



Examples of KBank Social Contribution Programs

KBank Non-financial Project

Sustainable Waste Management Initiative

Sustainable Zero Waste Digestant for Well-being (SUZDEE) Project under the Circular Innovation for Nan (CIAN) Project

Supporting sustainable tourism development in Nan Province, KBank has partnered with VISTEC to establish the **SUZDEE initiative** - promoting zero-waste city transformation through advanced biotechnology, **bio-extraction industry development** for high value-added herbal cultivation, and **zero-waste herbal processing technologies** that convert residual biomass into premium microbial pesticides, creating a fully circular economic ecosystem that benefits local communities while preserving environmental.

Long-term Vision (2022-2026)

Creating a comprehensive zero-waste society in Nan Province through environmentally friendly agriculture, high-value herbal extraction technologies, and waste-to-resource innovations using residual biomass for value-added microbial pesticides.



The SUZDEE (Circular Innovation for Nan) project wants to help rural communities in Nan Province, who face challenges linked to limited income opportunities, geographic isolation, and inadequate infrastructure for waste management, in addition to difficulties linked to rapid tourism growth overwhelming local systems and environmental health risks from agricultural chemical contamination, to address the challenges of creating sustainable livelihoods through zero-waste innovation and building community resilience against environmental degradation.

Social Return on Investment (SROI)

Financial Impact Analysis

- **SROI Ratio:** Every Baht 1 invested generates Baht 1.29 in social returns (1:1.29)

Revenue Streams & Cost Savings

- **Municipal Waste Reduction:** Decreased disposal and transportation costs for local authorities
- **Energy Savings:** Reduced LPG cooking expenses through biogas substitution
- **Agricultural Income:** Increased revenue from vegetable sales and reduced agricultural input costs
- **Carbon Credits:** Additional income generation through verified emission reductions
- **Environmental Budget:** Reduced governmental spending on GHG emission reduction programs

Health & Environmental Protection

- **Community at Risk:** 370 residents (175 households) exposed to pesticide-contaminated water sources
- **Immediate Action:** Sub-district leadership replaced water dispenser filters upon receiving research findings
- **Verified Results:** Post-replacement testing confirmed pesticide levels reduced below harmful standards





AFTERKLASS

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AFTERKLASS project: Empowering youth through financial literacy and entrepreneurship

In 2024, the AFTERKLASS initiative organized two key youth development programs: the **Money Board Game Youth Tournament 2024** and the **AFTERKLASS Business Camp 2024**. These programs aimed to enhance financial management and entrepreneurial knowledge among secondary school students nationwide. Special emphasis was placed on inclusivity, with targeted support for vulnerable youth from households earning less than THB 15,000 per month. The project provided comprehensive assistance, including travel, meals, accommodation, and foundational training to ensure equal opportunity and readiness for participation.

More than 650 youths from diverse regions across Thailand took part in the programs. Participants engaged in simulated financial scenarios that fostered analytical thinking, decision-making, and responsible money management. The interactive learning environment encouraged early financial planning, preparing youth for adulthood.

In addition, the Business Camp offered hands-on experience in developing business plans and applying core business management principles. Participants received seed funding to implement their ideas, successfully launching products into the market and generating real sales and profits. This practical approach aimed to cultivate sustainable entrepreneurial capabilities for long-term growth.

The social return on investment (SROI) analysis of the AFTERKLASS project shows that every Baht 1 invested in the project will generate social benefits worth Baht 1.32 (or a return ratio of 1:1.32).

The social return is based on the calculation of return generated by participating youths



Knowledge



Logistics



F&B



Accommodation

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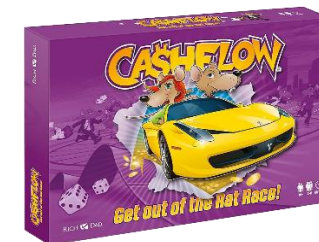
AFTERKCLASS Money Board Game Youth Tournament 2024

The "Money Board Game Youth Tournament 2024" marked the organization's inaugural nationwide financial literacy competition for high school students, utilizing the internationally recognized CASHFLOW game across four regions of Thailand to expand access to remote areas. The initiative featured online workshops led by financial experts and fostered strong collaboration with schools, teachers, parents, and youth organizations in Nan province. Successfully engaging 333 students with 90% achieving the financial literacy benchmark, this program demonstrates the institution's commitment to reducing educational inequality and developing practical financial skills, aligning with its vision as a "Bank of Sustainability."

Nationwide registers
(333 persons)

Online workshop & Pre-test
(247 persons)

Show-up on-site competition
(180 persons)



Chiangmai



Hatyai

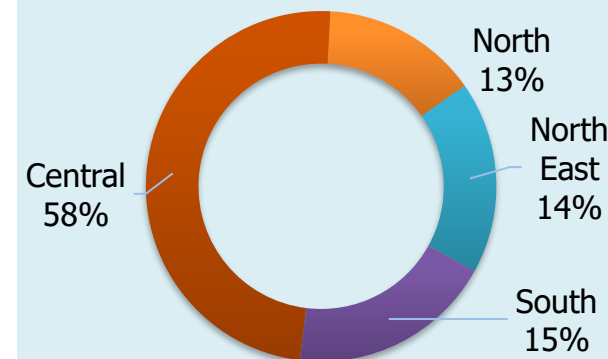


Khonkaen



Bangkok

% Total participants nationwide



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AFTERKLASS Business Camp 2024



AFTERKLASS Business Camp 2024 “Young BIZ Accelerator Camp” was organized to enhance innovative thinking and business management skills among high school to first-year university students. The program combines online learning with an intensive training camp, guiding participants to develop real business plans. The top six teams receive scholarships and support to launch their ideas in the market (1st Dollar Stage). In 2024, the program attracted 321 applicants across 56 teams nationwide. To promote equal opportunity, the program covers travel, meals, and accommodation for participants from other provinces, reducing geographic and economic barriers. This aligns with the bank’s commitment to sustainability.

Nationwide registers
(56 teams)

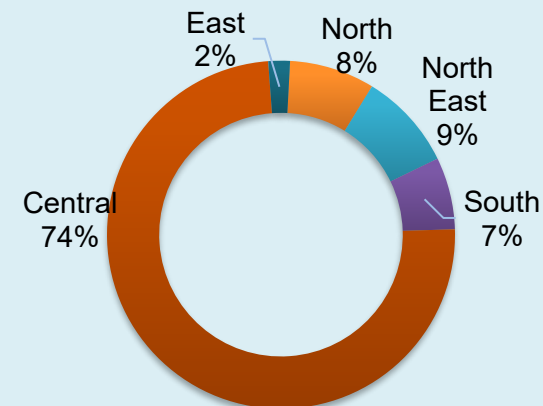
Mini-pitching round
(35 to 12 teams)

Incubation round
(12 to 6 teams)

Accelerator programs
(6 teams)



% Total participants nationwide



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Photos of Money Board Game Youth Tournament 2024 and AFTERKLASS Business Camp 2024



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