

## A Three-Way Partnership between Bank, ESCOs and Clients

**K-Energy Saving Guarantee Program:**

**K-Top up Loan for Lighting Solutions:**



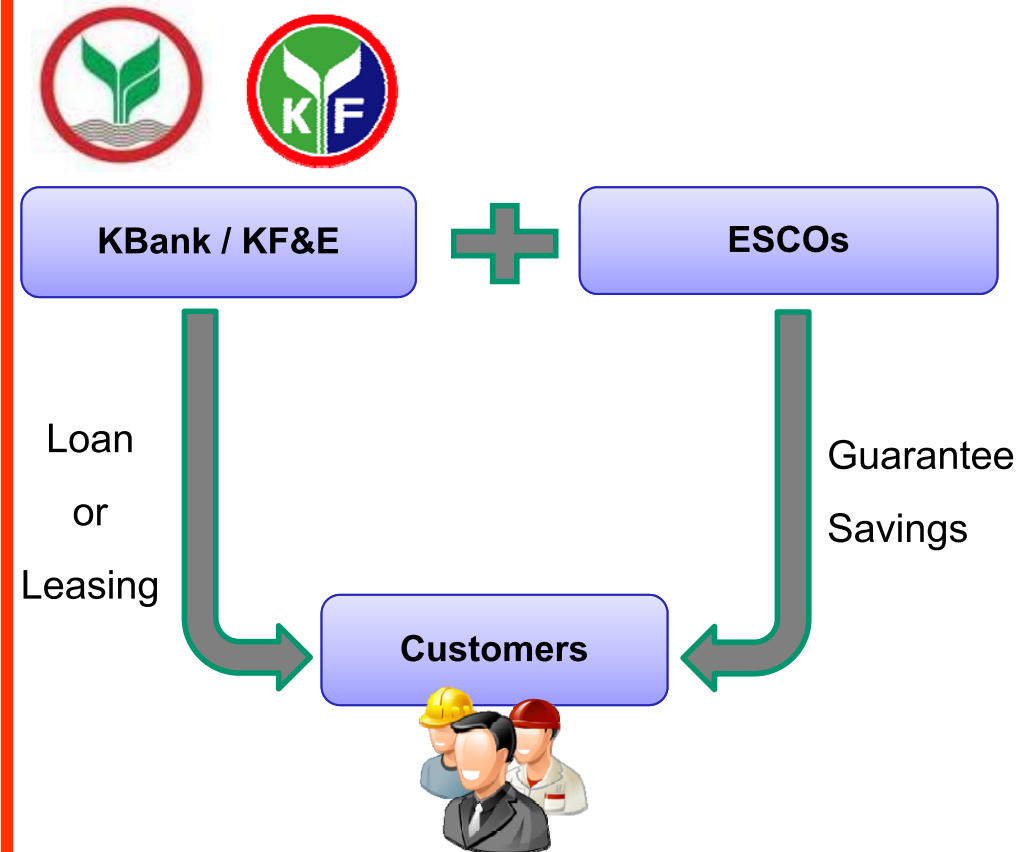
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**Vice President - Head of Corporate Credit Solution Management**

**Corporate Credit Product Management Department**

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## Program Feature: K-Energy Saving Guarantee Program



- The K-Energy Saving Guarantee Program features equipment leasing/hire purchase financing and/or long-term loan aimed primarily at energy efficiency projects under management of an Energy Service Company (ESCO).
- ESCOs are consultancy firms that offer integrated services for the implementation of energy efficiency projects and provide a guarantee for energy saving
- The energy savings generated by the project will be source of loan repayment (a self-financing project).
- Up to 100% loan amount of contract value.

## Program Benefit: K-Energy Saving Guarantee Program



Green Loans Up To **100%**

Privileges Condition & Collateral



Performance Guaranteed and Guaranteed Saving



Cost Saving  
Long Term Competitiveness



CSR, CSV, Sustainability

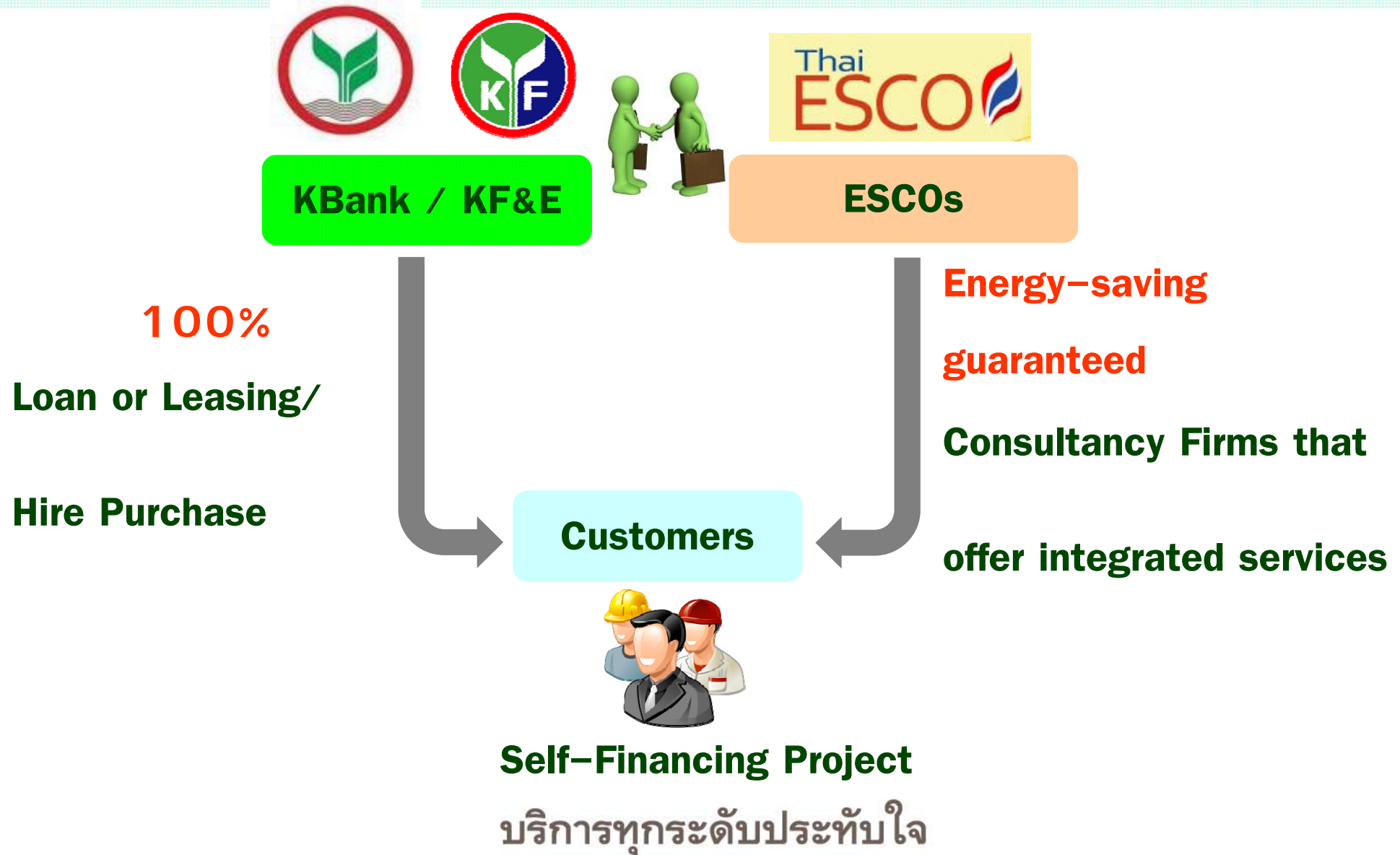


Other Privileges

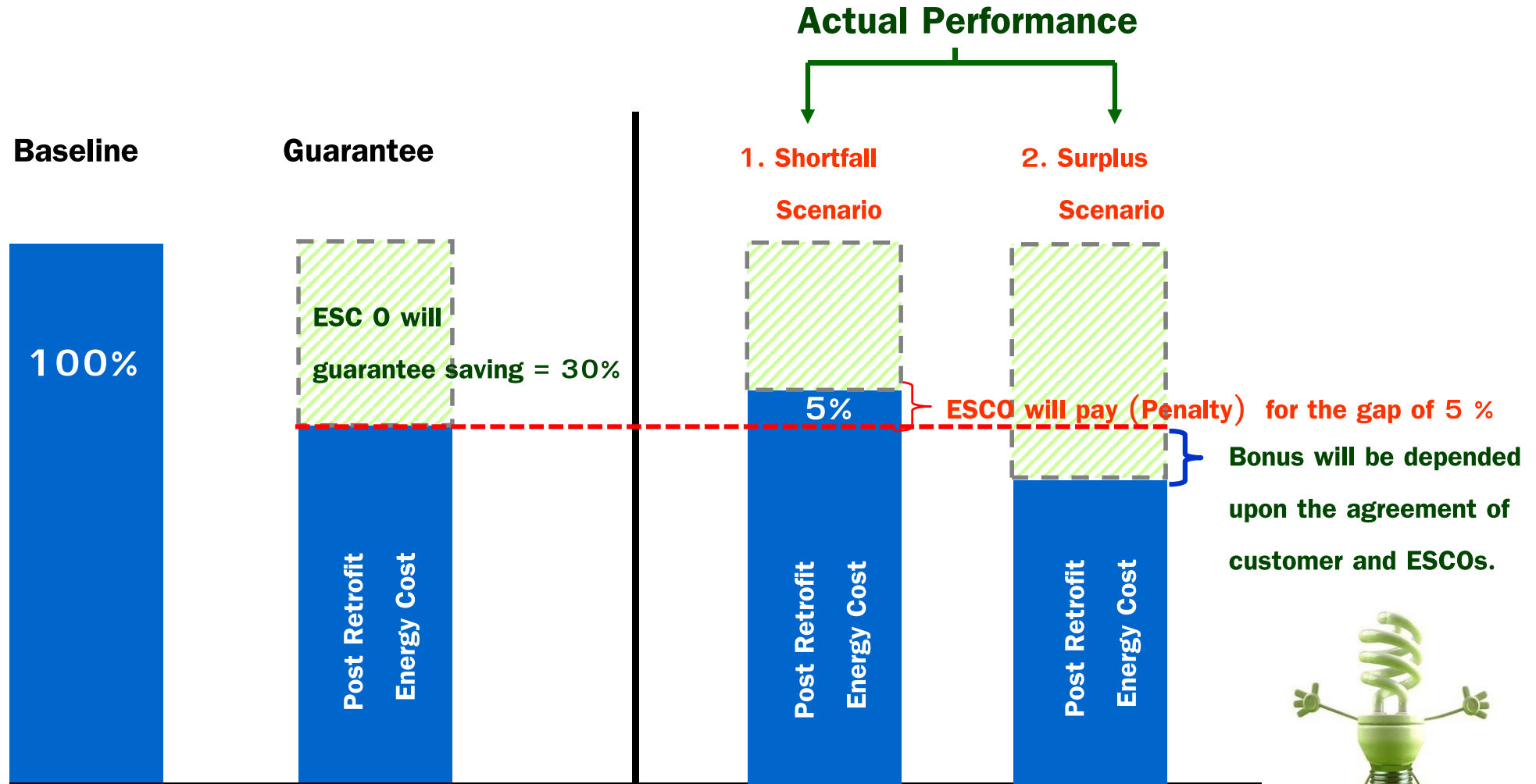


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## Program Feature: K–Energy Saving Guarantee Program

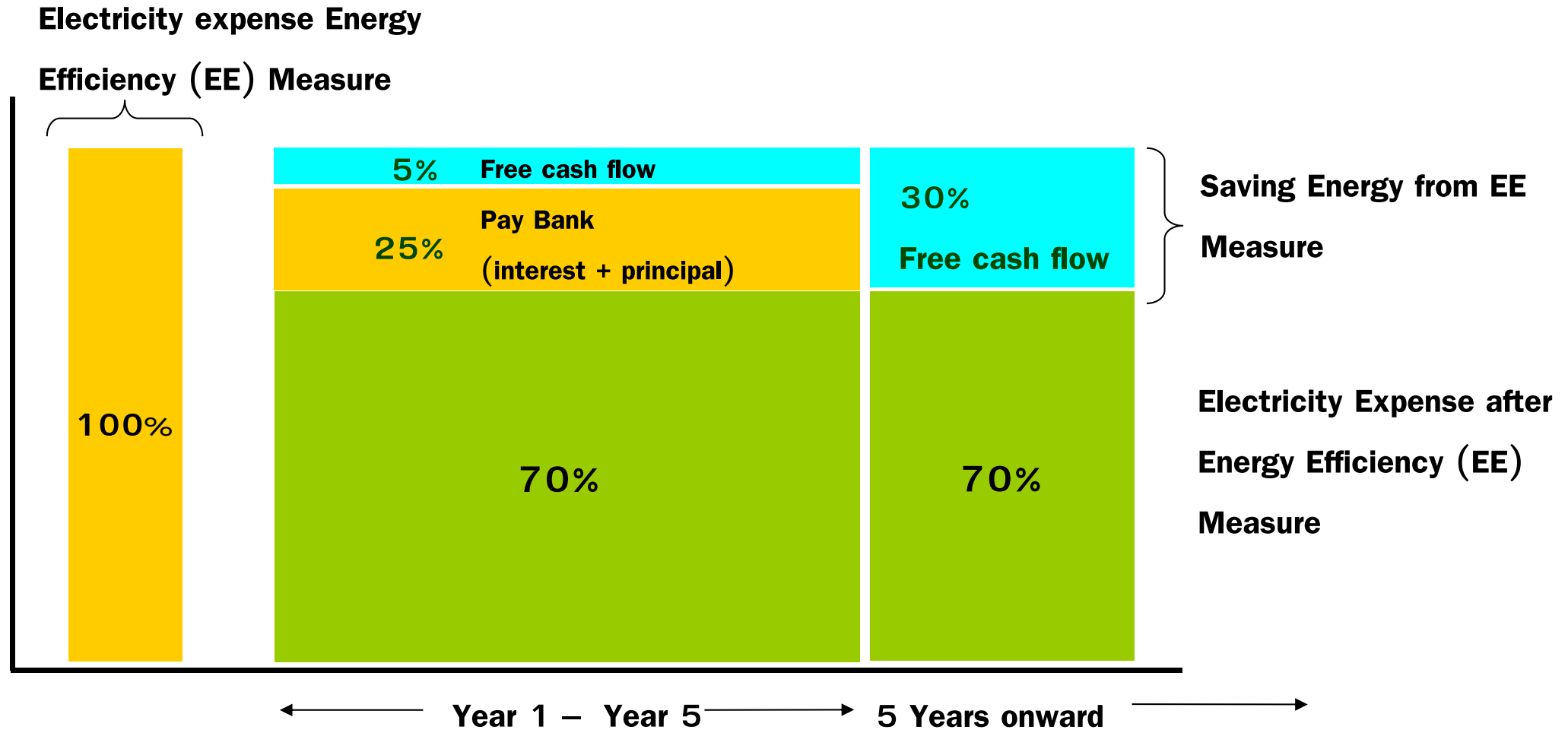


## ESCO Guarantee Performance Scheme





## Energy Efficiency Measure add more cash flow in the future

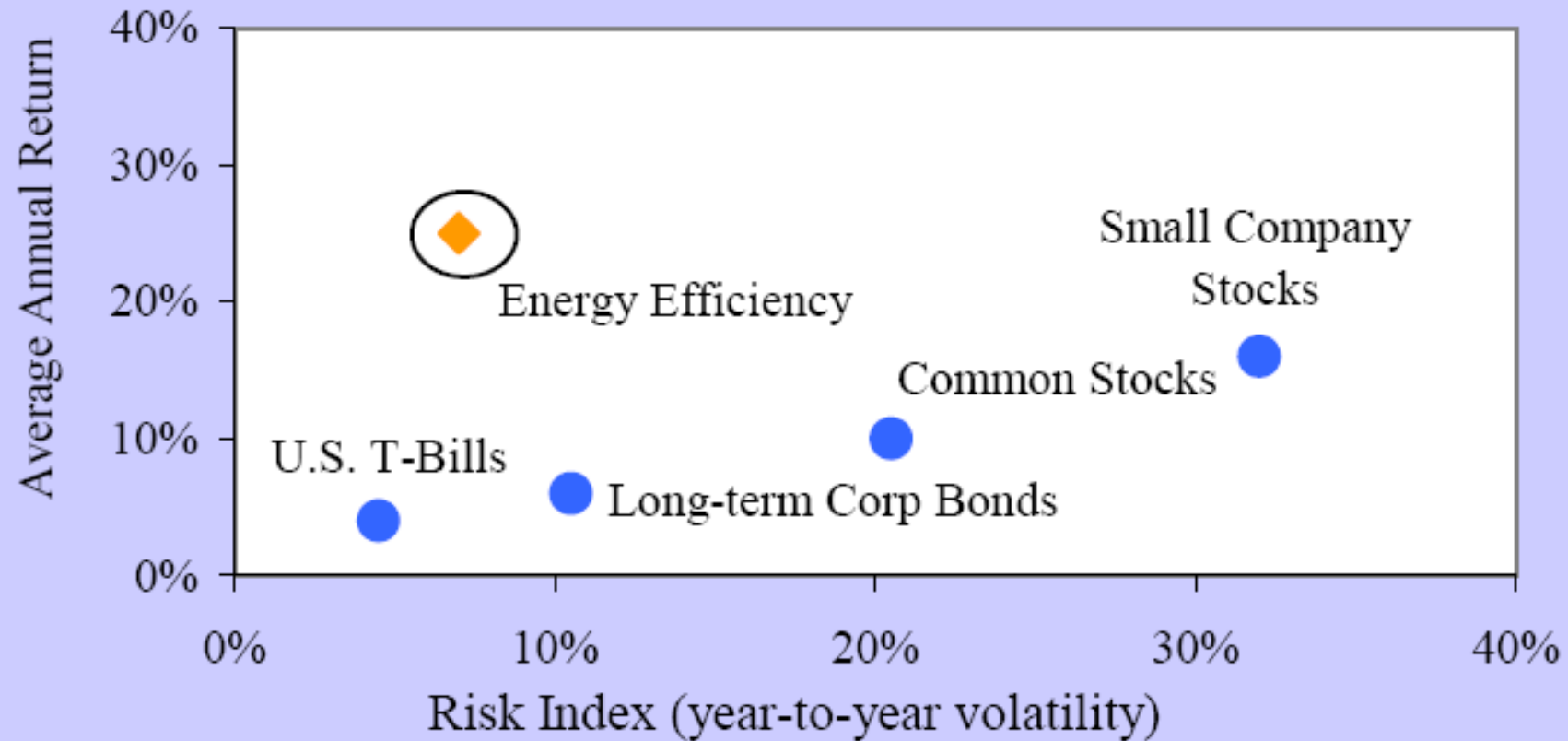


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## Energy Efficiency is the best investment option

### Efficiency Investment Risks and Returns



Source: Adapted by ACEEE from the EPA and the Vanguard Group (see Laitner 2008)

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A large, bold, green letter 'K' with a brushstroke texture, positioned centrally in the upper half of the image.

**KASIKORNTHAI**

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