



CLIMATE RISK AND RESILIENCE



MESSAGE FROM THE BOARD OF DIRECTORS

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Commitment

The Bank will perform an analysis of climate change risks and their impact upon the Bank's portfolio by integrating climate risk issues as part of its risk management system. Aligned with the recommendations from the Taskforce on Climate-Related Financial Disclosures (TCFD), climate change risk scenario analysis will be conducted in order to provide inputs for stress testing, inform industry limits, and adjust the Bank's business plan accordingly. In addition, the Bank will develop products and services that incentivize adaptation to climate change in order to create balance between risk management and business opportunities, while at the same time supporting the transition to becoming a low-carbon society.

Challenge

The National Aeronautics and Space Administration (NASA) reported that global temperature in 2020 tied for the warmest year on the record in the 140 years since the first statistical data was collected. In Thailand, the Environmental Research Institute of Chulalongkorn University has stated that 23% of the land in Thailand is affected by climate change, from phenomena such as flash floods from heavier rainfalls, droughts, and rising sea levels. These natural phenomena all impact company operations. If the company neglects the importance of identifying appropriate and immediate measures or approaches for addressing climate change risks, impacts from climate change will inevitably take their toll on the financial sector and banks in its role as a capital provider.

Management Approach

The Bank places great importance on managing risks and opportunities associated with climate change by setting commitment and management approaches through the SCB and SCB Subsidiary Sustainability Policy, overseen by the Sustainability Steering Committee chaired by the President. The committee consists of senior executives from relevant business units responsible for steering sustainability performance toward the set targets and plans. This governance structure is also deployed to manage other material sustainability issues. At the same time, the Bank has set up a Climate Risk Assessment Taskforce with responsibility for studying and assessing climate change risks to the Bank's portfolio and systematically integrating the risks as part of bank-wide risk management system.



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Board of Directors

Responsible for the overall direction toward sustainability, with the role and responsibility of approving the Bank's sustainability policy and strategic direction



Sustainability Steering Committee

Supports policy implementation and provides guidance for continuous improvement while monitoring and assessing performance against targets



Climate Risk Assessment Taskforce

Study and assess climate change risks to the Bank's portfolio and systematically integrating the risks as part of bank-wide risk management system

Banks play a crucial role in stimulating economic development by allocating necessary capital to generate economic activities. Recognizant of the importance of taking part in mitigating impacts resulting from climate change, which is a global issue, SCB provides various financial instruments to businesses and activities in order to help mitigate or contribute to climate change risk adaptation.

To systematically drive bank-wide performance, SCB embeds sustainability thinking and practices, including climate change risk management into corporate strategy through the deployment of a Balanced Scorecard.

Each business unit is required to set targets and indicators supporting the development of products and services that help mitigate impacts from climate change risks. Detailed approaches and performance are reported in the Sustainable Finance Chapter, Sustainable Financial Solutions, Responsible Lending, and Investment topic.

In terms of climate change risk management, the Bank seeks to understand and manage two main types of climate change risks: Transition Risk and Physical Risk.



Transition Risk

A transition towards a low-carbon economy may bring about policy or regulatory change, new rules and regulations, new technologies, and new market initiatives. These factors all contribute to both positive and negative impacts upon business in terms of business models, management approaches, reputation, and financial returns. The degree of severity and speed of impacts depends on different factors, such as a company's industry type, geographical location, or the volume of emitted greenhouse gases.

Physical Risk

Physical risks refer to the consequences of acute or chronic climate change which results in natural phenomena such as the increased severity of floods and prolonged droughts. These physical risks affect operations of the Bank and its value chain, which can significantly impact overall operations and financial returns.



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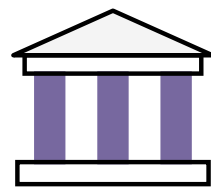
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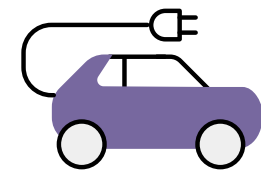
Types of Climate Change Risk

TYPES OF TRANSITION RISKS



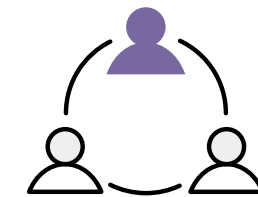
POLICY AND LEGAL

- Carbon taxes
- Renewable portfolio standards
- Increased disclosure



TECHNOLOGY

- Improved energy efficiency
- Greater battery storage
- Cheaper renewables



REPUTATION

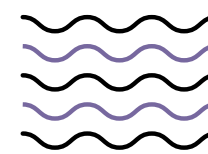
- Shift in consumer sentiment
- Risks of banking certain sectors
- Greenwashing concerns

TYPES OF PHYSICAL RISKS



ACUTE

- Windstorms
- Wildfires
- River flooding



CHRONIC

- Drought
- Sea-level rise
- Extreme heat



Nevertheless, these two types of risks are correlated, that is, the collective effort to transit to a low-carbon economy will lead to a shift in business due to the adoption of new laws and regulations. However, physical risks such as extreme floods or droughts will be mitigated. On the other hand, without these efforts toward a low-carbon economy, physical risks will escalate as global temperatures continue to increase beyond 1.5 Celsius, causing severe natural disasters. Meanwhile, business risks resulting from changes in rules and regulations aimed at a low-carbon economy will decrease.

Nonetheless, efforts to mitigate climate change risks will also mitigate physical risks as governmental entities will enact relevant rules and regulations. This will directly impact corporate policy on climate risks as well as market demand for limiting greenhouse gas emissions, such as the implementation of a carbon tax or considering doing business with green companies. These changes will directly impact carbon-intensive businesses and those that produce significant greenhouse gas emissions, but nevertheless help reduce physical risks, contributing to a better environment.



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Performance Highlights

To effectively integrate climate change risk as part of the bank-wide risk management system, in 2020 the Bank set up a Climate Change Risk Taskforce, chaired by the Chief Risk Officer, with representatives from risk management, corporate sustainability, and the Economic Intelligence Center (EIC) as committee members. This Taskforce seeks to study and assess climate change risks to the Bank's portfolio and incorporate climate change risk management and measures into the Bank's stress testing. This approach follows and aligns with the recommendations from the Taskforce on Climate-Related Financial Disclosures (TCFD).



Climate Change Risks Assessment and Scenario Analysis

The Task Force on Climate-related Financial Disclosures (TCFD) has devised an approach and tools for financial institutes to use in assessing climate change impacts by applying scenario analysis. This enables banks to better understand associated risk levels and the severity of climate change upon their corporate portfolios, existing business approaches, and potential opportunities.

In 2020 the Bank worked with external consultant in studying and assessing risks associated with climate change, both in terms of physical risk and transition risk. The adopted methodology relies on frameworks and tools for identifying assumptions and scenarios associated with climate change. Along with an increase in global temperatures entailing physical risks from climate change, assumptions of estimated greenhouse gas emissions emitted by each industry are made in order to assess potential changes relating to rules and regulations as well as policies aimed as preventive measures. This holistic approach brings about valid assumptions which will be used to inform qualitative models for assessing impacts upon corporate portfolios as well as impacts upon the Bank due to potential default payments from

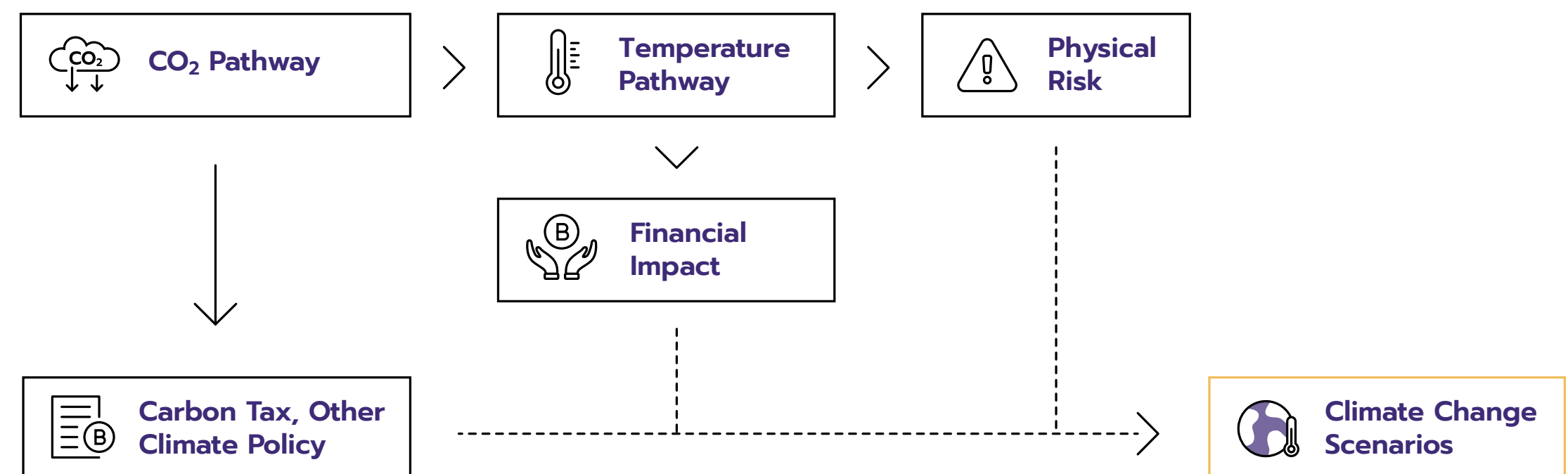


corporate customers operating in industries exposed to climate change risks and impacts.

The adopted scenario was developed by the Network for Greening the Financial System (NGFS), a voluntary collaboration of central banks from each participating country, seeking to devise management approaches toward climate change risks specifically geared to the financial industry. The network also encourages the financial sector to take part in helping drive the transition to a low-carbon economy.

At the end of 2020, the Bank is in the process of assessing impacts due to climate change. The assessment results will be embedded into the Bank's risk management system and inform the Bank's future corporate strategy and business plan.

SCB's Climate Change Risks Assessment and Scenario Analysis Flowchart





ENVIRONMENTAL FOOTPRINT REDUCTION



Climate Risk and Resilience



Environmental Footprint Reduction

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Challenge

Rapid economic and social development has led to environmental resource degradation and depletion, causing increasingly severe environmental problems. Thailand today faces prolonged drought, more frequent flooding, and other natural disasters associated with climate change. Thailand is also ranked among the top ten countries in the world with the most marine litter. Meanwhile air pollution, specifically, PM 2.5, from vehicle combustion, industry, and the burning of crops by the agricultural sector, continues to spread across the region during winter.

Commitment

The Bank seeks to improve environmental quality and conserve ecosystem balance by focusing its efforts on increasing energy efficiency, reducing resource consumption, and dealing with waste management in alignment with the 3R principles: Reduce, Reuse, and Recycle. At the same time, the Bank has identified an approach to reduce pollution resulting from logistics and commuting while collaborating with suppliers to improve their environmental performance through green procurement practices.

Recognizing its role as a financial institute in mitigating the mentioned environmental problems which consequentially impact the country's economy and the people's quality of life, SCB has accordingly adopted environmental policies, set targets, and initiated programs aimed at promoting environmental conservation and protection throughout the Bank's value chain.



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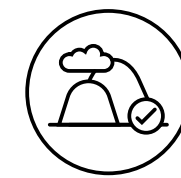
Management Approach

To ensure that the Bank's processes help mitigate environmental impacts while SCB employees efficiently utilize resources, SCB not only strictly complies with relevant environmental laws and regulations but also promotes adherence to its Environmental Management Policy, covering bank-wide operations as well as practices with customers and suppliers. Environmental performance is overseen by the Environment Committee, chaired by senior executive. The committee is also responsible for setting strategy and monitoring performance to ensure that it is in line with the policy framework and targets.

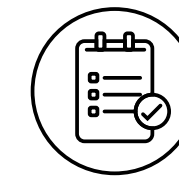
While continuing to uplift its environmental management and operations in 2020, the Bank underwent preparatory steps in adopting and certifying ISO 14001:2015 standards while integrating environmental considerations as part of Risk and Control Self-Assessment Procedures (RCSA) and Key Risk Indicators (KRI). Accordingly, units assessed and identified as contributing to a significant environmental impact are required to identify appropriate mitigation measures. In addition, the Bank has provided environmental management training, built engagement with employees and suppliers by promoting compliance with policy, organized environmental campaigns, and maintained continuous communications.



Compliance with environmental management policy and relevant standards



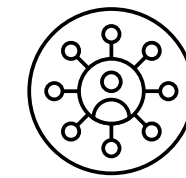
Overseen by the Environment Committee



Integrates environmental issues as part of risk assessment

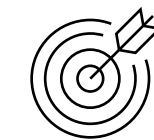


Builds employee awareness through training, activities, and communications



Encourages engagement throughout the value chain

Target and Performance



Target

The Bank set environmental targets: Reductions in energy consumption, greenhouse gas emissions, waste disposal, water consumption, waste, and domestic travel by 10% by 2023

Against 2016 benchmark



2020 Performance

- SCB reduced energy consumption by 35%
- Reduced indirect greenhouse gas emissions by 41%
- Reduced waste disposal by 59%
- Reduced water withdrawal by 38%
- Reduced gas emissions from business travel by 80% Against 2016 benchmark

Remark: The adoption of a Work from Anywhere (WFA) policy due to the COVID-19 pandemic caused a significant decrease in energy and resource consumption. The Bank is reviewing its long-term environmental targets to reflect this new way of work.



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Performance Highlights

Throughout 2020, the Bank has reviewed policies and processes and initiated various programs to encourage and engage employees in taking part in environmental impact mitigation efforts.



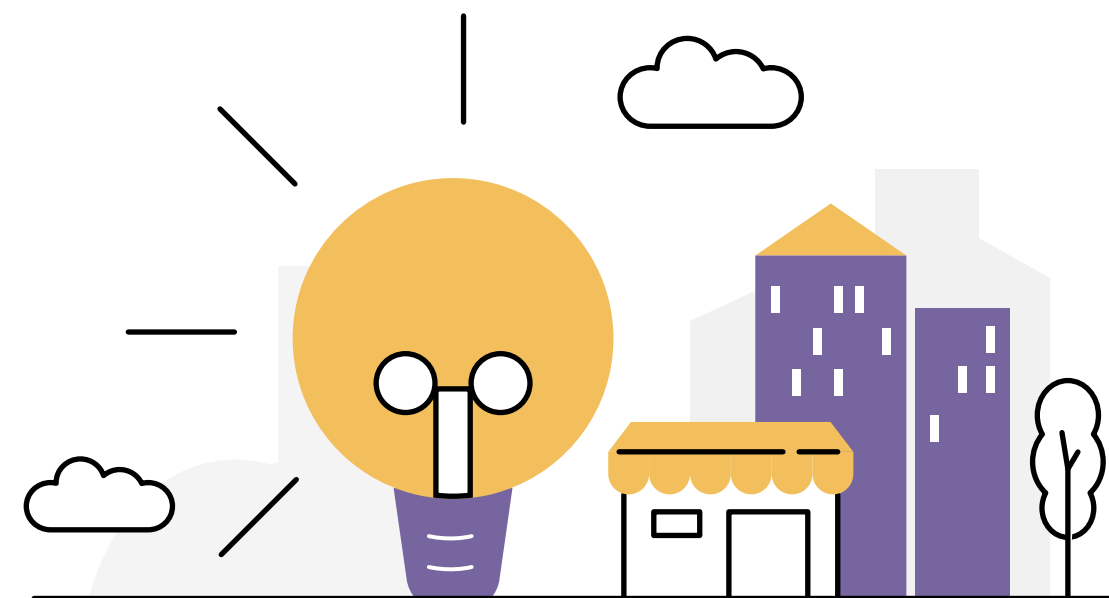
Resource Consumption and Eco-efficiency



Energy

Total energy consumption
34,358 (megawatt-hours)

against 2020 target of
40,967 (megawatt-hours)



Reduced 24% from 2019



Climate Risk
and Resilience



Environmental
Footprint Reduction



Collective Effort on Energy Efficiency: Turn off, Adjust, Unplug, Switch

The Bank continued to promote employee engagement in 2020 by helping reduce energy consumption through an "SCB Collective Effort to Conserve Energy: Turn off, Adjust, Unplug, Switch" initiative. The effort has been communicated, prompting engagement, performance monitoring, and reporting to the Environment Committee on a regular basis.

- Adjust AC turn-on and turn-off times at every location
- Turns off lights in buildings and parking lots at specified times, and only utilize as necessary
- Turn off office lights in meeting rooms and unplug unused devices

This initiative will help the Bank save over 18 million baht annually in operating costs.



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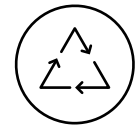
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Waste

Total non-hazardous waste to landfills 2,686 (tonnes)

against 2020 target at 3,367 (tonnes)



Reduced 22% from 2019

From 5Rs to Waste Sorting

In 2020 the Bank continued its efforts toward reducing the amount of waste disposed of by adopting the 5Rs principle (Reduce-Reuse-Recycle-Reject-Repair), which is applied to 5 types of waste: general, recycled, hazardous, used tampons, and masks. Waste sorting bins were also installed on each floor at both headquarters and main buildings.



86 waste sorting bins were installed at headquarters and main buildings



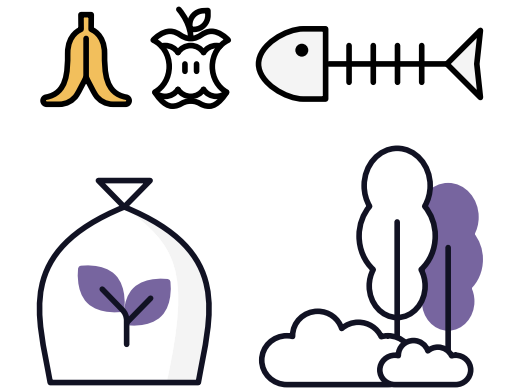
Ongoing 'SCB says no to plastic' to ban single-use plastic



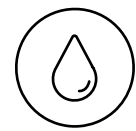
'Throw-Away-Day' under 5 Sor initiative which encourages employees to correctly recycle or throw away trash and unused items



Collected and sold over 28,428 kilograms of recycled items

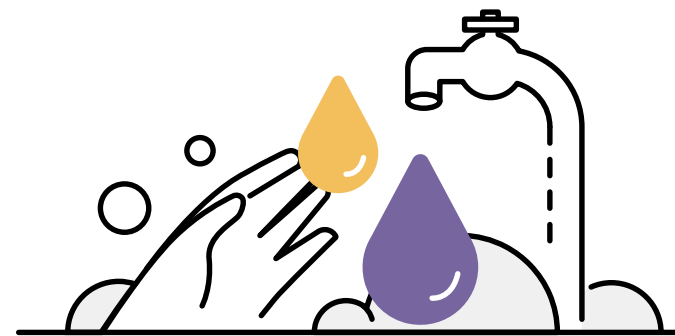


Turned 6,000 kilograms of food waste into 1,500 kilograms of fertilizer for trees around the Bank or donated to employees and interested parties

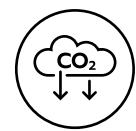


Water

Total water consumption 0.24 (million cubic meters) against 2020 target of 0.30 (million cubic meters)



Reduced 30% from 2019



Greenhouse Gas Emissions

Total volume of Greenhouse Gas Emission

- Direct emissions 9,629 (tons of carbon dioxide equivalent) against 2020 target of 10,152 (million cubic meters)
- Indirect emissions 13,218 (tons of carbon dioxide equivalent) against 2020 target of 17,272 (million cubic meters)
- Emissions from air travel 551 (tonnes of carbon dioxide equivalent) against 2020 target of 2,520 (Tonne CO2e)



Reduced 13% for Scope 1 and 26% for Scope 2 from 2019

Change for the Better Environment

In 2020, the Bank adopted a Work from Anywhere (WFA) policy, introducing a new way of work which has significantly reduced energy consumption and pollution associated with commuting to and from work.



Eco-friendly Vehicle Program

Changed 17 fleet cars of senior executive to electrical vehicles, helping reduce petroleum consumption by 400,000 liters over five years. The effort also reduced over 500 tons of carbon dioxide equivalent, or equal to planting 18 rai of forest.

SCB Work from Anywhere

Compared to the traditional way of work, the adoption of a Work from Anywhere policy has reduced some 960,000 tons of carbon dioxide equivalent, equal to planting 653,500 rai of forest per year.



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Cultivating Employee Awareness

The Bank seeks to build employee awareness in doing their part, contributing to the efforts for mitigating environmental impact through mandatory environmental management training for general employees and providing in-depth knowledge to specific employee groups. At the same, the Bank also organizes various awareness campaigns and communications to share environmental knowledge.



80% of SCB employees completed environmental management training

The course content includes:

- Environmental Management Policy
- ISO 14001:2015 standards
- 5R principles for waste reduction
- Correct way of sorting waste
- Energy efficiency approach for buildings

458 employees who are environmental-related representatives were equipped with in-depth environmental knowledge such as

- Environmental aspects and issues identification
- Environmental risks and opportunities assessment
- Environmental, Occupational Health, and Safety laws for big buildings as specified by the ISO 14001:2015 and ISO 45001:2018 standards
- Internal audit for environmental issues



Climate Risk
and Resilience



Environmental
Footprint Reduction



Promoting and Supporting Customer Environmental Management

The Bank is committed to reducing environmental and social impacts from lending and investment activities through the adoption of a Responsible Lending framework while seeking to promote a positive environmental impact by developing and offering social and eco-friendly products to all customer segments in order to ensure sustainable growth together. For more information on 2020 performance, please see the 'Sustainable Finance' chapter.



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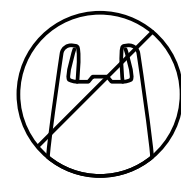


Promoting Engagement throughout the Value Chain

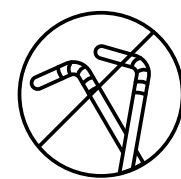
The Bank has reviewed and revised operational procedures relating to organizing events and as well as interactions with suppliers in order to promote socially and environmentally responsible operations.

Eco-friendly Event Organization

In 2020, the Bank required event organizers and suppliers to organize events or activities on the Bank's premises to comply with environmental and safety measures consistent with the Bank's procedures. Those organizing events and selling goods within SCB's premise must utilize only eco-friendly and non-polluting products. Organizers must also sort waste into general, recycled, and organic waste before disposing of it at a designated location. Non-compliance incurs penalties as specified in procedures.



**Plastic
Bags**



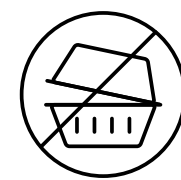
**Plastic
Straws**



**Plastic
Cups**



**Plastic
Bottles**



**Synthetic
Containers**

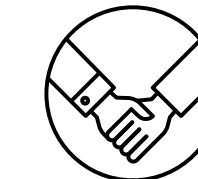
Green Procurement

The Bank works closely with suppliers to continuously improve environmental performance by specifying procurement procedures which consider environmental impacts. Every vendor is required to acknowledge the SCB Supplier Code of Conduct before commencing work with the Bank. This document specifies legal compliance on the basis of human rights and environmental management.

To better understand vendors and to more effectively manage supply chain sustainability, the Bank classifies suppliers into different groups based on their procurement value, product, and service type, and strategic importance to facilitate supplier management and regulatory compliance.



Green Procurement



Acknowledgment of the SCB Supplier Code of Conduct by every supplier



Supplier classification based on strategic importance to the Bank



Supplier selection based on ESG criteria



Tracking and monitoring supplier practices on eco-friendliness, safety, and workplace environment, as well as regulatory compliance on labor practices



Supplier performance evaluation



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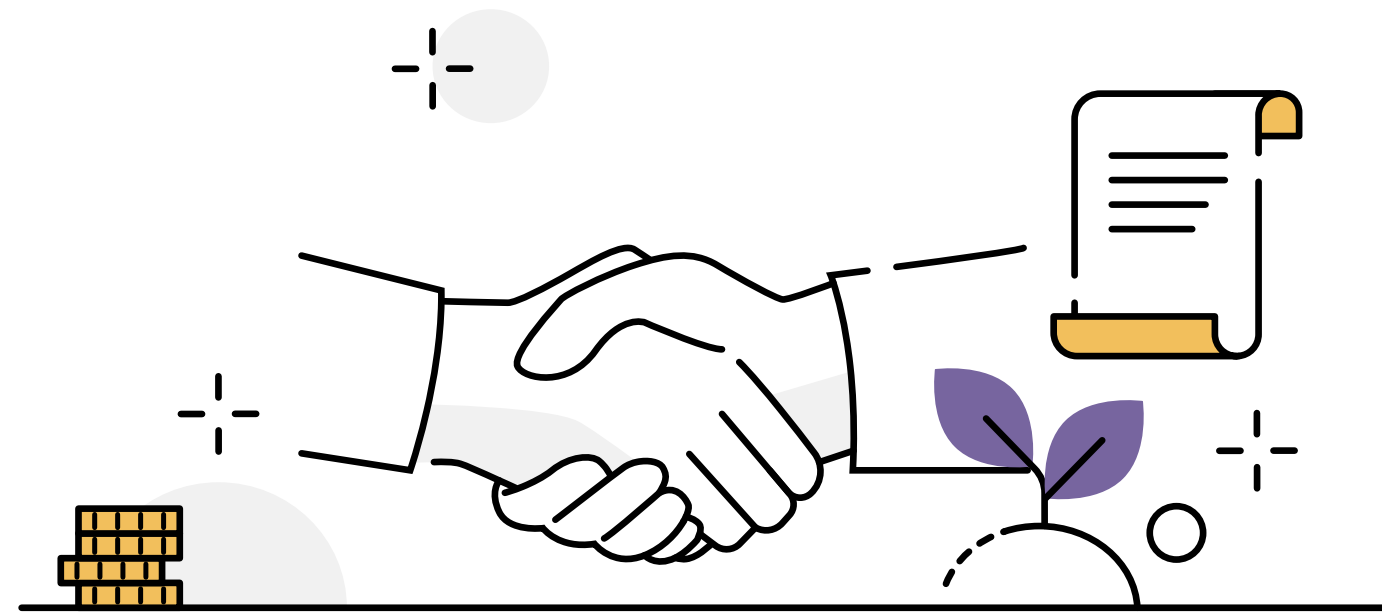
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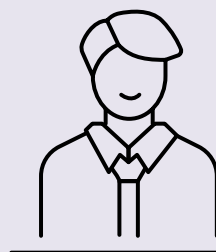
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Continuous process improvement and communication

In 2020 the Bank improved its procurement process and assessed supplier efficiency in terms of environmental prudence by specifying environmental and safety requirements for new supplier selection, which assessment results are used as input into future hiring decisions. This practice is communicated during the annual Vendor Communication Day event, which had more than 185 participants in 2020.



NEW VENDORS

Starting in June 2020, 100% of new suppliers passed environmental and safety assessments








MORE THAN 185 SUPPLIERS

Participated in the 2020 Vendor Communication Day and learned about sustainable business practices



Environmental Performance

| Performance Indicator | 2017 | 2018 | 2019 | 2020 | 2020 target |
|--|--------|--------|--------|--------|-------------|
| Energy Consumption | | | | | |
|  Total energy Consumption (megawatt-hours) | 52,246 | 50,215 | 45,088 | 34,358 | 40,967 |
| Greenhouse Gases Emission | | | | | |
|  Direct emissions (tonnes of carbon dioxide equivalent) | 9,042 | 10,912 | 11,081 | 9,629 | 10,152 |
|  Indirect emissions (tonnes of carbon dioxide equivalent) | 22,023 | 20,406 | 17,767 | 13,218 | 17,272 |
| Water Consumption | | | | | |
|  Total water consumption (million cubic meters) | 0.37 | 0.42 | 0.35 | 0.24 | 0.30 |
| Waste Disposal | | | | | |
|  Total non-hazardous waste to landfills (tonnes) | 5,484 | 6,099 | 3,513 | 2,686 | 3,367 |
|  Total non-hazardous waste recycled (tonnes) | 710 | 642 | 850 | 862 | - |
| Business Travel | | | | | |
|  Greenhouse gas emissions from air travel (tonnes of carbon dioxide equivalent) | 4,830 | 4,238 | 3,099 | 551 | 2,520 |

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