

Bank of SUSTAINABILITY

Integrating Health into Nature-based Solutions

Re-forestation

Game Changer
Innovation

Medicinal
Grass

Viscous
Cycle

Poverty

Climate
Change

High Economic
Value Creation

Public and
Private
Partnership

Afforestation

Deforestation

Bio-
degradation

Poor Health &
Well-Being

Natural Active
Pharmaceutical
Ingredient

Human Right
and Equity

Low
Value Crop

Marginalized
Society

Pipit Aneaknithi, KBANK

PROFIT

MAXIMIZATION

EXPLOITATION

OF NATURE, ENVIRONMENT, and LABOR

are alarming problems to

Sustainability,

forcing the change in

Business and investment

**Global
Challenges**

*Climate
Change*

*Social and
Demographic
Shifts*

*Regulatory
Pressures*

*Privacy and
Data Security*



*The question remains—
how can we sustain our business in
this truly unsustainable world?*

KBank

DO MORE FOR
GREATER
GOOD



In Pursuit of
'One Sustainability'

*The sustainability of business is
the sustainability of the world*

Traditional
Banking
Profit Driven

ESG
*Sustainable
Banking*

Beyond
Banking
*Harmonizing Environment
and Human Well-being*



Net Zero in GHG Emissions from

OUR INTERNAL OPERATION

12%

**GHG Emissions
Reduction**

(As of June 2022)

Net Zero in GHG Emissions from

OUR FINANCED PORTFOLIO

27%

**of financed emissions
aligns with Paris Agreement
Net Zero pathway**

The sustainability of business is merely 'glancing at the tip of the iceberg' while the sustainability of environment stems from the deep-diving 'beyond banking' efforts that resonate the 'One Health' program

Traditional Banks

Deep-Diving Beyond Banking

People Health
Population Growth



**ONE
HEALTH**

Animal Health
*Extinction and
Ecological Imbalance*



Plant Health
Deforestation



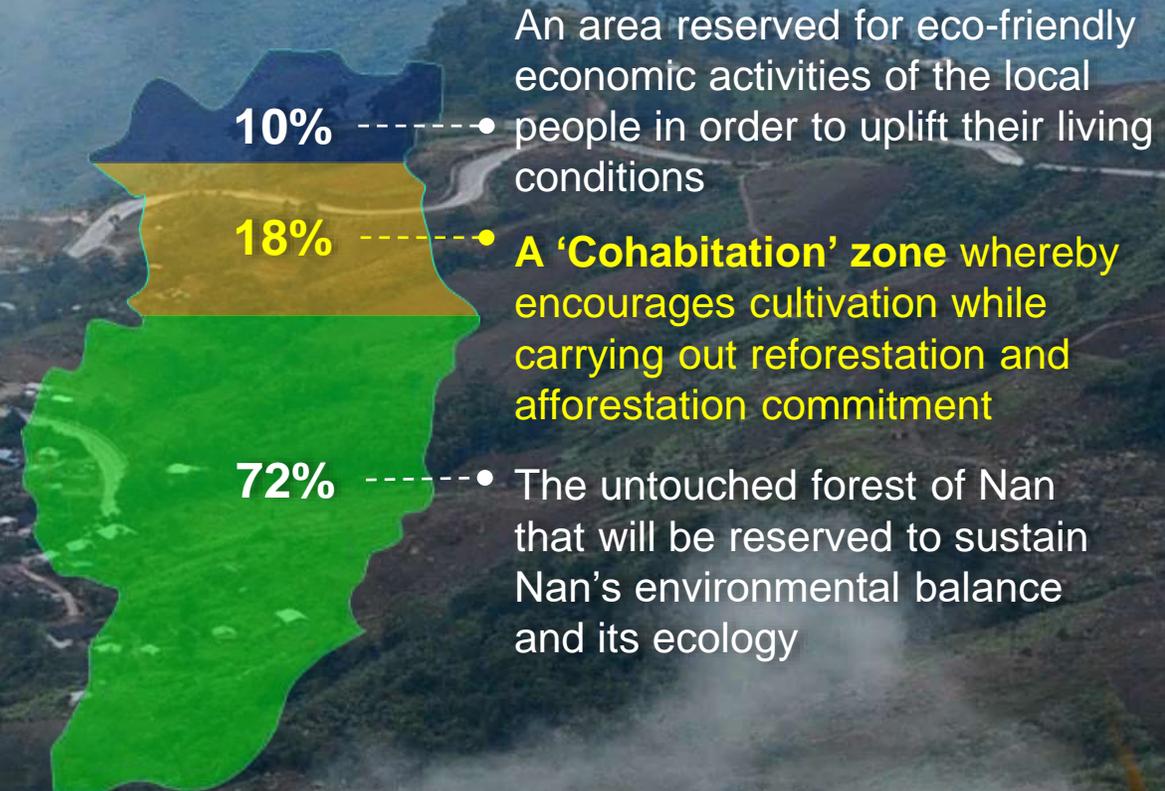
Nature-based Solution (NBS) allows cohabitation between humans and nature, restores Nan forest, and creates new economic opportunities for good health and well-being of the society

Nan Sandbox

Cohabitation of human and forest

- **Nan** is a Northern province of Thailand
- **7,436 KM²** (Approx. 85% of Nan Province) of Nan is a **preserved headwater forest that** contributes 40% of the waters that make up the Chao Phraya River.
- **Today, Nan has lost 28% of the preserved forest due to illegal agricultural expansion**

Hence, if we need to save the environment, we must also save the people who live within it



K Agro-innovate Institution is leveraging Thailand's geographical location and ecological biodiversity to uplift agricultural and healthcare sectors



Moving from carbohydrate-based to high economic value of **Medicinal Plants and new business opportunities**

Seizing opportunities of **Thailand's geographical location** and ecological biodiversity of medicinal plants to create **NAPI** from **NTFP**

Uplifting agricultural and healthcare sectors—shifting from carbohydrate-based to high value **Medicinal Plants** to create new business opportunities

Turmeric

Thai: Kha-Minh

Treat stomach ulcers and inflammatory diseases



Andrographis paniculata

Thai: Fa Thalai Djonne

Anti-inflammatory, useful to fight respiratory infections

Artemisia Annua

Thai: โกรฐจุฬาลัมพา

One of the most potent remedies against Malaria



Medicinal Plants

Cissus Quadrangularis

Thai: Pet Sang Kart

Accelerate the healing of fractured bones



Centella Asiatica

Thai: Bow Bok

Brain tonic stimulates intelligence and memory



KAI has pledged to add value to the local wisdoms through commercialization and commoditization processes, thus creating highly marketable agricultural and healthcare products



Agro-produce

- Local wisdoms
- Irrigation officers



Pharmaceutical active ingredients

- Packaging designers
- Marketing & distribution experts



Processed agricultural products

- Food & pharma specialists
- Manufacturing standards

Product Value

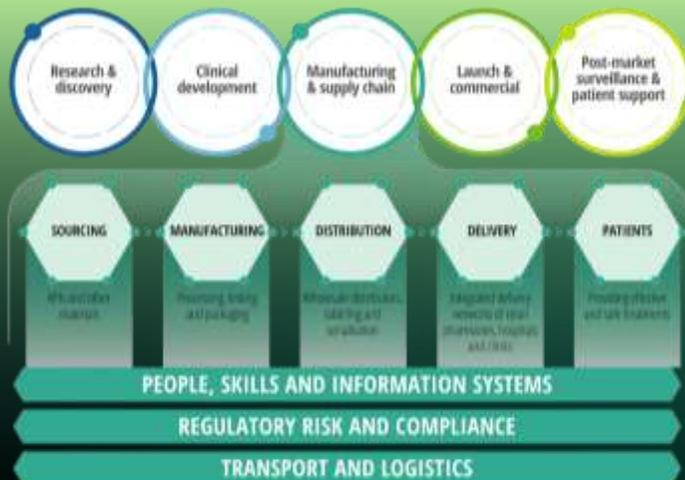




K Agro-innovate Institution (KAI),

under KASIKORNTHAI Foundation, has led the coalition to uplift the value chain, creating a new hope on medicinal plants.

Complex set of steps required to build the medicinal plant value chains



Source: Deloitte analysis

Deloitte Analysis | www2.deloitte.com/insights

K Agro-innovate Institution (KAI) is helping to integrate the whole value chains



Networking with key players



Aligning missions with UN Sustainability Development Goals

'Nan Sandbox' is corresponding with 5 SDGs of the United Nations

1 NO POVERTY



Sustainable income to Solve poverty, the root Cause of deforestation

3 GOOD HEALTH AND WELL-BEING



Lessen no. of illness from water & soil pollution with medicinal grade plantation

5 GENDER EQUALITY



6 CLEAN WATER AND SANITATION



13 CLIMATE ACTION



Reforestation to increase CO2 absorption, prevent floods and droughts

15 LIFE ON LAND



Reforestation to rebalance the ecosystem of life on land

17 PARTNERSHIPS FOR THE GOALS



Uniquely combined

- Government agencies
- Academic Institutions
- Local communities
- Charities
- Private Enterprises

As one team

The quest for sustainable solutions to preserve Nan's pristine source of water-mass is to scale up our shared devotion in *pursuit of elements of reforestation* and the *economic value creation* to improve *living quality of the local people*.

