



SCB AT A GLANCE

Siam Commercial Bank Public Company Limited (SCB) is a leading universal bank and the first local bank that has been part of the Thai society for 114 years. SCB Financial Group has subsidiaries that together create and offer end-to-end financial solutions to fulfill the needs of all groups of customers. Moreover, the Bank also has overseas affiliates, branches, and representative to leverage trade and investment capabilities throughout the region.

MESSAGE FROM THE BOARD OF DIRECTORS

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SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

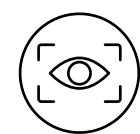
BETTER ENVIRONMENTAL FUTURE

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SCB...WAYS TO SUSTAINABLE TOGETHER

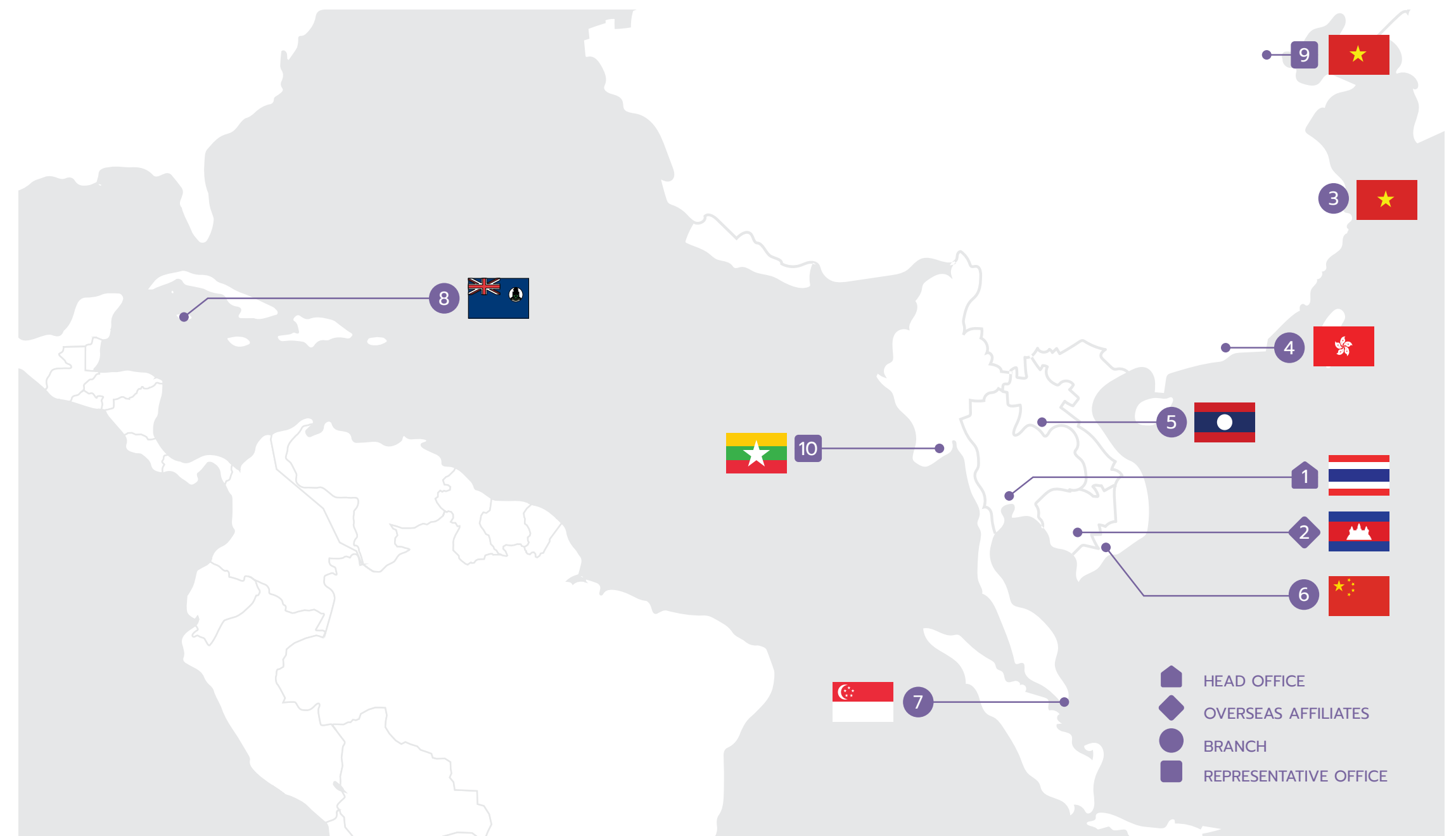
SUSTAINABILITY REPORT 2020



Vision:

To be The Most Admired Bank

Driven by the vision to be “The Most Admired Bank,” the Bank remains committed to creating sustainable growth and becoming Tech Company that offers financial services. Building on holistic and competitive developments resulted from strategic investments in SCB Transformation in the past 5 years (2016-2020), SCB seeks to sustainably create and deliver distinct experiences and shared value to customers and society.



Overseas Affiliates, Branches, and Representative Offices

- 1 The Siam Commercial Bank Public Company Limited, Head Office
- 2 Cambodian Commercial Bank
- 3 Shanghai Branch
- 4 Hong Kong Branch
- 5 Vientiane Branch
- 6 Ho Chi Minh Branch
- 7 Singapore Branch
- 8 Cayman Islands Branch
- 9 Beijing Representative Office
- 10 Yangon Representative Office*

*Remark: Yangon Representative Office is now a subsidiary bank as SCB holds all the shares.



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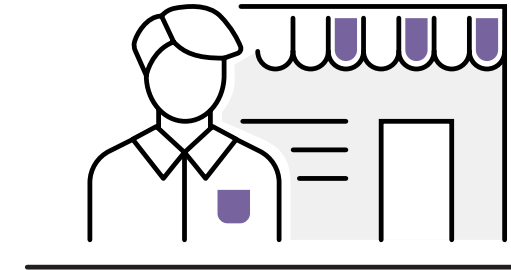
SUSTAINABILITY
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SCB Main Products and Services



Corporate Customers

- Deposit account for business
- Business lending
- Business cash management
- International trade and finance and remittance
- Foreign exchange services
- Investment products
- Investment banking
- Corporate trust
- Electronic banking for business



SME Customers

- Deposit account for business
- Credit for business
- Business cash management
- International trade finance and remittance
- Foreign exchange services
- Investment and insurance
- Electronic banking for business



Retail and Wealth Customers

- Deposit products
- Loan products
- Credit card and top-up card products
- Domestic fund transfer and international remittance
- Bill payment and top-up products
- Foreign exchange services
- Investment and insurance products
- Electronic banking



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SCB Major Group Companies



Ownership: 100%

Net operating income accounts for 1.8% of SCB consolidated net operating income



Ownership: 100%

Net operating income accounts for 1.5% of SCB consolidated net operating income



Ownership: 100%



Ownership: 60%



Ownership: 100%



Ownership: 60%



Ownership: 100%



Ownership: 100%



Ownership: 60%