on evaluating both risks and opportunities that may affect value and long-term performance. This year, the Group further strengthened its consideration of climate issues by linking them more closely to the country’s transition direction and by systematically incorporating the assessment results into investment analysis and decision-making. Fund managers use MSCI portfolio carbon footprint data as part of the investment decision process. The framework for considering climate-related risks and opportunities can be summarised as follows.



#### Risk

- Physical risks, considering the potential impacts on business from natural disasters and long-term climate change, such as rising global temperatures
- Transition risk to the economic system, with emphasis on companies’ greenhouse gas emissions levels, which may create business costs from changes in environmental laws and regulations
- Stranded asset risk, particularly for businesses linked to fossil fuel use or assets that may be displaced during the transition



#### Business opportunities

- Business opportunities in clean energy, greenhouse gas reduction technologies such as CCUS, and opportunities arising from the Bio-Circular-Green (BCG) economy
- Access to funding support, creating opportunities for businesses to obtain additional financial support, such as green loans, once they have demonstrated commitment and action towards achieving Net Zero in line with the Paris Agreement

### 4. Climate-related Metrics and Targets

The Group has set an ongoing target for listed-company engagement on climate change under the Net Zero & Nature Engagement initiative, alongside a portfolio rebalancing strategy aimed at reducing investment emissions intensity in line with its move towards Net Zero.

The Group also monitors its Weighted Average Carbon Intensity (WACI), which reflects transition risk and the decarbonisation trajectory of the portfolio. In the past year, this monitoring has been enhanced from an overall asset management level to the individual fund level, and has been practically integrated into the investment decision-making process of fund managers.

Data for 2025 show that the WACI of the KKPEQ ThaiESG Fund was significantly lower than that of the SET50 benchmark, reflecting the selection of securities with lower greenhouse gas emissions intensity than the overall market and clearly demonstrating the integration of climate-related factors into the investment process.

The Group is also working with the Association of Investment Management Companies (AIMC) to advance climate action at industry level by strengthening shared practices and more effective engagement on key issues. Concrete implementation is expected to begin in 2026.



Community Engagement



ESG in Own Operations



Management of Material  
Sustainability Issues  
**Satellite Issues**

Financial Health and Literacy



Financial Innovation and  
Digitalisation



# ESG in Own Operations



Kiatnakin Phatra Financial Group (the Group) systematically integrates environmental, social, and governance (ESG) factors into its internal operations. The Group focuses on the efficient use of resources, covering the management of energy, water, and waste, in order to minimise the environmental impacts of its business operations. At the same time, it promotes sustainable business practices throughout the value chain through the management of suppliers and business partners, taking into account human rights, good corporate governance, and anti-corruption considerations.

## Policy and Guidelines for Efficient Resource Management

The Group has established an environmental management framework under its Sustainability Policy and continues to improve its operating processes through the implementation of measures relating to energy conservation, waste management, and innovative wastewater treatment. It also encourages employee participation in order to create a safe and healthy environment for employees and communities in a tangible manner.



### Electricity Management

In 2025, the Group reduced electricity consumption by 12% compared with the previous year through the following key initiatives:



#### Air-conditioning Operation

- Adjusted operating hours of the air-conditioning system in the lift machine room from 24 hours to 18 hours
- Reduced air-conditioning operating time in the car park lift lobby area
- Set air-conditioning temperature across all areas at 24 ± 1°C
- Carried out preventive maintenance on the chiller chilled-water circulation system together with optimisation of equipment operating hours



#### Lighting System

- Reduced operating hours for non-essential lighting, such as in the car park and building entrance areas
- Installed motion sensors to control on/off operation and adjust lighting levels in unoccupied areas

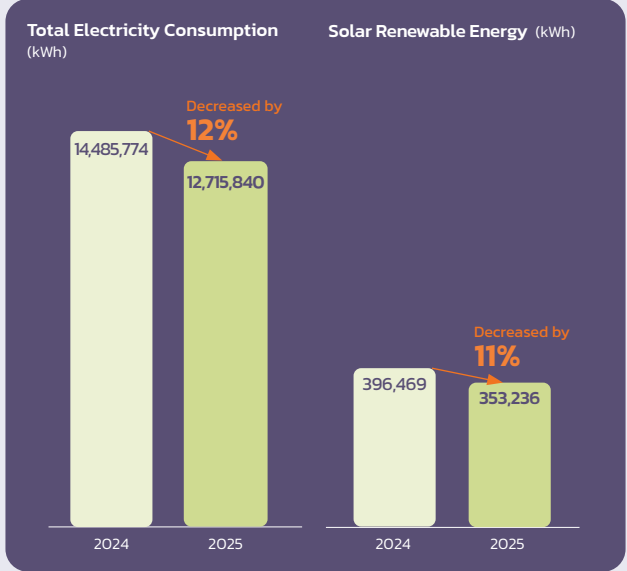


#### Target

Reduce Electricity Consumption by **10%** Compared with the Previous Year

#### Performance

Reduced by **12%** Compared with the Previous Year



The Group participated in the building energy efficiency improvement promotion programme to support the Metropolitan Electricity Authority's energy-efficient building initiative by assessing the building's energy efficiency index (MEA Index) and indoor air quality (IAQ). In 2025, the Group received the MEA Energy Awards 2025 at the Standard level.

## Waste Management

The Group manages waste on an end-to-end basis, starting with waste reduction at source, proper segregation, and maximising beneficial reuse. With the cooperation of employees and licensed external service providers, the Group reduced total waste by 14% in 2025 compared with the previous year.



### Waste Management

- Establish a clear waste segregation system based on five bin categories: general waste, organic waste, recyclable waste, infectious waste, and hazardous waste
- Improve segregation efficiency by having housekeeping staff re-segregate waste collected from office areas before final disposal, such as emptying water or sauce from containers and plastic bags before disposal, and separating non-recyclable waste from recyclables to improve the quality of recyclable materials
- Reduce single-use plastics and use biodegradable containers for catering and internal events
- Manage paper waste through collection and destruction service providers for recycling into pulp for reuse
- Deliver general waste and specialised waste to the Bangkok Metropolitan Administration and/or licensed external service providers
- Channel recyclable waste through Recycle Day activities and collaboration with SCGP
- Deliver food waste to Jirawat Fish Farm ponds to support farmers and reduce environmental impacts



### Employee Engagement

- Promote employee participation through the KKP Green Journey project by communicating and educating employees on proper waste segregation practices
- Publicise proper waste segregation practices through employee market activities, internal communication channels, and the organisation's social media



### Target

Reduce Total Waste by **10%**  
 Compared with the Previous Year

### Performance

Reduced by **~14%**  
 Compared with the Previous Year

### Waste type in 2025 (kg)



General Waste  
**150,551 ↓**  
 197,080 (2024)



Organic Waste  
**18,585 ↑**  
 15,590 (2024)  
 due to improved  
 segregation



Recyclable Waste  
**69,143 ↑**  
 65,129 (2024)  
 due to improved  
 segregation



Infectious  
 Waste  
**25 ↓**  
 243 (2024)



Hazardous  
 Waste  
**12 ↑**  
 0 (2024)

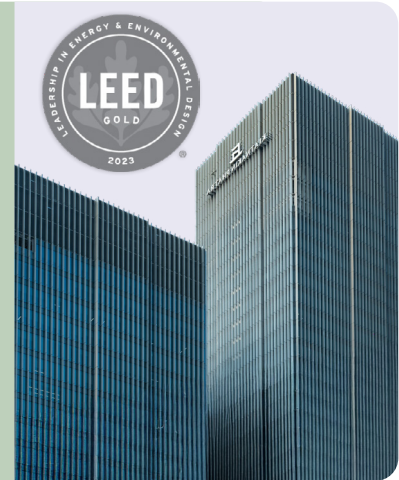
**Total 238,316 kg Decreased by approximately 14% from 2024 total 278,041 kg**

## Green Building Certification under LEED Standards

The Group has undertaken a renovation of its headquarters (KKP Tower) and achieved green building certification under the Leadership in Energy and Environmental Design (LEED) standard at the Gold level, awarded by the United States since May 2023. This certification covers a range of environmental aspects, including:

- The use of energy-efficient electrical equipment and appliances with low power consumption
- The use of water-saving fixtures and systems that promote efficient water usage
- The selection of construction and architectural materials that meet high pollution control standards, ensuring safety for building occupants, as well as materials that help reduce energy consumption in air conditioning systems, such as insulated glass unit (IGU) façade systems
- Consideration of occupant health and the promotion of employee productivity
- Waste reduction and effective management of pollution arising from building operations

Overall, the building reflects a commitment to environmental responsibility while enhancing the well-being and efficiency of its occupants.



## Employee-driven Change

The Green Office project was initiated by a group of employees from the EDGE team and Kiatnakin Phatra Asset Management, who integrated ESG concepts into their day-to-day work in a tangible way by aiming to reduce waste while lowering organisational costs at the same time. The initiative began with an analysis of paper consumption data to reduce resource use and costs, and the establishment of a "reusable tote bag station" to reduce waste and single-use plastics.

The initiative was presented to the Sustainability Sub-committee and was considered for organisation-wide expansion. As a result, the Group introduced set operating hours for lighting and air-conditioning, as well as waste segregation in common areas, helping to foster a sustainable workplace culture and generate tangible cost savings.

This project reflects the Group's support for employees in integrating ESG into their roles and demonstrates that employee-led action can meaningfully drive both environmental outcomes and business efficiency.



**Green Office is not merely a short-term project; it is an important step in helping the Company move forward sustainably. The small things we do in the office every day help create a culture of shared responsibility within the team, and everyone can take part in creating impact. For us, it has made the Company's progress towards sustainability truly tangible.**

Patcharee Pornusa (Proy)  
 Manager/ EDGE Strategy



## Water Management

The Group continuously implements control, inspection, and system improvement measures relating to water management across its headquarters building and bank branches. In 2025, the Group reduced water consumption by 5% compared with the previous year through the following key activities:



### Water Supply Management

- Reduced water leakage by maintaining the plumbing system, including key equipment such as water pipes, valves, and sanitary fittings
- Reduced scale build-up by monitoring and controlling water quality thereby improving the Group's overall water-use efficiency



### Wastewater Management

- Improved wastewater treatment efficiency by comprehensively inspecting, controlling, and maintaining the aerobic wastewater treatment system, alongside appropriate energy use, before discharging treated effluent to the public drainage system, ensuring that effluent quality meets Bangkok Metropolitan Administration standards



### Target

Reduce Water Consumption by 5%  
Compared with the Previous Year

### Performance

Reduced by 5%  
Compared with the Previous Year

### Water Consumption (cubic metres)



## Sustainable Supply Chain Management

The Group recognises that suppliers and outsourced service providers are strategic partners that directly affect service quality, business continuity, and long-term success. It therefore manages its supply chain with a focus on operational efficiency and cost management, while integrating ESG factors into procurement processes and the management of suppliers and outsourced service providers — from selection and contracting to monitoring and performance evaluation. This helps mitigate both direct and indirect risks, such as legal non-compliance, corruption, and human rights violations in the supply chain, while enhancing transparency, accountability, and the ability to deliver quality products and services to customers in a sustainable manner and to grow together.

## Sustainable Procurement Practices

### Supplier Prioritisation and Risk Management

The Group classifies suppliers according to their level of importance and strategic risk, based on purchase value and substitutability. Suppliers are divided into three main groups as follows:



#### Critical Tier 1 Suppliers

- Suppliers with high purchase value of THB 2 million or more; or
- Suppliers of strategic importance to business operations; or
- Suppliers with limited alternatives or which cannot be easily replaced.



#### Tier 1 Suppliers

- Suppliers with medium to high purchase value between THB 500,000 and THB 2,000,000; or
- Suppliers that can be substituted in the market.



#### Critical Non-Tier 1 Suppliers

Suppliers outside the Critical Tier 1 and Tier 1 groups that do not materially affect business operations.

### Fair Supplier Governance

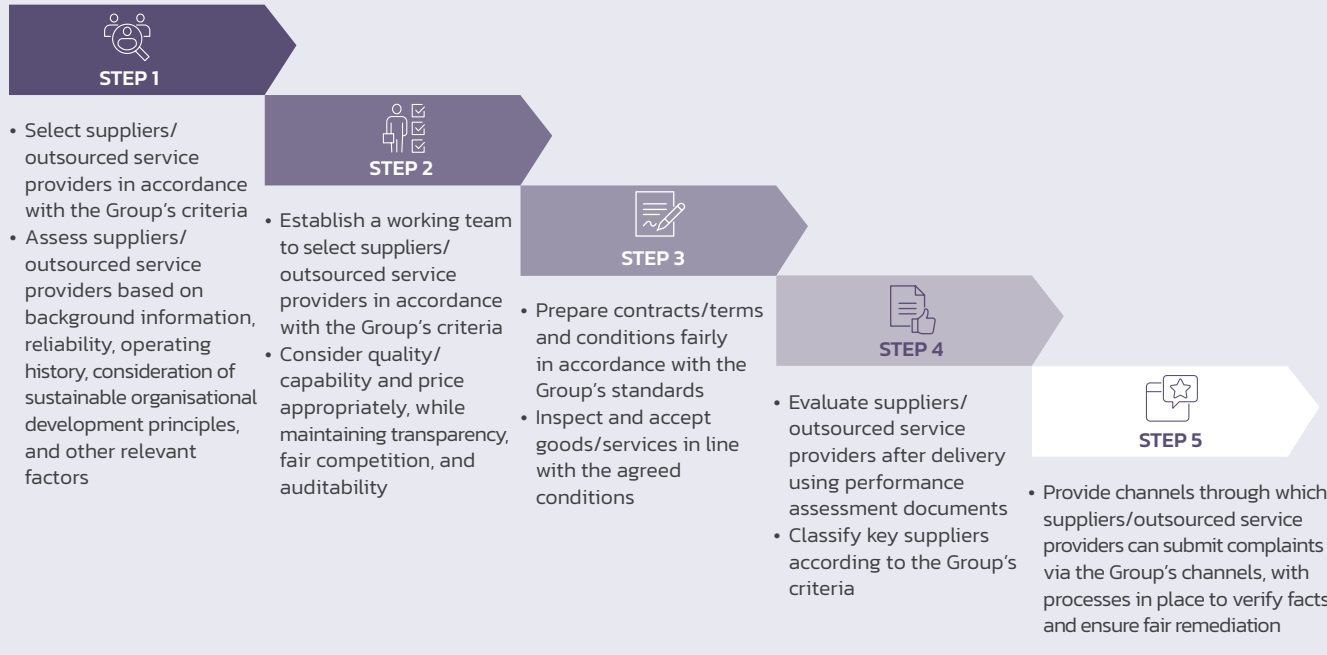
- Establish general procurement rules and procedures to ensure that procurement activities are aligned with sustainability principles across all functions within the organisation and throughout the supply chain.
- Establish practices to prevent fraud and corruption in all forms in line with the Group's anti-fraud and anti-corruption declaration, supported by a clear Anti-corruption Policy, and require suppliers to certify compliance with the policy in order to promote transparent and well-governed business conduct.
- Establish a Supplier Code of Conduct (SCOC) to encourage suppliers to conduct business ethically, honestly, and transparently, without corruption or bribery, while maintaining confidentiality, acting responsibly under good governance principles, and respecting labour rights and human rights, thereby supporting fair business collaboration and sustainable growth together.
- Set qualification requirements for bidders in the Terms of Reference (TOR) for procurement projects, including the requirement to have a sustainability policy, in order to encourage and promote supplier participation in sustainable business development.
- Establish fair payment terms for suppliers, with payment made within 45 days in accordance with the terms and conditions agreed with each supplier. The payment period is counted from the date on which the supplier submits complete supporting documents in accordance with the Group's requirements.

### Supplier and Outsourced Service Provider Evaluation Criteria Cover the Following Key Areas:

- 1. Product and Service Quality** – assess the quality standards of products and services received.
- 2. Price and Value for Money** – consider the appropriateness of pricing relative to quality and commercial terms.
- 3. Delivery Time for Goods/Services** – assess timeliness and delivery efficiency.
- 4. Team and Operational Readiness** – assess personnel capability and service delivery against requirements.
- 5. Governance** – consider whether the supplier has good corporate governance policies, clear risk management practices, and measures to prevent fraud, corruption, and bribery.
- 6. Social and Environmental Responsibility** – assess operations for alignment with sustainability principles, for example:
  - having a good reputation and social recognition;
  - treating employees and workers appropriately;
  - having no human rights violations, such as child labour or forced labour; and
  - using environmentally friendly materials and equipment. Environmental standards used as guidance in assessing outsourced service providers include, for example, ISO 14001 environmental management system standards, Green Label standards for environmentally friendly products, and non-toxic, environmentally friendly chemical standards.

## Supplier and Outsourced Service Provider Management Process

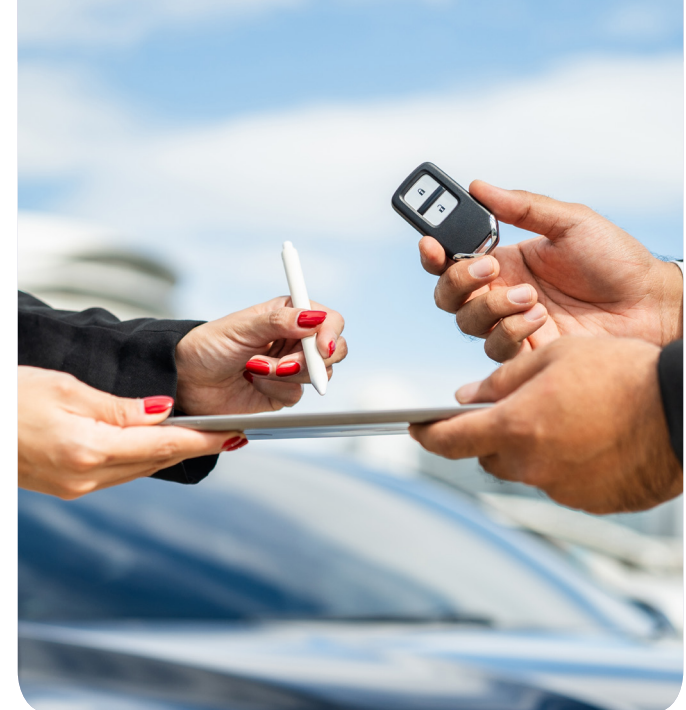
The Group's supplier and outsourced service provider management process is as follows:



### Screening and raising standards for auto loan business partners

The Group is committed to enhancing the credibility of the automotive industry in order to uphold protection standards and build long-term customer trust. In particular, the selection of suppliers or business partners is considered comprehensively, including alignment of vision with the organisation, track record, and the ability to strengthen each other's capabilities, under strict compliance with applicable laws and regulations.

The Group screened 2,000 used-car suppliers, placing emphasis on supplier operating standards, the actual quality of vehicles, and the accuracy and reliability of systems and information, in accordance with the requirements and conditions for business partners applying to become vehicle dealers for hire-purchase financing under the Dealership Agreement.



### Key Performance Results



#### Supplier Code of Conduct (SCOC) Acknowledgement

**Target:** Formally communicate the Supplier Code of Conduct (SCOC) policy and declaration to all suppliers. New suppliers doing business with the Group are required to acknowledge the SCOC document as part of the supplier registration documentation.  
**Performance:** All suppliers, including Critical Tier 1 suppliers, Tier 1 suppliers, and new suppliers, acknowledged the SCOC in full (100% of all suppliers).



#### Corruption-related Complaints

**Target:** Communicate the Anti-corruption Policy to all suppliers on an annual basis.  
**Performance:** Both new and existing suppliers were informed of the Anti-corruption Policy and the available complaint channels. In addition, no complaints were identified relating to the giving or receiving of gifts, rewards or hospitality from suppliers, or to human rights violations.

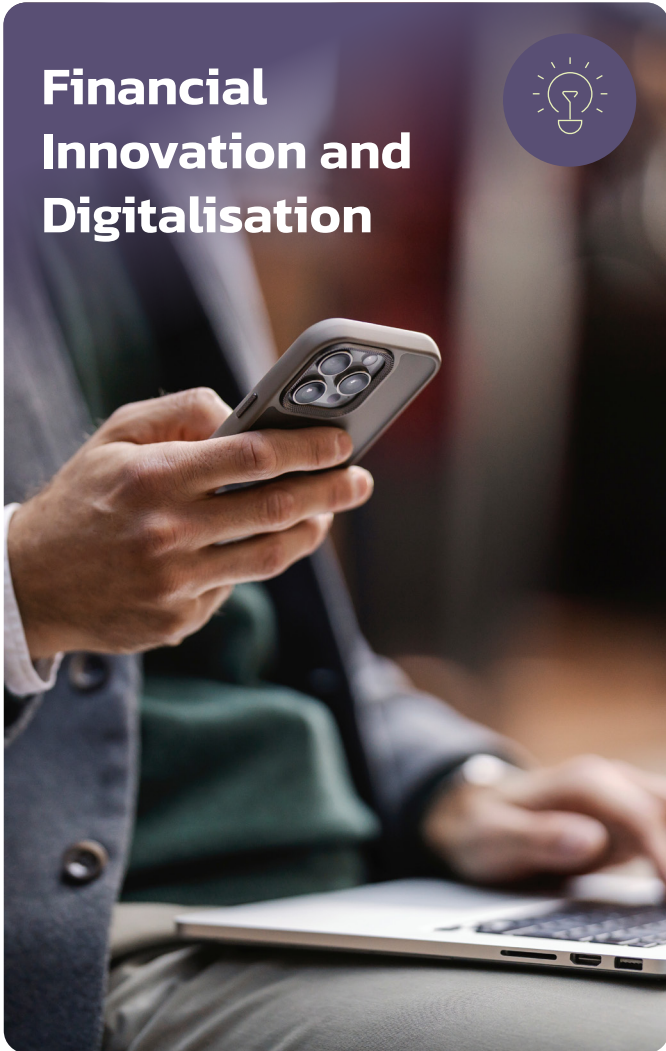


#### Payments to Suppliers

**Target:** make payments to suppliers within the stipulated timeframe.  
**Performance:** payments were made to all suppliers within the agreed timeframe (averaging 3-7 working days) from the date on which complete documentation was submitted.



# Financial Innovation and Digitalisation



Kiatnakin Phatra Financial Group (the Group) is committed to leveraging innovation and digital technology to develop financial products and services that enable customers to achieve their financial goals efficiently through a positive user experience, while also promoting inclusive access to financial services and creating long-term value for Thai society.

## “Trusted Lifetime Financial Partner”



In 2025, the Group enhanced its digital banking service by rebranding the KKP Mobile application as KKP Better under the concept of Purpose-driven Banking. This approach aims to develop financial services that function as tools providing both experience and guidance to help customers achieve important life goals, rather than simply offering financial products directly.

KKP Better has been designed with a user experience and customer journey aligned with customers’ needs at each stage of life, supported by essential and easy-to-understand guidance. This helps customers with a moderate level of financial literacy make appropriate financial decisions and build tangible financial discipline, with a focus on products and features that strengthen customers’ financial well-being.

The KKP Better application offers key products including the KKP Savvy online savings account and KKP Better Loan, a revolving personal loan. Both products are designed to encourage responsible financial behaviour and deliver long-term benefits.

### KKP Savvy Online Savings Account and New Features

The Group introduced the Better Box and Better Bonus features to support more systematic savings management. Better Box enables customers to allocate funds within their account into separate boxes according to different spending purposes, thereby encouraging goal-based saving, while Better Bonus serves as an incentive for customers who actively manage their finances or save consistently to receive additional returns from long-term saving.

Both features are intended to encourage continuous saving, strengthen financial discipline, and support practical financial planning.



#### Results from Real Users

KKP Savvy customers using Better Box recorded **+5.7%** increase in account balances within just 2 months.



**+83%** Their account growth rate was higher compared to those who did not use Better Box.



These results reflect the role of KKP Better in effectively addressing customer needs and supporting financial planning systems that help build sustainable financial discipline.



ออมเงิน ลงทุน จัดการ : เด็ดหน้าสู่เป้าหมาย วางแผนง่ายในแอปเดียว



สแกนเพื่อดาวน์โหลด  
แอป KKP Better  
เพื่อชีวิต **Better** กว่าที่เคย



## KKP Better Loan: Revolving Personal Loan

The Group has developed KKP Better Loan, a revolving personal loan, as a financial innovation aimed at promoting purposeful spending and the beneficial use of credit, rather than expanding credit access solely in quantitative terms. The product structure integrates behavioural finance concepts with an interest-rate mechanism to support responsible financial decision-making.

### Key Features of KKP Better Loan



**Unused credit limit amounts do not incur interest,** making the facility well suited to emergency funding that customers can access easily.

Reduced Interest Rate of **up to 4%** for Funds Used for Necessary and Beneficial Purposes



Insurance Premiums



Healthcare Expenses



Education Expenses

This approach reflects the use of incentives to align financial costs with the purpose of spending, making the facility appropriate as an emergency fund that customers can access easily.

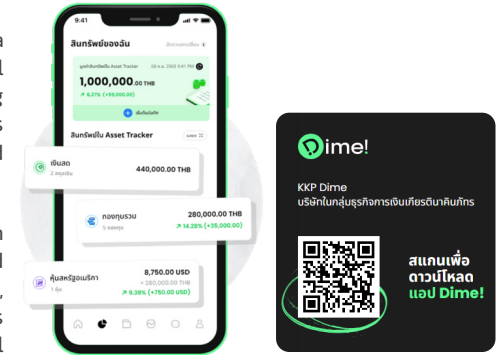
In addition, the Group has extended its digital innovation to support long-term financial planning through the tax planning feature on the KKP Better application. This feature enables customers to assess their tax liabilities, set budgets appropriately, and receive recommendations on insurance and investment products, resulting in improved risk protection, long-term investment, and financial discipline, in line with the objective of enhancing customers' financial well-being and quality of life over the long term.



## Mission and Strategic Direction

KKP Dime Securities Company Limited (KKP Dime), a subsidiary of Kiattakin Phatra Financial Group, was established in 2021 with a mission to expand inclusive access to financial services by leveraging data capabilities, digital technology, and a customer-centric operating approach. The company operates on the belief that everyone should be able to access financial products and services with ease and at minimal cost, without being constrained by their level of knowledge, experience, wealth, or income.

Dime! aims to develop its platform as a trusted long-term financial companion through a broad range of financial products, while also encouraging users to adopt appropriate and sustainable financial behaviour. Through carefully designed digital tools and solutions, the platform helps reduce barriers to accessing the financial system and supports users in saving, investing, and managing wealth systematically in line with their individual financial goals.



## The Journey of KKP Dime!

2021	2022	2024	2025
<p><b>Establishment of KKP Dime Securities Company Limited</b></p>	<p><b>Launch of the Dime! application,</b> a digital platform that enables users to access savings and investments across a range of asset classes in a convenient and easy-to-understand manner</p>	<p>The ecosystem of products and services has continued to expand in response to users' evolving financial needs and lifestyles. As at December 2024, Dime!'s products and services covered high-interest savings accounts (Dime! Save), foreign currency deposit accounts (Dime! FCD), US equities, Thai equities, mutual funds, gold trading, and debentures.</p>	<p>New products launched in 2025 included US equity options trading and Dime! Jai travel insurance.</p> <p>The growth of the user base reflects market acceptance of and confidence in the platform. Between 2024 and 2025, the number of activated accounts increased by more than 172%.</p>
<p><b>US Equity Options Trading</b> The launch of US equity options trading expanded investment choices and flexibility in portfolio strategy management, enabling users to manage more sophisticated portfolios while maintaining a platform experience that remains simple, clear and accessible.</p>		<p><b>Dime! Jai Travel Insurance</b> Dime! Jai travel insurance has been designed to allow users to select appropriate cover aligned with their individual needs, offering greater flexibility than the fixed-package travel insurance products currently available in the market.</p>	

## Collaboration with Noburo

Since September 2025, Dime! has collaborated with Noburo, a start-up focused on promoting financial well-being, to support employees experiencing debt-related challenges in building financial discipline and strengthening long-term financial security.

This collaboration represents Thailand's first integrated financial solution that combines structured debt management with disciplined saving and investing. It brings together Noburo's expertise in debt restructuring and financial rehabilitation with Dime!'s digital platform and savings and investment products to help programme participants reduce debt burdens and progress towards their financial goals in an appropriate and sustainable manner.

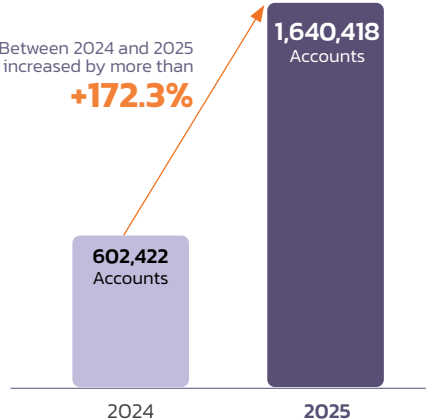
Dime's Growth

The platform's growth demonstrates tangible success in advancing access to financial services through Dime!'s financial innovation.

Number of Active Accounts

Between 2024 and 2025 increased by more than

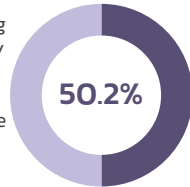
**+172.3%**



Get to know Dime's Customers!

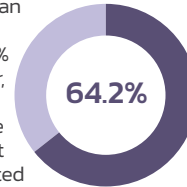
Youth and Younger Users (Gen Z)

accounted for as much as **50.2%** of all users, reflecting Dime!'s role as a key platform in fostering savings and investment discipline among younger generations.



Access Among Lower-income Users

more than **64.2%** of users earned less than THB 25,000 per month, up from 61.1% in the previous year, demonstrating that Dime! has been able to reach groups that previously had limited access to capital market participation.



Occupational Distribution



Salaried Employees



Students **(18.4%)**

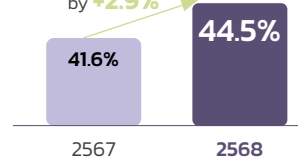


Self-employed or Casual Workers\*

\* groups that require flexible and low-cost money management tools.

Greater Access to Investment Among Women

The proportion of female users increased by **+2.9%**



These figures reflect Dime!'s tangible success in promoting access to financial services through financial innovation.

Awards Received

In 2025, Dime! received the Best Product and Service Award in the Investment Application category at the BUSINESS+ Product of the Year Awards 2025, organised by Business+ Magazine in collaboration with Mahidol University College of Management.

The award recognises products and services demonstrating outstanding performance across multiple dimensions, including innovation, consumer insight, service quality, and social responsibility. It reflects Dime!'s continued commitment to developing accessible and responsible digital financial solutions that respond appropriately to users' evolving needs.



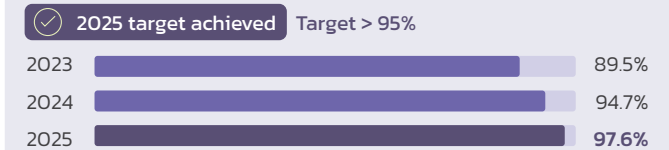
Proportion of transactions conducted through digital channels

In 2025, the Group achieved its target for supporting access to financial services through digital channels (Support Digital Financial Inclusion), with the proportion of transactions conducted through digital channels reaching 97.57%, exceeding the target of 95% and reflecting continued progress from the previous year.

This achievement reflects a sustained shift in customer behaviour towards digital financial services, driven by continued enhancement of the user experience and service model of the KKP Mobile and KKP Better applications, the expansion of in-app service functionalities, and ongoing support to help customers transition to digital channels.

KPI: Support Digital Financial Inclusion<sup>1</sup>

% of Total Payment Transactions via Electronic/Mobile Channels



<sup>1</sup> These figures cover payment transactions conducted through Internet Banking and Mobile Banking, transfers via PromptPay, ATM services, and non-cash debit and credit card transactions, in line with the definition of digital payment transactions under the Payment Systems Act B.E. 2560 (2017) of the Bank of Thailand.



# Financial Health and Literacy



Beyond being a financial service provider, Kiatnakin Phatra Financial Group (the Group) is committed to strengthening financial health through systematic life planning, enabling customers to achieve their financial goals at each stage of life. The Group also seeks to promote financial literacy among the wider public by sharing knowledge through the expertise of its employees as a financial institution. This reflects the Group's view that sustainable business growth should progress in parallel with the success of customers, the economy and society as a whole.

## EDGE: Wealth with a purpose. Life with a plan.



KKP EDGE, the integrated financial and investment management platform of Kiatnakin Phatra Securities Public Company Limited, has evolved from being a provider of investment products to becoming a financial adviser that systematically connects investment with customers' life goals. This is delivered through a holistic life-planning framework aligned with each customer's life cycle, under the concept of "More than investments, it is a life plan".

EDGE also continuously promotes financial literacy among the general public under the concept of "Knowledge First, Product Later", with the aim of strengthening sustainable financial decision-making. This is achieved by building understanding of financial goals, estimating future expenses, and allocating resources with discipline, thereby enhancing people's long-term financial management capabilities, as follows:

### Life-stage Financial Planning

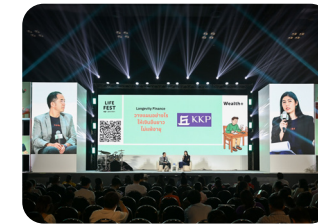
EDGE uses life-stage planning as the core framework for financial advisory services, starting with an understanding of each customer's life context, categorised by age and life goals. Financial plans are then designed to appropriately integrate savings, investment, and risk management, followed by ongoing review and adjustment when significant life changes occur, such as marriage, having children, or entering retirement. In addition, the platform offers an insurance policy analysis service to recommend suitable policies, close protection gaps, and reduce financial vulnerability. This approach helps strengthen long-term financial well-being, reduce household risk and vulnerability, and build long-term customer relationships alongside the sustainable growth of the customer base.

## Preparing for Retirement with Confidence for a Quality Life

EDGE seeks to support retirement planning in response to the challenges of an ageing society through the concept of "Longevity Finance", helping customers understand the risk of outliving their savings and prepare financially for a secure and high-quality retirement. In 2025, EDGE organised activities to promote knowledge of retirement planning, including the following:



- EDGE participated in SET in the City 2025 and SET on Tour events in Hat Yai and Nakhon Ratchasima, with a combined attendance of more than 11,130 people, to provide advice and promote knowledge on retirement planning, risk management and portfolio allocation.



- EDGE also participated in "Life Fest 40+: Better to Know Early", attended by more than 6,200 participants, including a panel discussion on "Longevity Finance: How to Plan So Your Money Lasts as Long as You Do", together with a financial personality analysis activity to help participants design income allocation, savings, and investment strategies suited to life after retirement.

ค่าใช้จ่ายต่อเดือนหลังเกษียณ (บาท)	จำนวนเงินที่ต้องมี ณ วันที่เกษียณ (ล้านบาท)				
	10 ปี	15 ปี	20 ปี	25 ปี	30 ปี
10,000	2.9	4.3	5.8	7.2	8.6
20,000	5.8	8.6	11.5	14.4	17.3
30,000	8.6	13.0	17.3	21.6	25.9
40,000	11.5	17.3	23.0	28.8	34.6
50,000	14.4	21.6	28.8	36.0	43.2

**3 STEPS** วางแผนการเงิน

- ประเมินค่าใช้จ่าย และคำนวณเงินที่ต้องมีหลังเกษียณ
- วางแผนการลงทุน
- ติดตามและปรับพอร์ตการลงทุนตามเป้าหมาย

## Building Financial Security for Families and Education

EDGE helps families prepare financially in a suitable and structured manner by linking children's education goals with the family's overall financial plan. One key initiative is EDGE Education, which provides financial planning knowledge for children's education throughout the year and expands on a quarterly basis through personalised planning tools, small-group seminars, and participation in education fairs and open-house events, such as:

- Providing tailored advice and individual financial plans for children's education at the Chiang Mai International School Education Fair 2025 and the Bangkok International School Education Fair 2025, attended by more than 1,850 participants. This included one-to-one advice on estimating education costs throughout the study period, advance funding preparation, and designing savings and investment management plans aligned with each family's financial capacity.
- Operating financial planning advisory booths at school events, including Amnuay Silpa – Financial Planning Booth at Open Day and Bangkok Prep – Financial Planning Booth at Winter Fair, attended by more than 2,200 participants. Guidance was provided on education budgeting, income and expense allocation, goal-based saving, and systematic long-term financial preparedness for families.

## Tax Planning to Strengthen Financial Health and Discipline

Tax planning forms part of building sustainable financial health and is an important mechanism for promoting long-term financial discipline. In 2025, EDGE organised tax planning education activities for 190 employees from four private-sector companies to explain the tax structure, key tax benefits, and approaches to using financial tools aligned with government policy. Comparative examples of tax burdens before and after planning were also provided, together with digital tools, and tax calculation files that participants could apply in practice.

รายการ	ไม่วางแผน VS วางแผนภาษี
เงินได้สุทธิ	50,000- / 200,000-
เงินได้พึงประเมิน	50,000- / 200,000-
ค่าใช้จ่าย	800,000- / 800,000-
ค่าลดหย่อน	800,000- / 800,000-
เงินได้สุทธิ	600,000- / 600,000-
เงินเสียภาษี	200,000- / 200,000-
เงินคงเหลือ	400,000- / 400,000-

**วางแผนการศึกษาบุตร**  
สำคัญจริงหรือไม่?

วิธีหาเงินในการจ่ายค่าเล่าเรียน

เตรียมความพร้อมในการวางแผนออม + ลงทุนเพื่อจ่ายค่าเล่าเรียน

เราไว้ก่อน!! เดี่ยวค่อยคิด  
ไม่มีเงินก็ไปกู้เงินเรียน หรือ อาจไม่ได้เรียนในอนาคต

เตรียมความพร้อมที่จะให้ลูกได้เรียน ไม่เสียโอกาส ไม่ต้องกังวล หากเกิดเหตุการณ์ไม่คาดคิด

ไม่ต้องเตรียมความพร้อม ไม่เสียเงินเสียทองไปหาเงินเตรียมหาเงินในอนาคต

จุดประสงค์หลักในการออม คือช่วยเตรียมการหากเกิดฉุกเฉิน

แล้วคุณเตรียมความพร้อม วางแผนการศึกษาให้ลูกคุณหรือยัง?

**อยากรู้ลูกเรียนโรงเรียนดัง การเงินพร้อมแค่ไหน?**

สร้างแผนการเงินเพื่อการศึกษาค่ะ! Scan Now

เริ่มต้น วางแผนการเงินเพื่อการศึกษา จ่ายๆ เพียง 3 ขั้นตอน

1. ทำความเข้าใจรายรับรายจ่าย
2. ตั้งเป้าหมายค่าใช้จ่ายและระยะเวลา
3. วางแผนการเงินด้วย EDGE

EDGE ช่วยอะไรคุณบ้าง?

- สร้างแผน
- ลงทุน
- ติดตามแผน

## Developing the Digital Ecosystem to Enhance Financial Well-being and Customer Experience

### Access to Investment Information through the KKPS LINE Official Account

The Group enhanced access to investment information and reduced the risk of investment decisions being made without sufficient information by using the LINE platform as a customer connection channel and applying technology to tailor content to customer needs. This significantly improved communication effectiveness, with the open rate increasing from 13% to 69%, the unfollow rate declining from 20% to 16.6%, and the number of followers rising by 31% from the previous year.

### Activity Results

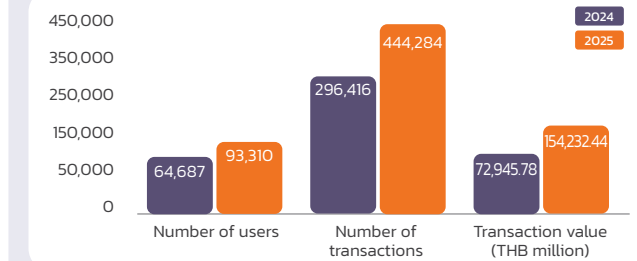
**Seminars**  
3 Sessions

**Events**  
6 Events

**Key Objective:** Updates on economic trends, investment strategies, and retirement planning approaches  
**Outcome:** 1,946 participants  
**Proactive Response:** More effective strategy adjustment

**Key Objective:** Knowledge-sharing on investment planning, retirement planning, and children's education planning  
**Outcome:** 21,350 participants  
**Proactive Response:** 1,159 KKP Mobile / KKP Better downloads; 232 new account openings

### EDGE User Statistics



ลูกค้า @KKPS ลงทะเบียนเพียง 1 ครั้ง

เข้าถึงคำแนะนำแบบจิบคัม

รับคำแนะนำที่ตรงใจ

อัปเดตข่าวสารทุกวัน

ได้คำแนะนำ Top picks

จัดพอร์ตให้ด้วยตัวเอง

ลงทุนได้ง่ายบน LINE

สแกนเลย

ขอ Statement ง่ายนิดเดียว ด้วย LINE

Every thing

Every thing

แจ้งเตือน! ธุรกรรมที่ผิดปกติบนมือถือ มีข้อความแจ้งเตือน

## Enhancing the Experience of Auto Loan Customers and Partners through the LINE Official Account and Digital Tools

The Group developed its LINE channel as a principal platform for comprehensive customer service and support for auto loan partners under the concept of being a “Trusted Lifetime Partner”. The platform not only provides financing but also creates an ecosystem that enables all parties to grow efficiently. Customers can track their loans, consult specialists, and send or receive documents securely and conveniently through a single channel, while partners receive support tools in the form of reports and dashboards to expand business opportunities and strengthen competitive advantage.

Building on this ecosystem, the Group has also established a direction for expanding its products and services to meet diverse customer needs and changes in the automotive industry. This includes launching a Car Title Loan available through both branches and digital channels to reach new customer segments with a wider range of financing needs, as well as expanding lending for electric vehicles (EVs) and exploring subscription-based car rental business models in response to changing consumer behaviour in the digital era.

## Communicating Financial Knowledge through Social Media

The Group produced educational content on finance, investment, and retirement planning through Facebook and YouTube as channels for sharing knowledge on saving and retirement planning, generating more than 4.7 million views in total.

### Results of Communication through Social Media Channels

**f** Facebook  
227 articles

**Key Objective**  
Knowledge-sharing on sustainable retirement planning  
**Outcome** 4.7 million views  
**Proactive Response** Broad awareness raised

**▶** Youtube  
36 videos

**Key Objective** Providing financial and investment information  
**Outcome** 13,354 views  
**Proactive Response** 2,007 new followers



Only 17.8% of Thai people successfully reach their financial goals. KKP EDGE was designed to help customers become part of that 17.8%.”

Kulnan Tsanthalaiwo (Maey)  
Managing Director/ Chairwoman of Private Client Business



## Financial and Investment Seminars

### KKP YEAR AHEAD 2025

The Group organised a seminar under the theme “Opportunities Unbound”, a leading national forum on finance and investment aimed at presenting expert insights on the economy, investment, and market trends. The event supported investors and the public in accessing information, planning their finances prudently, understanding risks, and making strategic decisions effectively.



### 2025 Mid-year Review

The Group, in collaboration with Goldman Sachs Asset Management, organised a seminar under the theme “The Power of Two”, presenting the direction of the economy and investment strategies aligned with global transition amid economic and geopolitical volatility. The seminar provided knowledge on risk management, diversification, and selecting assets appropriate to investors’ risk profiles.



## SET in the City 2025: Strengthening Skills for a Changing Investment World

The Group participated in a panel discussion on “Promising DRs for Global Equity Trends” to share perspectives on investment opportunities in Depository Receipts (DRs) and global equity market trends, together with insights to support investors in planning their investments appropriately.



### Awards for Promoting Financial and Investment Literacy in 2025

Kiatnakin Phatra Securities Public Company Limited received **three distinguished awards** from the “**Thai Capital Market: Joining Forces to Deliver Knowledge to the Public**” initiative organised by the Securities and Exchange Commission, for the second consecutive year, namely:

- Sustainability Award for the EDGE by KKP – Financial Planning for Child’s Education programme
- Creativity Award for the KKPS LINE Official Account initiative
- Special Award: The Financial Empowerment Award



## Financial Literacy

The Group is committed to continuously enhancing financial and investment literacy among customers and the general public through activities and knowledge content designed to suit the characteristics and needs of each target group, in order to expand opportunities for appropriate returns and strengthen effective financial management skills.

### Enhancing Financial Literacy among Customer Groups



#### Financial Excellence Course

The Financial Excellence Course was delivered through the KKP Mobile / KKP Better application to enable users to access high-quality financial knowledge covering investment planning, tax planning and retirement planning.

Corporate Clients



1,623  
Views

52  
Corporate Clients Using  
the Course

699  
Employees of Client Companies  
Equipped with Knowledge



#### Corporate Visit Programme

The Group organised training activities on financial literacy, planning and personal financial management for 47 corporate clients in both classroom and online formats to strengthen financial discipline and support long-term financial security.

Corporate Clients



47  
Corporate Clients

4,243  
Employees of Client Companies  
Equipped with Knowledge



#### KKP NextGen: From Study to Success

The KKP NextGen project was developed to build capacity and provide financial knowledge to younger generations, including business heirs and family members of corporate clients. It covers personal financial planning, responsible investment, and building long-term understanding of the economy and business to strengthen a sound financial foundation and support the sustainable growth of family businesses. In 2025, the programme was attended by

Individual Clients

Business Heirs/ Successors



62

Young People Equipped with Knowledge from Across the Country



#### Local Seminars through the Branch Network

The Group organised local seminars to promote knowledge and understanding of the economy, investment, and financial management among customers, including retail customers, individual investors, SMEs, and interested members of the public. Activities were delivered across the branch network in all regions to broaden access to financial and investment knowledge and support customers in planning and adjusting their financial strategies appropriately.

Individual Clients

Retail Investors

SMEs

General Public



9  
Activities

138  
Participants Equipped with Knowledge

## Promoting Financial Literacy among the General Public

The Group leverages its expertise as a financial institution and the capabilities of its employees to share knowledge that strengthens personal financial management, reduces excessive debt problems, and prevents long-term financial vulnerability.

### KKP FinLit: Sparking Lives, Equipping People Financially

This initiative aims to promote financial discipline, reduce debt problems, and strengthen financial management capabilities. It covers financial planning, debt management, financial risks, and the appropriate use of financial products.

- Classroom Training
- Online Training
- Community Workshops
- University Workshops

#### Target Groups:

- School and University Students**  
Building awareness of money management from an early age to lay the foundation for future financial planning.
- Company Employees / Daily Wage Earners / Self-Employed Individuals**  
Developing financial discipline, savings planning and debt management.
- Community Members**  
Reducing household debt, understanding financial risks, and recognising financial rights and welfare.



#### Results in 2025

33

Activities Conducted

4,405

People Reached

The project has continued since 2021 and has been driven by more than four cohorts of volunteer trainers.

### Sustainability Role Model Award for the 6<sup>th</sup> Consecutive Year



The Group received the Sustainability Role Model Award for the sixth consecutive year from the Federation of Business and Professional Women's Associations of Thailand under Royal Patronage, reflecting its commitment to fostering

financial discipline from within the organisation to society at large. The award recognised the tangible implementation of financial health initiatives, including KKP Debt Relief, Savings Built; Happy Money Financial Mentors; and KKP FinLit: Sparking Lives, Equipping People Financially, which seek to strengthen debt management, savings and financial planning skills among employees, youth and the wider public in order to enhance quality of life sustainably

### Key Activities and Partnerships



#### KKP FinLit Roadshow to Prepare Students Financially before Entering Working Life

The initiative expanded access to knowledge in the regions through activities at three universities: Maejo University in Chiang Mai, Rajamangala University of Technology Srivijaya, Songkhla Campus, in Songkhla, and Khon Kaen University in Khon Kaen.



1,093

Participants



#### Collaboration with the Equitable Education Fund (EEF)

Financial skills enhancement activities were delivered to 250 "Kru Rak Thin" teachers, with the aim of enabling them to extend this knowledge to schools, families, and communities through the Money Game Workshop, "Smart Money Management", and two subsequent online financial literacy sessions.



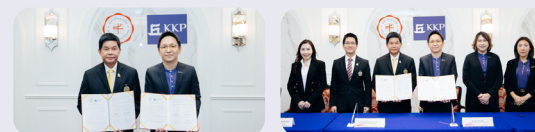
250

Participants



#### Academic Collaboration with Srinakharinwirot University (SWU)

A five-year memorandum of understanding (2025–2030) was signed to jointly develop sustainable financial knowledge and modern teaching materials.



240

Students and Personnel Equipped with Knowledge

## Producing Financial Literacy Videos

The Group uses digital media as an important mechanism for expanding public access to financial knowledge and cyber fraud prevention. Content is developed to be easy to understand, accessible and applicable in daily life in order to enhance financial capability and strengthen society's long-term financial resilience.

In 2025, educational videos and short clips were disseminated through the Group's social media channels and website to reach people across different age groups and financial contexts. Content was organised into the following series:



#### Money Journey

Life-stage financial planning, saving, investment and tax planning

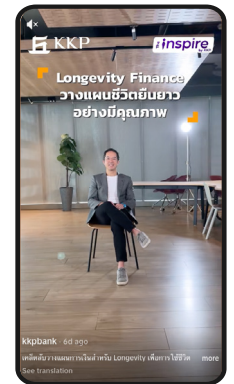
36 Videos  
210,498 Viewers



#### Roo Rod Plod Gong

Cyber fraud prevention, scam awareness, and personal data protection, aligned with Cyber Security Awareness

22 Videos  
218,961 Viewers



#### Financial & The inspire

Building inspiration and a mindset for financial security

28 Videos  
34,804 Viewers

86

Total Videos

464,263

Total Viewers



# Community Engagement



Kiatnakin Phatra Financial Group (the Group) is committed to conducting its business in parallel with creating value for society. Recognising its role and social responsibilities as part of the community and the wider economy, the Group places importance on continuous community engagement and accessibility through the "Responsible Business Conduct Guidelines", while encouraging employees to contribute to community and social development in order to foster positive relationships and shared growth among all stakeholder groups.

## Social Contribution Framework

Board of Directors places importance on addressing material sustainability issues by creating shared value between the organisation and society, which is also linked to the Group's business strategy. This is achieved by extending expertise from the Group's core business into activities that generate social benefits without creating unnecessary cost burdens, while also encouraging employee participation in sharing financial knowledge.

To translate this approach into tangible outcomes, the Group has established a four-pillar framework to drive corporate social responsibility (CSR) through both programme implementation and community investment, with the aim of generating positive impacts for stakeholders and society at large, as follows:

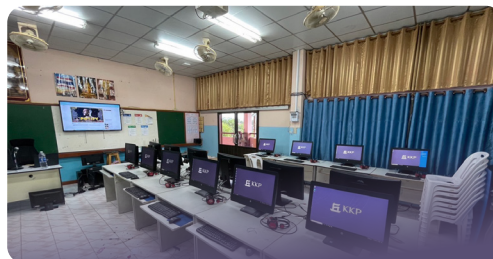
		<p><b>Education and Financial Discipline</b> Promotes financial literacy and lifelong learning through educational programmes and the development of financial tools that strengthen financial discipline, in line with the Group's strategy to support financial planning through platforms such as articles and courses on the KKP Better application and the "More Than Investment, It Is a Life Plan" approach by KKP EDGE.</p>
		<p><b>Ethics and Social Resilience</b> Promotes mental well-being, morality and ethical values, while strengthening social resilience and critical thinking among people in society.</p>
<p><b>Environmental and Community Development</b> Prioritises environmental stewardship alongside sustainable community development.</p>		<p><b>Relief and Public Charity</b> Provides assistance and support to society during times of crisis or hardship through relief efforts, support for affected people and various forms of charitable activities.</p>

### Education and Financial Discipline



The Group respects children's rights in line with the Children's Rights and Business Principles (CRBP). It has a policy of neither using nor supporting child labour, while promoting educational opportunities through scholarships and collaboration with foundations, educational institutions, and relevant organisations to support the continuous and systematic development of Thai youth.

**Support for the Kiatruammit Foundation for Education** - The Group provided continuing scholarships for the 54<sup>th</sup> consecutive year to 242 high-performing students from 29 schools, through the Kiatruammit Foundation, to expand educational opportunities and support the development of academically strong but underprivileged youth, with total funding of THB 400,000.



**Support for the Development Service Cooperative under the Duang Prateep Foundation** - The Group contributed THB 200,000 to support the cooperative's operations, with funds provided to cooperative members who consistently demonstrated savings discipline and timely debt repayment.

**Computer Donation Programme** - The Group donated 435 used computers in good condition to schools in remote areas and resource-constrained organisations.

### Supporting Educational Development in Partnership with the Equitable Education Fund (EEF)

The Group supported educational development in partnership with the Equitable Education Fund (EEF) to reduce inequality and expand access to quality education for children and young people in underserved areas.



#### Resource support

The Group donated computers to the Opportunity Bank project to help schools with limited resources gain greater access to technology and learning media.



#### Volunteer activities

The Group promoted employee participation through volunteer activities, enabling employees to organise joint fundraising initiatives and take part in on-site development and support activities for schools within the Equitable Education Fund (EEF) network.



“Creating change does not have to begin with something grand; it may begin with two willing hands, committed to acting for others. Being part of KKP VolunTeam is not merely a volunteering activity, but a way of passing on values and inspiring society. Every time we go into the community, we do not only give but we also receive happiness, pride, and a genuine understanding of the value of sharing.”

Siriwan Wongsit (Kung)  
Assistant Manager / Litigation and Legal Execution,  
Legal and Compliance



## Ethics and Social Resilience

**Support for the Buddhadasa Indapanno Archives (Suan Mokkh Bangkok)** For the 12<sup>th</sup> consecutive year, the Group provided THB 2,000,000 to support operations and meditation promotion activities. In 2025, the Archives organised a total of 590 activities with 20,613 participants.

**Support for the Young Buddhists Association of Thailand under the Royal Patronage** The Group contributed THB 1,000,000 to support operations related to Vipassana meditation and Dhamma dissemination in 2025 across 39 projects, including the REFRESH mental development programme, the “Mind Training: Transform Your Mind, Transform Your Life”, Vipassana meditation training for teachers and the general public, and the Jai Phet (Diamond Heart) Novice Preparation Programme, among others.



#### Supporting Learning in Thai Arts and Culture among Youth in the Southern Border Provinces and the Five For All Foundation

The “KKP Preserving Artistic Heritage” activity provided more than 100 teachers and students from the Southern Border Youth Khon Club, the Kru Chuchip Khun-art Thai Arts and Culture Centre, and the Five For All Foundation with opportunities to learn about Thai history and cultural heritage through khon performance, which is recognised by UNESCO as an item of intangible cultural heritage. Participants also attended a khon performance by the SUPPORT Foundation and joined an educational visit to museums in Phra Nakhon Si Ayutthaya Province.



[▶ Project Video](#)

## Environmental and Community Development

**Urban Green Space and Biodiversity Capacity-building and Awareness Programme in partnership with the Big Trees Foundation:** The Group provided THB 400,000 to support initiatives such as urban green space management enhancement and training activities on the care of large trees.



**Khao Tabaek Community Forest Project, Chonburi Province** The Group contributed THB 200,000 to the Thailand Environment Institute (TEI) to support tree planting and restoration activities aimed at increasing green space and strengthening ecosystem integrity in the Khao Tabaek community area of Chonburi Province.



### Cross-sector Collaboration to Develop the Asok Montri Area through the SOOK ASOK Project

The Group joined the SOOK ASOK alliance, a project focused on developing urban well-being spaces to enhance quality of life for people in the Asok community through four dimensions of well-being: mobility, lifestyle, environment, and community activities. The project covers safety, health, landscape and environmental improvements, while also promoting the conservation of large trees and the development of public green spaces.

In 2025, the alliance worked with the public sector to gather input and support the restoration of pavements on both sides of Asok Montri Road (Phase 1), from October 2025 to March 2026. The alliance also organised a drain cover design competition to encourage participation and reflect the identity of the Asok area, with the winning design to be used on actual drain covers once construction is completed.



## Relief and Public Charity

**Earthquake relief assistance** The Group donated THB 1,000,000 to the Mae Fah Luang Foundation under Royal Patronage to support people affected by the severe earthquake in Myanmar.



**Assistance for people affected by flooding in Nan Province and unrest in border areas** The Group organised a donation drive for essential items and worked with volunteers to pack relief supplies for people affected by flooding in Nan Province and unrest in border areas, through partner organisations including the Mirror Foundation and the Equitable Education Fund (EEF).



**Support for southern flood relief through the Thai Red Cross Society** The Group contributed THB 1,033,712 through the Thai Bankers' Association as part of a collective THB 50,000,000 donation to the Thai Red Cross Society for relief and assistance in affected areas.



**Mobile blood donation unit in partnership with the Thai Red Cross Society** The Group hosted four blood donation drives at KKP Tower headquarters, providing employees and external participants with opportunities to volunteer as blood donors. Total donations amounted to 615 units, equivalent to 276,750 cc.



# Employee-led Volunteer Initiatives

The Group promotes employee-led volunteer activities to provide employees with opportunities to contribute to society and local communities. In 2025, 1,684 employee volunteers participated, generating positive social impact through a total of 15,269 volunteer hours.



## KKP VolunTeam Opportunity Creation Programme

The “KKP VolunTeam: Creating Opportunities” programme supports employees in applying their knowledge, skills, and expertise to generate benefits for society, while also building relationships with partner organisations and host communities through activities such as:

**Education promotion activity at Ban Sra Mai Daeng School, Chachoengsao Province** Fifty-five employee volunteers organised activities to enhance financial and environmental knowledge for more than 200 students, developed learning materials and helped improve the school library, while also supporting resource gaps through fundraising and donations of school supplies, books, sports equipment, and second-hand computers.



**Volunteer support activity for children affected by unrest in border areas** Through a DIY-from-home volunteer initiative, employees created more than 1,529 skill-development activity kits for distribution to schools in four border provinces: Ubon Ratchathani, Si Sa Ket, Surin and Buri Ram.



## Business Unit Volunteer Activities

The Group encourages business units to integrate CSR activities into team-building or outing programmes, enabling employees to design, plan, and carry out activities based on the team’s interests or areas of expertise and aligned with the local community context.

**In 2025, 22 business units with a total of 1,393 employees participated in volunteer activities** through a variety of initiatives, including beach clean-ups, cleaning temples and community areas, donating items, and producing educational activity kits for children, contributing a combined 8,452 volunteer hours.



## Community and Social Investment



### Charitable Donations and Support for Social Activities

THB  
**8,190,712**



### Volunteer Hours per Employee (FTE) in 2025

Target	Performance
<b>2.80</b> hours	<b>3.41</b> hours

#### Notes

1. Donations and financial support must clearly aim to create benefits for society or promote the development of communities, society and the environment. Such support must be provided transparently, in compliance with applicable legal requirements, and must not be used in any way to evade or conceal corruption.
2. The Group has no policy of providing financial support or any other form of political assistance to political activities, whether directly or indirectly, such as donations to political parties, politicians, party officials or election candidates. The Group also does not support or participate in the operations of organisations or networks involved in lobbying activities under any circumstances.



# About This Report

The Sustainability Report of Kiatnakin Phatra Financial Group (the Group) is prepared with reference to the Global Reporting Initiative (GRI) 2021 standards in the format "With reference to GRI Standards". Details are as follows:

**Reporting scope:** covers operations of all companies under the Group.

**Reporting period:** 1 January 2025 to 31 December 2025.

**Publication date:** 16 April 2026.

**Report assurance:**

- **Financial information:** prepared using the same accounting system as the audited financial statements and financial information presented in the Bank's Annual Report 2025, covering Kiatnakin Phatra Bank Public Company Limited and Group companies, and audited by an authorised auditor.
- **Greenhouse gas information:** the organisation's Corporate Carbon Footprint (CCF) has been verified annually by an external verifier in accordance with the standards of the Thailand Greenhouse Gas Management Organisation (Public Organisation) since 2020. Scope 1 and Scope 2 greenhouse gas emissions for 2025 are currently under external verification, and the full verified disclosure will be published within 2026.
- **Other sustainability content and data:** prepared and reviewed by internal units and approved for publication by the Board of Directors to confirm the accuracy and completeness of the content.

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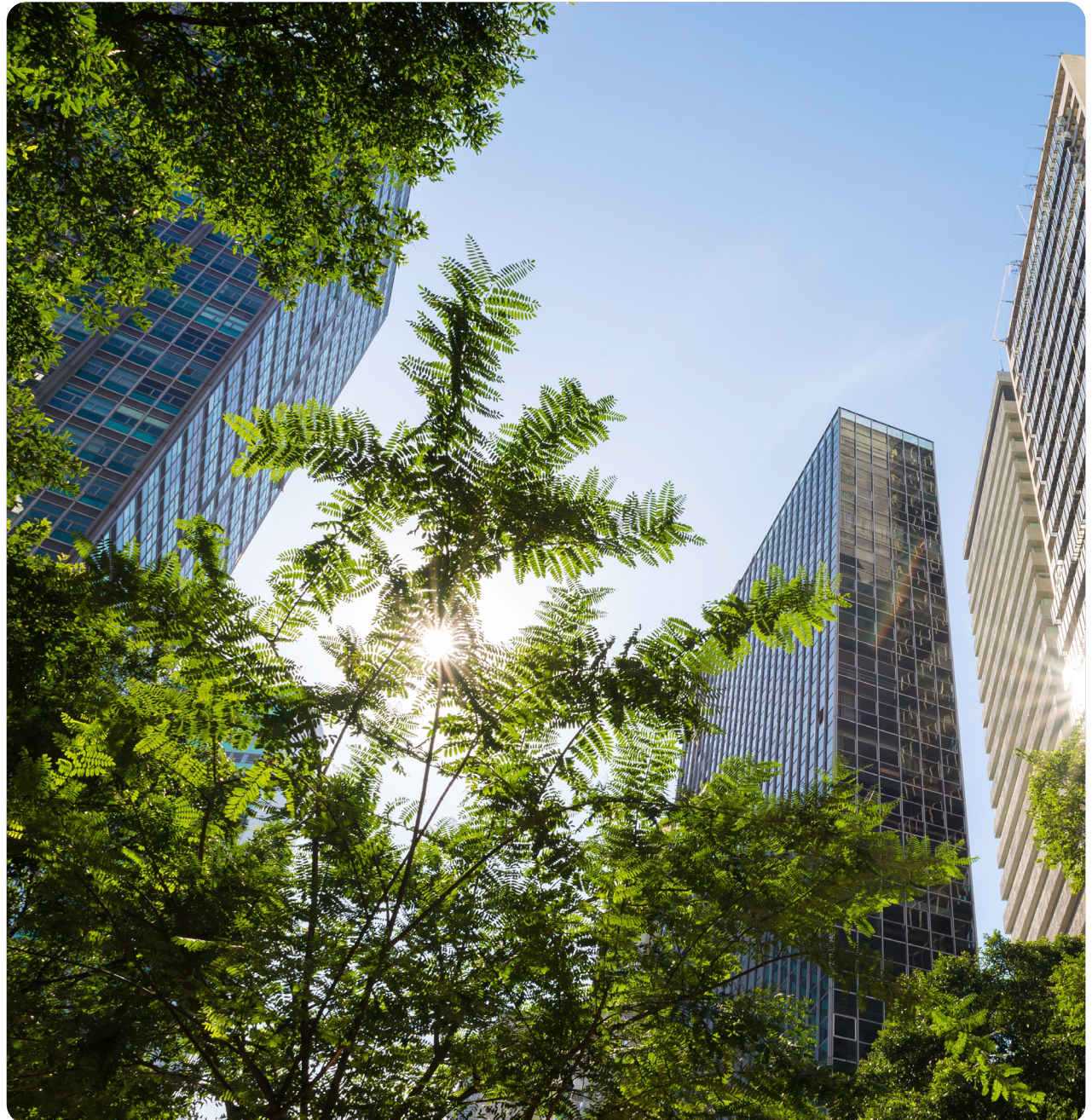
Watthana, Bangkok 10110

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Access this report electronically



# Sustainability Performance Indicators

## Environmental Performance

Indicator	Unit	2023	2024 <sup>1</sup>	2025
<b>Energy Management</b>				
Electricity Management Data				
Total electricity consumption	Kilowatt-hour	14,696,382.46	14,485,773.73	12,715,840.01
Purchased electricity	Kilowatt-hour	14,689,847.93	14,089,304.57	12,362,604.01
Electricity purchased or generated from renewable energy sources	Kilowatt-hour	6,534.53	396,469.16	353,236.00
Total electricity consumption per unit	Kilowatt-hour per square metre	177.08	181.04	158.92
Oil and Fuel Management Data				
Total corporate oil and fuel consumption	Litre	1,404,951.83	1,360,588.85	1,193,085.10
Diesel fuel consumption	Litre	279,368.99	215,001.27	181,302.25
Petrol consumption	Litre	1,125,582.84	1,145,587.58	1,011,782.85
Overall Energy Management Data (Electricity + Oil and Fuel)				
Total energy consumption	Megawatt-hour	27,365.26	26,678.40	23,397.49
Total energy consumption per unit	Megawatt-hour per square metre	0.33	0.33	0.29
<b>Water Management</b>				
Total water consumption	Cubic metre	98,861.00	90,742.90	86,612.70
Total water consumption per unit	Cubic metre per square metre	1.19	1.13	1.08
Total volume of wastewater discharged	Cubic metre	72,966.38	77,131.47	73,620.80
<b>Waste Management</b>				
Total volume of waste and waste materials	Kilogram	159,935.50	212,911.84	169,173.35
Volume of non-hazardous waste and waste materials	Kilogram	159,382.50	212,669.29	169,136.60
Volume of hazardous waste and waste materials	Kilogram	553	242.55	36.75
Total volume of reused or recycled waste and waste materials	Kilogram	89,723.40	65,128.98	69,142.60
Volume of non-hazardous waste and waste materials reused or recycled	Kilogram	89,723.40	65,128.98	69,142.60
Volume of hazardous waste and waste materials reused or recycled	Kilogram	None	None	None

Indicator	Unit	2023	2024 <sup>1</sup>	2025
<b>GHG Emissions Management</b>				
Total greenhouse gas emissions	Tonne of carbon dioxide equivalent	12,973	11,417	10,411 <sup>2</sup>
Scope 1 greenhouse gas emissions	Tonne of carbon dioxide equivalent	3,239	2,853	2,841
Scope 2 greenhouse gas emissions	Tonne of carbon dioxide equivalent	7,025	6,676	5,873
Scope 3 greenhouse gas emissions <sup>3</sup>	Tonne of carbon dioxide equivalent	2,709	1,888	1,697
<b>Environmental Management</b>				
Number of cases or incidents of significant environmental law violations or negative environmental impacts	Number of cases	0	0	0
Provisions for Fines and settlements arising from cases or incidents of significant environmental law violations or negative environmental impacts	Baht	0	0	0

<sup>1</sup> The 2024 data was revised following external assurance.

<sup>2</sup> The greenhouse gas emissions data for 2025 across all scopes are estimated figures, currently undergoing verification by an external assurer. The Emission Factor values used in the greenhouse gas emissions calculations are based on the resolution of the Board of the Thailand Greenhouse Gas Management Organization (TGO) dated 25 November 2025, which became effective on 1 January 2026.

<sup>3</sup> Scope 3 reporting has been conducted in accordance with the materiality assessment criteria of the Thailand Greenhouse Gas Management Organization (TGO), covering the following categories:

- Category 1: Purchased goods and services
- Category 3: Fuel- and energy-related activities
- Category 13: Downstream leased assets

## Social Performance

Indicator	Unit	2023	2024	2025
<b>Fair Labour Practices</b>				
Total number of employees	Person	4,807	4,786	4,480
Breakdown by gender				
Number of male employees	Person	1,850	1,840	1,713
Number of female employees	Person	2,957	2,946	2,767
Percentage of female employees to total employees	Percentage	61.51	61.55	61.76
Breakdown by employment type				
Number of full-time employees	Person	4,786	4,763	4,415
Number of temporary employees	Person	21	23	65
Percentage of temporary employees to total employees	Percentage	0.44	0.48	1.45
Breakdown by age group and gender				
Male employees by age group				
< 30 years	Person	259	287	282
30-50 years	Person	1,419	1,373	1,257
> 50 years	Person	172	180	174
Female employees by age group				
< 30 years	Person	400	375	327
30-50 years	Person	2,294	2,290	2,168
> 50 years	Person	263	281	272
Breakdown by job level and gender				
Male employees by job level				
- Operational level	Person	1,409	1,384	1,261
- Management level	Person	383	395	386
- Executive level	Person	58	61	66
Female employees by job level				
- Operational level	Person	2,459	2,429	2,251
- Management level	Person	466	482	481
- Executive level	Person	32	35	35

Indicator	Unit	2023	2024	2025
Breakdown by region of origin and gender				
Male employees by region	Person	1,850	1,840	1,713
– Bangkok and Metropolitan Region	Person	1,505	1,534	1,500
– Northern Region	Person	91	85	50
– Central Region	Person	45	38	22
– Northeastern Region	Person	103	93	67
– Southern Region	Person	55	55	41
– Eastern Region	Person	51	35	33
Female employees by region	Person	2,957	2,946	2,767
– Bangkok and Metropolitan Region	Person	2,572	2,584	2,474
– Northern Region	Person	77	74	61
– Central Region	Person	67	60	44
– Northeastern Region	Person	104	91	73
– Southern Region	Person	71	72	60
– Eastern Region	Person	66	65	55
Breakdown by gender and employment type				
Male	Person	1,850	1,840	1,713
– Full-time employees	Person	1,843	1,830	1,693
– Temporary employees	Person	7	10	20
Female	Person	2,957	2,946	2,767
– Full-time employees	Person	2,943	2,933	2,722
– Temporary employees	Person	14	13	45
Breakdown by region and employment type				
Bangkok and Metropolitan Region	Person	4,077	4,118	3,974
– Full-time employees	Person	4,056	4,095	3,909
– Temporary employees	Person	21	23	65
Central Region	Person	112	98	66
– Full-time employees	Person	112	98	66
– Temporary employees	Person	-	-	-

Indicator	Unit	2023	2024	2025
Northern Region	Person	168	159	111
– Full-time employees	Person	168	159	111
– Temporary employees	Person	-	-	-
Southern Region	Person	126	127	101
– Full-time employees	Person	126	127	101
– Temporary employees	Person	-	-	-
Northeastern Region	Person	207	184	140
– Full-time employees	Person	207	184	140
– Temporary employees	Person	-	-	-
Eastern Region	Person	117	100	88
– Full-time employees	Person	117	100	88
– Temporary employees	Person	-	-	-
Total number of employees with disabilities	Person	47	48	48
Number of disabled employees	Person	1	1	1
Number of disabled contract workers (non-employees)	Person	46	47	47
Percentage of employees with disabilities to total employees	Percentage	0.98	1.00	1.07
<b>Employee Compensation</b>				
Total employee compensation	Million baht	6,425.7	6,370.4	6,500.8
<b>Employee Provident Fund</b>				
Number of employees enrolled in the provident fund	Person	4,485	4,516	4,251
Percentage of employees enrolled in the provident fund	Percentage	93.30	94.36	94.89
Company contribution to the provident fund	Million baht	292.04	320.92	327.27
<b>Employee Development</b>				
Total training hours across the organisation <sup>1</sup>	Hours/year	89,369.77	142,099.61	101,142.49
Average training hours per employee	Hours/person/year	17.3	28.8	22.9
Average training days per employee	Days/year	3.6	4.8	3.8
Training and development expenses	Million baht	30.76	26.34	13.65

<sup>1</sup> Training categories cover key topics such as technical skills, digital and data skills, leadership development, management skills, compliance and ethics, resilience and well-being, and innovation and creativity.

Indicator	Unit	2023	2024	2025
<b>Occupational Health, Safety and Working Environment</b>				
Number of employee fatalities due to work-related incidents	Person	0	0	0
Number of employee work-related injuries or accidents resulting in lost time	Number of cases	0	0	1
Lost Time Injury Frequency Rate (LTIFR) <sup>2</sup>	Cases per 1,000,000 hours	0	0	0.11
Absentee Rate (AR)	Percentage	1.02	1.09	1.18
<b>Employee Engagement and Participation</b>				
Number of voluntary resignations	Person	487	484	410
• Number of voluntary resignations (male employees)	Person	194	205	162
• Number of voluntary resignations (female employees)	Person	293	279	248
Number of involuntary resignations	Person	62	85	247
Number of involuntary resignations and/or dismissals due to non-compliance with the Code of Conduct and/or Anti-corruption Policy	Person	14	42	18
Number of involuntary resignations due to other reasons	Person	48	43	229
Number of significant labour disputes	Number of cases	0	0	0
Employee engagement survey results <sup>3</sup>	Percentage	77	84	84
Employee representation for negotiation with the company regarding employee benefits and welfare	Yes/No	Yes	Yes	Yes
<b>Respect for Human Rights</b>				
Number of cases or incidents of human rights violations	Number of cases	0	0	0
Fines arising from cases or incidents of human rights violations	Baht	0	0	0
<b>Customer Responsibility</b>				
Net Promoter Score (NPS)	Percentage	88	77	96
Customer Satisfaction Survey <sup>4</sup>	Percentage	82	89	99
<b>Community and Social Responsibility</b>				
Number of community/social development and support projects or activities	Number of projects	20	31	63
Total expenditure on community/social development and support activities	Million baht	9.67	10.07	8.19
Total number of employee volunteer hours	Hours	3,239.50	10,211.00	15,269.00
Number of volunteer hours per FTE <sup>5</sup>	Hours per FTE	0.67	2.13	3.41

<sup>2</sup> Lost Time Injury Frequency Rate (LTIFR) is calculated as (number of lost time injuries x 1,000,000) / total hours worked, to show the frequency of injuries resulting in at least one day of lost work per 1,000,000 working hours.

<sup>3</sup> The Group conducts an employee engagement survey every two years and uses a Pulse Check Survey between the main survey cycles to monitor trends in employee engagement.

<sup>4</sup> The Group conducted its first Customer Satisfaction Survey in 2023, carried out in parallel with an assessment using the Net Promoter Score (NPS), which has been the Group's ongoing evaluation approach.

<sup>5</sup> Full-Time Equivalent (FTE) is a unit of measurement used to convert the total number of employees into an equivalent number of full-time employees. The calculation includes the working hours of temporary staff in a manner that equates to one full-time employee. However, as the Group employs a relatively small number of temporary staff, the FTE calculation is primarily based on the number of full-time employees.

Indicator	Unit	2023	2024	2025
<b>Financial Literacy</b>				
Total number of in-person financial literacy training participants	Person	7,395	8,250	11,982
Employees	Person	171	307	890
Customers	Person	3,994	2,120	2,144
General public	Person	3,230	5,823	8,948
Total number of online financial literacy beneficiaries	Viewers	165,765	208,744	486,066
Employees	Number of visits (records)	4,519	16,073	6,826
Customers	Viewers	898	2,161	1,623
General public	Viewers	160,348	190,510	477,617
<b>Financial Inclusion</b>				
Proportion of transactions conducted through electronic/digital channels	Percentage	89.5	94.7	97.6
Number of electronic transactions	Number of transactions	27,510,490	46,576,773	84,106,270
Number of non-electronic transactions	Number of transactions	3,226,234	2,627,588	2,095,075

## Governance Performance

Indicator	Unit	2023	2024	2025
<b>Code of Conduct</b>				
Number of cases of significant non-compliance with laws and regulations <sup>1</sup>	Number of cases	1	1	1
Number of fines or settlements in the past three years (where each is valued > USD 100 million per case)	Number of cases	0	0	0
Total value of fines or settlements in the past three years (where each is valued > USD 100 million per case)	Baht	0	0	0
Total value of cost of fines, penalties or settlements in relation to corruption	Baht	0	0	0
Provisions for fines and settlements specified for ESG issues in audited accounts	Baht	0	0	0
Percentage of employees who have completed training on the Anti-corruption Policy	Percentage	99.75	99.57	99.8
<b>Information System Readiness, Stability, and Cybersecurity</b>				
Number of data and information system security incidents that impacted business operations or customer service	Number of cases	0	0	0
Number of system security tests or incident response drills (stress-testing or cyber drills) conducted on data and information system security	Number of tests	2	2	2
<b>Sustainable Supply Chain Management</b>				
Percentage of new suppliers screened for sustainability criteria <sup>2</sup>	Percentage		100%	100%
Percentage of key suppliers that have signed to acknowledge and comply with the company's Supplier Code of Conduct <sup>3</sup>	Percentage		100%	100%

<sup>1</sup> Significant means fines or penalties imposed by the Bank of Thailand (BOT), the Securities and Exchange Commission (SEC), and the Office of Insurance Commission (OIC).

<sup>2</sup> The Group initiated the screening of new suppliers using sustainability criteria for the first time in 2024.

<sup>3</sup> The Group began requiring suppliers to sign an acknowledgement and confirmation of compliance with the Supplier Code of Conduct for the first time in 2024, following the formal publication of the Supplier Code of Conduct (SCOC) in 2023. For more details, see [https://media.kkpfg.com/document/2024/May/KKPFG\\_Supplier\\_Code\\_of\\_Conduct.pdf](https://media.kkpfg.com/document/2024/May/KKPFG_Supplier_Code_of_Conduct.pdf)

## External Assurance

ถ้อยแถลงการทวนสอบคาร์บอนฟุตพริ้นท์ขององค์กร		TCFO_V_10A Version011: 24/08/2022
องค์กร	ธนาคารเกียรตินาคินภัทร จำกัด (มหาชน)	หน้าที่ 1
หน่วยงานทวนสอบ	บริษัท บีเอสไอ กรุ๊ป (ประเทศไทย) จำกัด	

ถ้อยแถลงการทวนสอบคาร์บอนฟุตพริ้นท์ขององค์กร  
Carbon Footprint Organization Verification Statement

ผู้ทวนสอบ	บริษัท บีเอสไอ กรุ๊ป (ประเทศไทย) จำกัด
ผู้ใช้บริการ	ธนาคารเกียรตินาคินภัทร จำกัด (มหาชน)
ผู้รับผิดชอบข้อมูล	คุณธนาวิชญ์ คุณดิลก
เกณฑ์ที่ใช้ในการทวนสอบ	1.ข้อกำหนดในการคำนวณและรายงานคาร์บอนฟุตพริ้นท์ขององค์กร ฉบับปรับปรุงครั้งที่ 6, กรกฎาคม 2565 2.แนวทางการทวนสอบคาร์บอนฟุตพริ้นท์ขององค์กรฉบับเผยแพร่บนเว็บไซต์เมื่อปี 2560
ขอบเขต	เชิงการควบคุมดำเนินงาน (Operational Control) ธนาคารเกียรตินาคินภัทร จำกัด (มหาชน)  ประกอบด้วย: สำนักงานใหญ่ โดยแสดงสถานที่ตั้งตามรายละเอียดที่ระบุ ดังนี้ เลขที่ 209, 209/1 อาคารเคเคพี ทาวเวอร์ ถนนสุขุมวิท 21 (อโศก) แขวงคลองเตยเหนือ เขตวัฒนา กรุงเทพฯ 10110 และครอบคลุมสาขา จำนวนทั้งสิ้น 61 สาขา (รายละเอียดที่ตั้งแสดงดังภาคผนวก)  กลุ่มบริษัทย่อยที่ดำเนินธุรกิจภายใต้การควบคุมการดำเนินงาน ตามรายชื่อบริษัท ดังนี้ 1.1 บริษัท เคเคพี ทาวเวอร์ จำกัด ที่ตั้ง เลขที่ 209, 209/1 อาคารเคเคพี ทาวเวอร์ ถนนสุขุมวิท 21 (อโศก) แขวงคลองเตยเหนือ เขตวัฒนา กรุงเทพฯ 10110 1.2 บริษัท หลักทรัพย์ เกียรตินาคินภัทร จำกัด (มหาชน) ที่ตั้ง 209 อาคารเคเคพี ทาวเวอร์ ชั้นที่ 9, 12A-18, 20 ถนนสุขุมวิท 21 (อโศก) แขวงคลองเตยเหนือ เขตวัฒนา กรุงเทพฯ 10110 1.3 บริษัท หลักทรัพย์จัดการกองทุน เกียรตินาคินภัทร จำกัด ที่ตั้ง 209 อาคารเคเคพี ทาวเวอร์ เอ ชั้นที่ 17 ถนนสุขุมวิท 21 (อโศก) แขวงคลองเตยเหนือ เขตวัฒนา กรุงเทพฯ 10110

ถ้อยแถลงการทวนสอบคาร์บอนฟุตพริ้นท์ขององค์กร		TCFO_V_10A Version011: 24/08/2022
องค์กร	ธนาคารเกียรตินาคินภัทร จำกัด (มหาชน)	หน้าที่ 2
หน่วยงานทวนสอบ	บริษัท บีเอสไอ กรุ๊ป (ประเทศไทย) จำกัด	

	1.4 บริษัท หลักทรัพย์ เคเคพี โดม จำกัด ที่ตั้ง 252/10 อาคารสำนักงานเมืองไทย-ภัทร 1 ชั้นที่ 6 ถนนรัชดาภิเษก แขวงห้วยขวาง เขตห้วยขวาง กรุงเทพฯ 10310
ระยะเวลาติดตามผล	1 มกราคม 2567 – 31 ธันวาคม 2567
วันที่รายงาน	1 มีนาคม 2569

## 1. วัตถุประสงค์การทวนสอบ

- เพื่อขอการรับรองการแสดงผลปริมาณก๊าซเรือนกระจกเพื่อขึ้นทะเบียนคาร์บอนฟุตพริ้นท์โดยองค์กรบริหารจัดการก๊าซเรือนกระจก (องค์กรมหาชน) ในขอบเขตประเภทที่ 1, 2 และ 3

## 2. ขอบเขตการทวนสอบ

- ขอบเขตองค์กร: เชิงการควบคุมดำเนินงาน (Operational Control) ตั้งอยู่ที่:  
ธนาคารเกียรตินาคินภัทร จำกัด (มหาชน)  
2. สำนักงานใหญ่: เลขที่ 209, 209/1 อาคารเคเคพี ทาวเวอร์ ถนนสุขุมวิท 21 (อโศก) แขวงคลองเตยเหนือ เขตวัฒนา กรุงเทพฯ 10110 โดยมีกลุ่มบริษัทย่อยที่ดำเนินธุรกิจภายใต้การควบคุมการดำเนินงาน ตามรายชื่อบริษัท ดังนี้  
2.1 บริษัท เคเคพี ทาวเวอร์ จำกัด ที่ตั้ง เลขที่ 209, 209/1 อาคารเคเคพี ทาวเวอร์ ถนนสุขุมวิท 21 (อโศก) แขวงคลองเตยเหนือ เขตวัฒนา กรุงเทพฯ 10110  
2.2 บริษัท หลักทรัพย์ เกียรตินาคินภัทร จำกัด (มหาชน) ที่ตั้ง 209 อาคารเคเคพี ทาวเวอร์ ชั้นที่ 9, 12A-18, 20 ถนนสุขุมวิท 21 (อโศก) แขวงคลองเตยเหนือ เขตวัฒนา กรุงเทพฯ 10110  
2.3 บริษัท หลักทรัพย์จัดการกองทุน เกียรตินาคินภัทร จำกัด ที่ตั้ง 209 อาคารเคเคพี ทาวเวอร์ เอ ชั้นที่ 17 ถนนสุขุมวิท 21 (อโศก) แขวงคลองเตยเหนือ เขตวัฒนา กรุงเทพฯ 10110  
2.4 บริษัท หลักทรัพย์ เคเคพี โดม จำกัด ที่ตั้ง 252/10 อาคารสำนักงานเมืองไทย-ภัทร 1 ชั้นที่ 6 ถนนรัชดาภิเษก แขวงห้วยขวาง เขตห้วยขวาง กรุงเทพฯ 10310  
3. สาขาธนาคารจำนวน 61 สาขา ประกอบด้วย (รายละเอียดที่ตั้งแสดงดังภาคผนวก)

อัยการตรวจสอบคาร์บอนฟุตพริ้นท์ขององค์กร		TCFO_V_10A Version011: 24/08/2022
องค์กร	ธนาคารเกียรตินาคินภัทร จำกัด (มหาชน)	หน้าที่ 3
หน่วยงานตรวจสอบ	บริษัท นีเอสไอ กรุ๊ป (ประเทศไทย) จำกัด	

สาขาที่รวมอยู่ในขอบเขตการตรวจสอบ			
1. สาขาช็อคเคอร์สแควร์ ศรีนครินทร์	17. สาขานครสวรรค์	33. สาขาพระนครศรีอยุธยา	49. สาขามหาเมค
2. สาขาเดอะมอลล์ บางแค	18. สาขาอุดรธานี	34. สาขาสมุทรปราการ	50. สาขาเฟชั่น ไอส์แลนด์
3. สาขาเยาวราช	19. สาขานครศรีธรรมราช	35. สาขาพิวเจอร์พาร์ต รังสิต	51. สาขาเซ็นทรัลพลาซา บางนา
4. สาขาสี่พระยา	20. สาขาเชียงราย	36. สาขานนทบุรี	52. สาขาเซ็นทรัลพลาซา บางนา
5. สาขาสุขสวัสดิ์	21. สาขานุกhet	37. สาขาสมุทรสาคร	53. สาขาพาราไดซ์ พาร์ค
6. สาขาแอมเจอร์ริชไฮอิน	22. สาขาจันทบุรี	38. สาขาสิงห์	54. สาขาช็อคเคอร์สแควร์
7. สาขานครราชสีมา	23. สาขาฉะเชิงเทรา	39. สาขาเดอะมอลล์บางกะปิ	55. สาขาบางบอน
8. สาขาหาดใหญ่	24. สาขาสระบุรี	40. สาขาเซ็นทรัลเฟสติวัล อีสต์วิลล์	56. สาขาวงเวียน 22 กรกฎาคม
9. สาขาราชบุรี	25. สาขานครปฐม	41. สาขาเจริญกรุง	57. สาขาเมืองไทย-ภัทร
10. สาขาพิษณุโลก	26. สาขาพัทลุง	42. สาขาเซ็นทรัลพลาซา ปิ่นเกล้า	58. สาขาเซ็นทรัลเฟสติวัล เชียงใหม่
11. สาขาเชียงใหม่	27. สาขากาญจนบุรี	43. สาขาเซ็นทรัลพลาซา พระราม 3	59. สาขาศรีราชา
12. สาขาชลบุรี	28. สาขาลำปาง	44. สาขาทองหล่อ	60. สาขาเซ็นทรัลเวิลด์
13. สาขาขอนแก่น	29. สาขากระบี่	45. สาขาพหลโยธินเพลส	61. สาขาเซ็นทรัลลาดพร้าว
14. สาขาอุบลราชธานี	30. สาขาสุรินทร์	46. สาขาเซ็นทรัลเวสต์เกต	
15. สาขาระยอง	31. สาขาสุพรรณบุรี	47. สาขาพระราม 4	
16. สาขาสุราษฎร์ธานี	32. สาขาตรัง	48. สาขาเดอะมอลล์ ท่าพระ	

ระยะการติดตามผล: 1 มกราคม 2567 – 31 ธันวาคม 2567 รวม 1 ปี

- แหล่งปล่อยและดูดกลับก๊าซเรือนกระจก : ประเภทที่ 1, 2 และ ประเภทที่ 3
- ระดับการให้การรับรองแบบจำกัด (Limited Level of Assurance)
- ระดับความมีสาระสำคัญอยู่ที่ร้อยละ 5
- การปล่อย GHG โดยตรงที่ต้องรายงานแยก ไม่มี
- สิ่งที่ไม่นับรวม ระบุดังนี้

1. การปล่อยก๊าซเรือนกระจกทางอ้อมที่ไม่มีนัยสำคัญจากการประเมินตามเกณฑ์ที่กำหนดใน รายงานก๊าซเรือนกระจก ซึ่งมีค่าน้อยกว่า 7

อัยการตรวจสอบคาร์บอนฟุตพริ้นท์ขององค์กร		TCFO_V_10A Version011: 24/08/2022
องค์กร	ธนาคารเกียรตินาคินภัทร จำกัด (มหาชน)	หน้าที่ 4
หน่วยงานตรวจสอบ	บริษัท นีเอสไอ กรุ๊ป (ประเทศไทย) จำกัด	

### 3. วิธีการตรวจสอบ

- 1) ใช้ข้อกำหนดในการคำนวณและรายงานคาร์บอนฟุตพริ้นท์ขององค์กร ฉบับปรับปรุงครั้งที่ 6, กรกฎาคม 2565 และ แนวทางการตรวจสอบคาร์บอนฟุตพริ้นท์ขององค์กร ฉบับเผยแพร่บนเว็บไซต์เมื่อปี 2560 เป็นมาตรฐานอ้างอิงในการตรวจสอบ
- 2) การทบทวนเอกสาร รายงานการปล่อยและดูดกลับก๊าซเรือนกระจกที่ได้รับ เปรียบเทียบกับข้อกำหนดในการประเมินและแนวทางในการตรวจสอบข้างต้น รวมถึงทำการวิเคราะห์ความเสี่ยง
- 3) การตรวจสอบไปยังที่มาของหลักฐาน ข้อมูลที่ใช้ในการรายงาน วิธีการเอกสารในข้อมูลสารสนเทศที่ตรวจสอบ และวิธีประเมินความถูกต้องของเอกสาร และการสุ่มตรวจสอบเอกสารอื่นๆ ที่ใช้สนับสนุนการคำนวณค่าคาร์บอนฟุตพริ้นท์ขององค์กร
- 4) ทำการตรวจสอบสภาพพื้นที่องค์กร เมื่อวันที่ 9 กุมภาพันธ์ 2569 และทบทวนข้อมูลผ่านช่องทางออนไลน์เมื่อวันที่ 12, 19, 21, 26 กุมภาพันธ์ 2569 และทบทวนแบบออฟไซต์ วันที่ 1 มีนาคม 2569 เพื่อทบทวนแหล่งปล่อยก๊าซเรือนกระจกที่เกี่ยวข้อง รวมถึงข้อมูลเอกสารหลักฐานที่ใช้ในการคำนวณ
- 5) การสัมภาษณ์และสอบถามผู้รับผิดชอบข้อมูล เพื่อทบทวนความเข้าใจในการประเมินการปลดปล่อยก๊าซเรือนกระจก การแสดงวิธีการได้มาซึ่งข้อมูล การติดตาม ตรวจสอบ และข้อปฏิบัติต่างๆ กับผู้ที่มีหน้าที่และความรับผิดชอบตามระบบสารสนเทศหรือกระบวนการที่กำหนดไว้ รวมถึงผู้รับผิดชอบในเอกสารที่เกี่ยวข้องที่ได้ทบทวน
- 6) ให้ความคิดเห็นต่อค่าใช้จ่ายจากผู้ตรวจสอบเพื่อยุติประเด็นที่พบในระหว่างการตรวจสอบ

### 4. สรุปผลการตรวจสอบ

ผลการทบทวน รายงานการปล่อยและดูดกลับก๊าซเรือนกระจกขององค์กร ตามวิธีในข้อ 3. ไม่พบหลักฐานที่แสดงว่ามีข้อมูลที่มีสาระสำคัญที่ไม่ถูกต้อง และไม่พบว่ามี การแสดงปริมาณคาร์บอนฟุตพริ้นท์ขององค์กรที่ไม่สมควร คาร์บอนฟุตพริ้นท์ขององค์กรภายใต้ขอบเขต ธนาคารเกียรตินาคินภัทร จำกัด (มหาชน) ที่ถูกรายงาน

ประเภทข้อมูล	Historical Data	
ประเภทที่ 1	2,853	ตันคาร์บอนไดออกไซด์เทียบเท่า
ประเภทที่ 2	6,676	ตันคาร์บอนไดออกไซด์เทียบเท่า
ประเภทที่ 3	5,137,556	ตันคาร์บอนไดออกไซด์เทียบเท่า
รายงานแยก	384	ตันคาร์บอนไดออกไซด์เทียบเท่า

ถ้อยแถลงการทวนสอบคาร์บอนฟุตพริ้นท์ขององค์กร		TCFO_V_10A Version011: 24/08/2022
องค์กร	ธนาคารเกียรตินาคินภัทร จำกัด (มหาชน)	หน้าที่ 5
หน่วยงานทวนสอบ	บริษัท บีเอสไอ กรุ๊ป (ประเทศไทย) จำกัด	

ประเภทข้อมูล	Historical Data
- สารทำความเย็นชนิด R22 - Biogenic carbon จากการเผาไหม้ เชื้อเพลิงน้ำมัน	
การกักเก็บ (ถ้ามี)	- ต้นคาร์บอนไดออกไซด์เทียบเท่า

รวมค่าคาร์บอนฟุตพริ้นท์ ประเภทที่ 1+2 ที่แสดงเพื่อขอการรับรองกับองค์การบริหารจัดการก๊าซเรือนกระจก เท่ากับ 9,529 ต้นคาร์บอนไดออกไซด์เทียบเท่าตั้งแต่แสดงเครื่องหมายคาร์บอนฟุตพริ้นท์ขององค์กร



ถ้อยแถลงการทวนสอบคาร์บอนฟุตพริ้นท์ขององค์กร		TCFO_V_10A Version011: 24/08/2022
องค์กร	ธนาคารเกียรตินาคินภัทร จำกัด (มหาชน)	หน้าที่ 6
หน่วยงานทวนสอบ	บริษัท บีเอสไอ กรุ๊ป (ประเทศไทย) จำกัด	

## 5. ข้อจำกัดและข้อยกเว้นในการรับรองผลที่สำคัญ (ถ้ามี)

### ออกให้โดย

ลายเซ็นผู้มีอำนาจลงนาม

นาย กุลธัช บุญบงการ  
ตำแหน่ง Managing Director Assurance, Thailand  
บริษัท บีเอสไอ กรุ๊ป (ประเทศไทย) จำกัด  
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ลายเซ็นหัวหน้าผู้ทวนสอบ

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