



Roundtable discussion: Shaping research and policy on climate finance in Thailand

World Bank x PIER Climate Finance Policy Forum

ตัวแทนสมาคมธนาคารไทย

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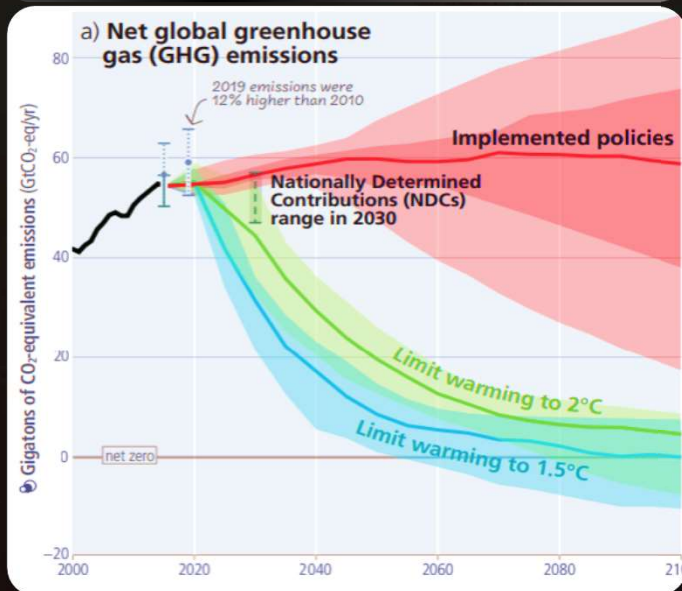
ผู้ช่วยผู้จัดการใหญ่ ธนาคารกสิกรไทย

Corporate Strategy and Innovation Division

While addressing transition risks through Market-based Mechanism, Fostering localized adaptation to tackle physical risks requires Public Support

Local Adaptation

Minimizing localized physical risks through national adaptation efforts



Global Mitigation

Addressing transition risks in tandem with globalized mitigation commitment

Climate-induced catastrophes
Physical risks

Transition risks

New global climate game
(e.g, NDC, CBAM)

3

Primarily
Public
Financing/
Risk Sharing
Mechanism

- Requires
Greater
Public
Support

**New
Frontier**

2

Collaborative
**Philanthropic
Finance**

Extended

1

Primarily
**Market-based
Mechanism**
led by
Financial
Institutions

- Carbon
Exchange**
- Climate
Solutions**
- Sustainable
Finance**

Adjacent

How Much Thailand Needs to Decarbonize?

➤ Knowledge

➤ Technology

➤ Financial



Carbon
Neutral



**NDC Target reduction
from based year**

**Total Investment
Required**

**Debt Financing
DE @ 3:1**

**Bond & Loan Size
(per year)**

2023 - 2030

30%

5.3 trillion
Baht
(0.76 Trillion Baht/Year)

4.0 trillion
Baht
(0.6 Trillion Baht/Year)

Loan 0.44 tr Baht

Bond 0.14 tr Baht

2030 - 2037

50%

8.2 trillion
Baht
(1.2 Trillion Baht/Year)

6.2 trillion
Baht
(0.9 Trillion Baht/Year)

Loan 0.67 tr Baht

Bond 0.23 tr Baht

2037 - 2050

>78%

15.2 trillion
Baht
(1.2 Trillion Baht/Year)

11.4 trillion
Baht
(0.9 Trillion Baht/Year)

Loan 0.67 tr Baht

Bond 0.23 tr Baht

Green Loan Products for Corporate Customers

provide financial incentives for eco-friendly projects, enhancing sustainability while offering economic benefits.

Sustainability-Linked Loan 10,000 MB

Sustainability Performance Target

SPT 1

Target of Scope 1 and 2 emission reduction 20% by 2030 with a 2021 baseline year.

SPT 2

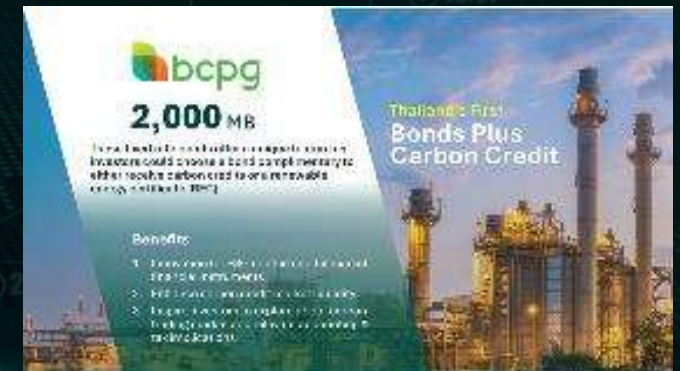
Achieve a Top 5 Ranking within the Chemicals Sector in DJSI World Index

Green Loan 4,000 MB

- To promote the energy efficiency, resource management and reduction of greenhouse gas emissions
- To use the funds for green retrofitting and refurbishment of energy efficiency technologies in its properties throughout Thailand

Thailand First Bonds Plus Credit 2,000 MB

These fixed rate bonds offer a unique feature as investors could choose a bond complimentary to either receive carbon credits or a renewable energy certificate (REC).



Green Loan Products for *SME Customers*



provide financial incentives for eco-friendly projects, enhancing sustainability while offering economic benefits.

Solar Rooftop

(Max. 100% Loan limit, term loan <8 yr)

- Solar rooftop is the installation of solar cell on the rooftop to generate electricity. The electricity generated will be used to replace electricity normally purchased by the electricity authority. Or the electricity generated can also be sold.

K-Energy Saving Guarantee

(Max. 100% Loan limit, term loan <7 yr)

- A loan program that supports investment in energy efficiency projects through service from an energy management company.
- Guaranteed energy savings ensured by professional energy service companies (ESCO).

EV Charger

(Max 100% Loan limit, term loan <7 yr)

- A loan program that supports investment in EV charger station installation to support EV.





BANK OF SUSTAINABILITY

Beyond Banking

Green Operation



Net zero by 2030

Sustainable Finance



- **Provide ~121 billion THB** as of Dec 2024
- **Aspire to reach 200 billion THB in 2030**

CARBON ECOSYSTEM

CLIMATE SOLUTIONS



Insetting & Offsetting climate solutions

KCLIMATE 1.5 Carbon Solutions

The most impactful carbon management system with expert advisory and streamlined system.

KENERGY+ Energy Solutions

Making renewable energy accessible for sustainable living

CREATIVE CLIMATE Research Center by KBank Knowledge Provider Channel

A one-stop shop for climate comprehensive knowledge

Decarbonization Advisory Service

Helping you navigate your decarbonization journey



Sustainability and ESG



ESG Standard
and Framework



Policy and
Code of Conduct



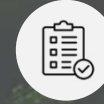
Materiality
Assessment



ESG Metric
and Target



Sustainability/
ESG Reporting



Sustainability/
ESG Rating

Scope 1
DIRECT

Scope 3
INDIRECT

Scope 2
INDIRECT

Our
EXPERTISE



Decarbonization



Regulation and
Standard



Climate Strategy
Metric & Target



Carbon
Accounting Tool



Decarbonization
Solution



Carbon Disclosure
and Reporting



Green Finance

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