
# Progress Report 2025

## Occupational safety, health and workplace environment management

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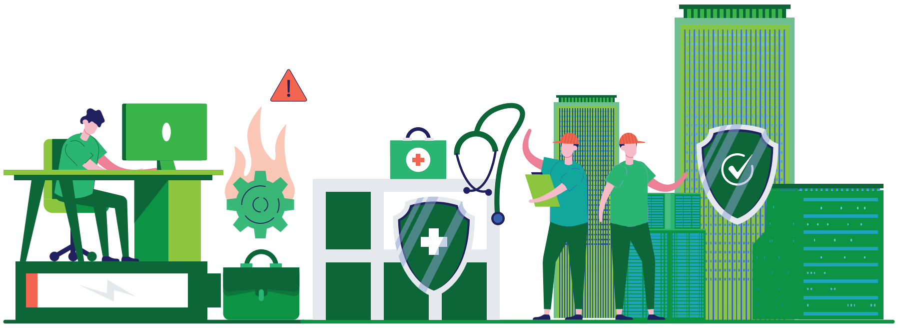

The Bank pays close attention to occupational safety, health and workplace environment. With this in mind, related policies and measures have been implemented to ensure the safety of employees, customers, contractors, and visitors. Realizing the importance of occupational safety, health and workplace environment, the Bank has appointed the Executive Vice President, who is responsible for occupational safety and health, as Chairman of the Bank's Occupational Safety, Health and Workplace Environment Working Group, which comprises representatives from various divisions, such as Distribution Network, Human Resource, Finance and Control, Enterprise Risk Management, and Customer and Enterprise Service Fulfillment. This working group is tasked with steering operations related to the promotion of safety among employees, and scrutinizing health-related issues and risks or problems on a regular basis. A meeting is held every quarter to monitor operations related to the prevention of health problems/reduction in hazards and risk, as compared to the current targets, through various methods, such as safety examination, inspection and analysis of industrial hygiene, as well as health check-up, with the aim of preventing occupational accidents, injuries, and illnesses, and to control any hazards that may arise from the Bank's operations.

The Bank has elevated its occupational safety, health, and work environment standards through the annual review of its occupational safety, health, and work environment policy by the Board of Directors. This ensures compliance with both regulatory requirements and international standards. A significant milestone was achieved when the Bank obtained certifications for both ISO 45001:2018 ( Occupational Health and Safety Management System ) and ISO 14001:2015 ( Environmental Management System ) on October 25, 2023. This made the Bank the first bank in Thailand to receive both certifications simultaneously. The Bank has successfully maintained these standards on an ongoing basis to the present day. In 2025, the Bank also successfully renewed its ISO 45001:2018 Occupational Health and Safety Management System certification for the third consecutive year. Guided by its commitment to achieving "zero lost-time work-related injuries and occupational illnesses", the Bank continues to advance its policies and implement systematic safety, occupational health, and work environment management programs. This commitment is reflected in the Bank's recognition through several prestigious awards, including the Plaque and Certificate of Honor ( Gold Level, First Year Achievement ) under the Zero Accident Campaign 2025, presented by the Prime Minister and organized by the Thailand Institute of Occupational Safety and Health (Public Organization). The Bank also received the Certificate of Honor for Outstanding Establishment in Safety, Occupational Health, and Work Environment 2025 (Thailand Safety Award) for the first year.


KBank is the first Bank in Thailand to receive both certifications simultaneously.

Plaque and Certificate of Honor (Gold Level, First Year Achievement) under the Zero Accident Campaign 2025


THE DEPARTMENT OF LABOUR PROTECTION AND WELFARE
PRESENTS THIS CERTIFICATE TO RECOGNIZE THAT
KASIKORNBANK PUBLIC COMPANY LIMITED
HAS BEEN AWARDED THE 2025 PROVINCIAL OUTSTANDING ESTABLISHMENT AWARD
FOR OCCUPATIONAL SAFETY AND HEALTH
LIEUTENANT Saroch Komkay
(SAROCH KOMKAY)
DIRECTOR - GENERAL

Certificate of Honor for Outstanding Establishment in Safety, Occupational Health, and Work Environment 2025 (Thailand Safety Award)

The 2025 operating results are summarized, as follows

## Occupational safety, health and environment risk assessment

The Bank has conducted safety risk assessments in an appropriate and regular manner through a number of methods. These include a safety walkthrough undertaken by the Safety Committee of Head Office, Main office buildings and branch offices, and the safety management team, monitoring of air quality from indoor sources, building safety inspections, job safety analysis of contractors before entering the Bank's premises, as well as a General Work Permit System / Risk Work Permit System in order to assess workplace conditions and reduce the risk of accidents. Such methods are intended to ensure that the workplace is safe and appropriate while posing no danger to the life and health of employees.

### Assessment on issue prioritization and setting of qualitative and quantitative goals

The Bank has established an annual operational plan for the safety management team which is consistent with risk prioritization to promote and undertake occupational safety, health and workplace environment management throughout the organization, including Head Office, Main office buildings, and branch offices. Compliance with the annual operational plan and the ability to achieve the set targets are important components of the annual performance evaluation of the responsible departments.

### Key targets of safety operations include:

| Zero Incident | Safety Record |
|---|---|
| Reduction to zero of workplace accidents that cause employee absenteeism<br>- Reduction to zero of Lost Time Injury Rate (LTIR).<br>- Reduction to zero of Lost Day Injury Rate (LDIR).<br>Reduction to zero of Occupational Diseases Rate (ODR). | Safety record and safety internal audit must be undertaken every year, including an annual fire drill at Head Office, Main office buildings and Branch offices.<br> |

### The process of assessing and investigating occupational accidents and illnesses

To efficiently prevent any incidents that may lead to occupational injuries and illnesses, including near-misses, the Bank has put the Safety and Security Incident Report system in place to serve as a channel for reporting various incidents. Root cause analysis and why-why analysis have also been introduced to find the root causes of incidents, and allow the Bank to efficiently find solutions in accordance with the Hierarchy of Control requirements, including any potential causes. The Safety Management Team is responsible for the assessment of incidents to confirm with the Human Resource Division that such accidents and illnesses have actually occurred for further report to the Bank's Occupational Safety, Health and Workplace Environment Working Group on a quarterly basis.

| Reduction to zero of occupational accidents that require first aid. | Reduction to zero of occupational accidents that cause losses to assets | Reduction to zero of occupational accidents that cause employee absenteeism |
|---|---|---|
| 0 | 0 | 0 |

### Emergency response

The Bank has an emergency management plan in place, including necessary equipment and resources to prepare for emergency incidents. The plan includes the incident inspection process, fire prevention training and campaign, fire drill details, plus relief and assistance measures for employees, customers, contractors and visitors, who may be affected by emergency incidents. Additionally, the Bank has implemented fire prevention and suppression plans, as well as emergency response procedures for earthquakes. In 2025, following an earthquake event, the Bank conducted comprehensive building safety inspections led by its in-house engineering team together with external engineering specialists. These inspections covered the Bank's Head Office, Main office buildings and branch offices to ensure the safety of building occupants and reinforce confidence among users of the Bank's facilities.

To ensure preparedness and familiarity with emergency response procedures, the Bank conducts annual fire drills and evacuation exercises. The Bank also maintains a dedicated incident response team operating on a 24/7/365 basis, ensuring continuous coverage and readiness both during and outside normal business hours. Additionally, earthquake response drills are regularly conducted to enhance preparedness for potential emergency situations. The Bank also provides safety communication channels through Konnect+ for Work, as well as medical support services through the "Mor Dee" application.


The Bank has also introduced an emergency response plan to provide timely assistance to employees experiencing acute health conditions, and established emergency drill programs and provides training in first aid, cardiopulmonary resuscitation (CPR), and the use of automated external defibrillators (AED).

## Safety operations comply with the required standards

The Bank's safety operations are in line with international safety standards such as the Occupational

Health and Safety Management System (ISO45001). Stringent safety inspections are conducted daily at various locations of the Bank by the fire prevention team, and on the General Work Permit and Risk Work Permit System of contractors every time when they work in the Bank's premises.

Regarding occupational health and workplace environment, the Bank has arranged for inspections, measurements and analyses of working conditions, including the levels of illumination and noise as follows:

1. All 10 buildings including the Head Office and Main office buildings have passed the standard criteria for illumination as required by law, accounting for 100 percent, as follows:

    - Phahon Yothin Head Office Building has an average illumination level at 606 lux.
    - Rat Burana Building has an average illumination level at 701 lux.
    - Chaeng Wattana Building has an average illumination level at 543 lux.
    - KBTG Building has an average illumination level at 499 lux.
    - K Plus Building has an average illumination level at 866 lux.
    - Sua Pa Main Branch Building has an average illumination level at 413 lux.
    - Silom Main Branch Building has an average illumination level at 530 lux.
    - Document Storage Building, Ramkhamhaeng, has an average illumination level at 605 lux.
    - Pinklao Building has an average illumination level at 475 lux.
    - KASIKORNBANK Learning Center has an average illumination level at 537 lux.

    The average illumination level of more than 400 lux at these buildings comply with the illumination intensity standards per the Department of Labour Protection and Welfare's Notification.

    - Additionally, all 787 other buildings of KBank have passed the standard criteria specified by the relevant laws, accounting for 100 percent. Workplace environment monitoring and analysis were completed across the Bank's entire property portfolio, including the Head Office, Main office buildings, and branch offices.

2. All 4 buildings including the Head Office and Main office buildings have passed the standard criteria for noise as required by law, accounting for 100 percent, as follows:

    - Phahon Yothin Head Office Building has a noise level (Time Weighted Average) of 72.43 decibels (A).
    - Rat Burana Building has a noise level (Time Weighted Average) of 70.20 decibels (A).
    - Chaeng Wattana Building has a noise level (Time Weighted Average) of 69.90 decibels (A).
    - KBTG Building has a noise level (Time Weighted Average) of 69.60 decibels (A).

These noise levels meet the standard per the Department of Labour Protection and Welfare's Notification at less than 85 decibels (A).

3. Head Office, Main office buildings, and branch offices nationwide underwent inspections and certification of their electrical systems and equipment in full compliance with legal requirements, covering all 537 applicable buildings.

4. Head Office, Main office buildings and branch offices conducted fire drills, fire evacuation exercises, and earthquake evacuation drills across all 787 buildings.

## Safety training for employees

To raise safety awareness among employees, the Bank has provided safety training in the form of virtual and onsite learning to all employees. The training includes mandatory courses for employees, and safety management courses for safety officers at supervisory and management levels, plus employees who are members of the Safety Committee. Preparations for potential fires have been put in place, including basic fire-fighting training to build the needed awareness, understanding, and application for increased safety.

- Safety officer in executive-level course for employees at the management level: 5 classes, totaling 696 hours.
- Safety officer in supervisory-level course for employees at the supervisory level: 9 classes, totaling 1,872 hours.
- Occupational safety, health and workplace environment course for general employees, including new hires: 20 classes, totaling 6,210 hours.
- Basic fire-fighting course for general employees: 26 classes, totaling 8,574 hours.
- Refresher training for advance firefighting for team members responding to emergency events stationed at the Bank's Head Office and Main office buildings: 74 participants.
- Refresher training in resuscitation and AED utilization (CPR and AED) for general employees and facility officers: 260 participants.

## Safety communications

The Bank has established a safety communication plan as a channel to provide related knowledge, practices and basic procedures to all employees. Moreover, various safety activities, based on two-way communication, have been organized for employees at the Head Office, Main office buildings and branch offices nationwide. Such activities have received an overwhelming response from employees. These included announcement posters, VTRs to introduce emergency evacuation routes, CPR training, communications and safety-related activities, in order to foster safety awareness and employee engagement via online channels, LINE application - KONNECT+ for Life and KONNECT+ for Work of KBank. The Bank has also established a dedicated safety community on Viva Engage through the “K-Safety: Safety Starts Here” page, providing employees with a centralized channel for safety-related news, information, and updates.






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