



# PEOPLE'S POTENTIAL



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THE BOARD OF DIRECTORS

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## Commitment

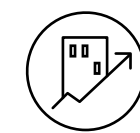
While placing importance on creativity and life-long learning, the Bank seeks to uplift and equip its employees with the readiness to upskill, reskill, and develop technological skills with flexibility and resilience. These skills are fostered through SCB's new way of learning and working, which prepares employees for career advancement whilst adding value to the business and its stakeholders.

## Challenge

The fourth industrial revolution laid the groundwork for future technological change, whether robotic automation, artificial intelligence, blockchain, or nanotechnology, profoundly impacting the way of work today. As these evolving technologies replace certain types of work, consumer expectations toward products and services also shift and subsequently impact businesses and business models. To keep up with this rapid and disruptive change, it is important for employees to understand the impact of technology on the workforce in order to realize and uplift their capabilities and work with the technology while equipping themselves with essential skills for the 21st century, including critical thinking, design thinking, change resilience, leadership, decision-making, and communication and collaborative engagement.

## Management Approach

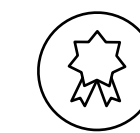
Aligned with the Bank's strategic directions, the nation's development strategy, and megatrends, the SCB Academy is tasked with fostering learning and uplifting employee capabilities to allow them to realize their full potential. The efforts are being concentrated on managing employee capabilities on three key pillars based on a single foundation.



### Organizational Capability

Develop employee capabilities to help build competitive advantages and prepare employee readiness for future ways of work by providing support as follows:

- Learning in different forms and formats
- Coaching and providing advisory
- Reskilling
- Upskilling



### Center of Excellence: COE

Build employee knowledge, capabilities, and skills in four areas:

- Data Analytics
- Customer Centricity
- Lean and Agile
- Digital Transformation

Not only equipping employees with future skills but also encouraging adoption and application to create positive change



### Organizational Learning

Encourage employees to develop essential skills with a growth mindset to learn happily and proactively



### Leadership

Build leaders who can lead high-performing teams by uplifting their capabilities in strategic planning and coaching aimed to deliver continuous improvements while contributing to the Bank's targets.



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## Target and Performance



- Develops employee digital skills, including critical thinking, design thinking, and lean and agile methods at both the basic and intermediate levels to enrich the value of roles and responsibilities while adding value to the business derived from employees applying digital skills.
- Works with partners to develop learning communities on digital platforms to uplift skills for the future and create job opportunities for Thais.



### 2020 Performance

- More than 5,000 employees were equipped with basic digital skills, and 500 with intermediate digital skills. The Bank also developed a total of over 540 Business Data Analytics (BDA) Champions, Design Thinkers and Leaners in every business unit to help lead and innovate change.
- More than 9,000 Thais received training and developed digital skills.

Nevertheless, the Bank also has a Functional Academy, tasked with responsibility for developing employee knowledge and skills through three units, whose roles hold strategic significance to the Bank:

- **Wealth Academy:** Supporting wealth management, one of the Bank's strategic businesses for accelerating new growth.
- **Technology Academy:** A support unit essential to the SCB Transformation program, the Technology Academy also monitors and keeps abreast of information, news, and technology advancements to help the Bank keep pace with change in the digital era.
- **Compliance Academy:** A support unit tasked with responsibility for studying, keeping abreast, and monitoring legal changes, standards, and relevant regulations enforced by governmental and regulatory agencies at the local and international level. The Compliance Academy also supports the review and revision of the Bank's policies and procedures to ensure alignment with governmental regulations.



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## Performance Highlights

In 2020, the Bank restructured the organizational capabilities of the SCB Academy by establishing four Centers of Excellence to boost four skills necessary for working in the digital era while developing the kind of transformative leadership equipped with a growth mindset which is foundational for every type of work.



### Data Analytics

Builds a Data-driven organization where employees utilize data as part of their everyday tasks and in decision-making

**22 BDA coaches**  
**200 BDA champions**



### Customer Centricity

Equips employees with new tools and skills to truly understand and address customer needs by applying new way of thinking, process and tools

**100 Design Thinkers**



### Lean and Agile

Leans the SCB Way of Work to become swift and agile by continuously enhancing the work process

**28 Lean coaches**  
**124 Leaners**



### Digital Transformation

Uplifts SCB employees and Thai people's knowledge and capabilities in digital technology to help drive the economy in this digital era

**More than 9,000 Digital Learners**



### Leadership Development

Enhance the business and people management skills of SCB leaders, while seeking to motivate teams and steer business performance to keep up with digital disruption

**More than 4,000 SCB Future Leaders**



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## “Customer Centricity Foundation” Online course for all employees

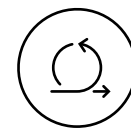
Developed by local and global experts and derived from the direct experience of executives and employees, the course seeks to communicate applicable concepts and principles in exploring and addressing customer needs. The course helps learners to visualize the connection between knowledge and experience by continuously and precisely applying principles for understanding and addressing customer needs.

### 3 Learning Modules Available for Learners to Choose from based on their Interests



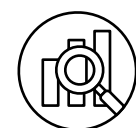
#### Design Thinking

Understand and be able to creatively apply design thinking to solve problems and address customer needs



#### Agile and Lean

Understand the agile and lean way of working, delivering value to customers with speed, while terminating ineffective, value-degrading processes



#### Data Analytics

Recognize the importance of data analytics and measurement in order to understand customers and make precise decisions

By the end of 2020,  
more than 5,000 employees took  
the ‘Customer Centricity Foundation’ course



“Design Thinking improved my work process and I can clearly see results. When new tasks are assigned, I can see and design my approach and know-how to handle any obstacles. Even if I need to work on several tasks at the same time, this method of systematic thinking helps me prioritize and move forward with speed.”

Miss Natrada Sunthornpan  
Branch Manager



“Design Thinking helps me understand customers and colleagues by planning and brainstorming ideas. We get to utilize our experience and work together.”

Mr. Sarawuth Sornbuth  
Branch Manager





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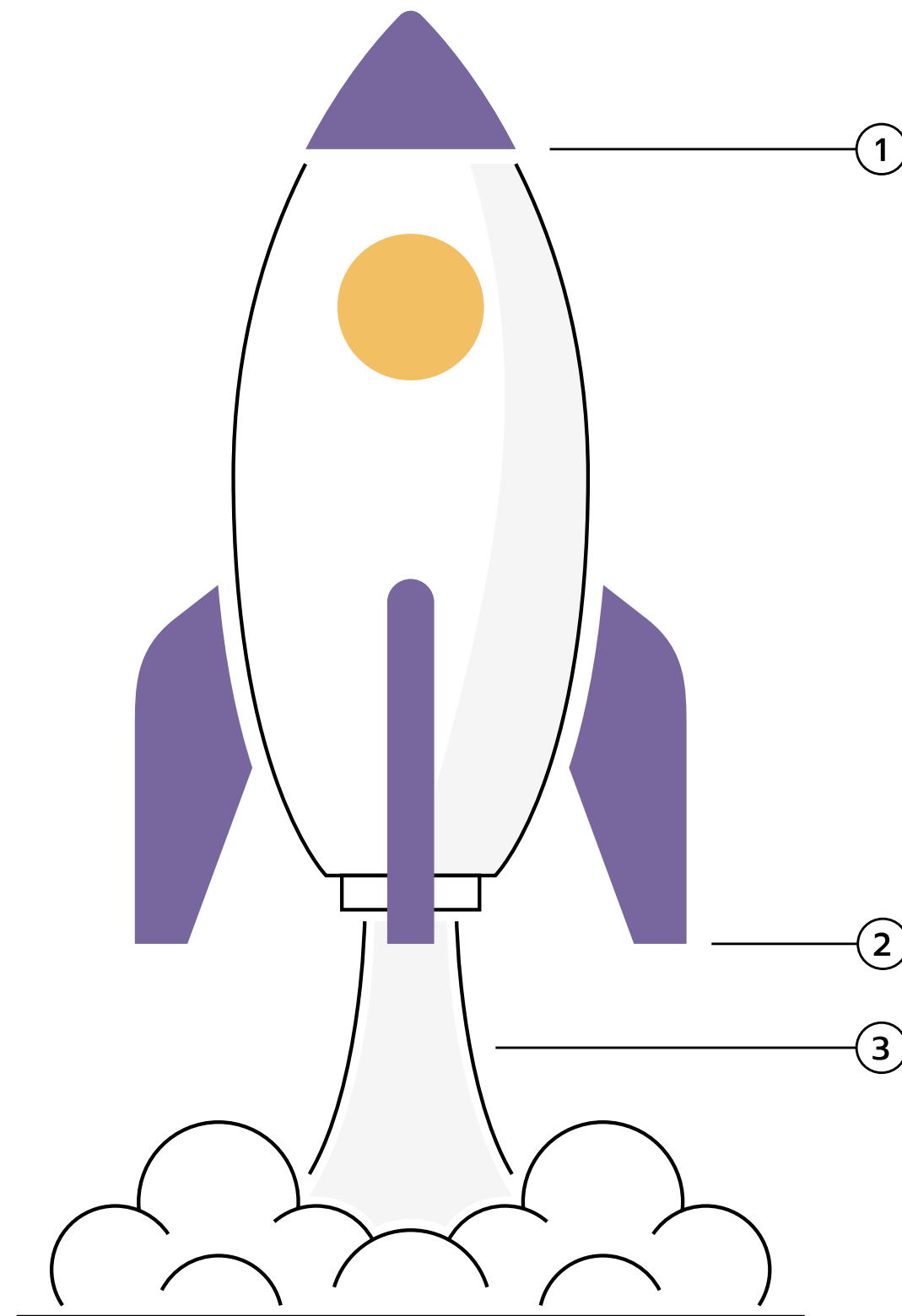
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## Center of Excellence: Data Analytics

With a vision of encouraging employees to utilize data in their everyday decision-making, SCB established the Center of Excellence: Data Analytics to prepare employees at all levels to develop knowledge and skills in working and making data-driven decisions, which indirectly uplifts the Bank's efficiency while adding value to customer-centric business opportunities. Under this vision, the Bank seeks to become a Data-Driven Organization, where data analytics and applications are embedded in every decision and operation.

### 3 Approaches Toward a Data-driven Organization



#### ① Data Analytics Knowledge and Skill:

- Develop skills in asking good questions in order to get the right data,
- Encourage employees at all levels to understand potentials, opportunities, and applications of Machine Learning

#### ② Data Access:

- Build democratic access to data under tight control and good practices

#### ③ Data Tools:

- Provide a variety of data analytics tools appropriate for general and expert employees





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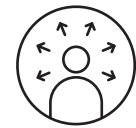
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## 6 Foundational Skills for Business Data Analytics

- Business Understanding
- Critical Thinking
- Data Analytics
- Data Tools
- Data Visualization
- Data Storytelling

## 2020 Initiatives



### SCB Business Data Analytics (BDA) Coach

In 2020 the Bank began to develop 'Business Data Analytics Coaches' by selecting employees from different units who possesses a deep understanding of business and expertise in data analytics, then uplifting their capabilities to become BDA coaches tasked with coaching BDA champions and general employees in analyzing and using data in decision-making. Certified SCB BDA coaches will receive additional training to develop necessary skills, such as coaching, facilitation, data storytelling, as well as developing coaching experience.

By the end of 2020, SCB developed 22 certified BDA coaches and used data as part of decision-making in more than 13 projects, resulting in 156 hours of internal coaching, saving the Bank over 1,700,000 million baht by not having to engage external coaches.



People  
Potential



Society's  
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### Business Data Analytics (BDA) Champion

For every unit, SCB seeks to build BDA champions whose data analytics capabilities are essential to fostering a data-driven organization through the integration and application of data as part of decision-making. This, at the same time, also increases operational efficiency, which ultimately adds value to the business.

**By the end of 2020,  
SCB had more than  
200 BDA champions**



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## Data Analytics Development Pathway

Data analytics is a crucial asset for creating business growth in the digital era. Recognizing the importance of such importance, the Bank collaborated with different leading institutes in designing

an SCB Data Analytics Development Pathway with a blended learning approach to support employees in creating their own learning anywhere, anytime through various platforms,

both online and offline. Additionally, employees who have satisfied learning requirements will also receive program completion certificates.

Program	Target Group	Module	Learning Platform	Module Developer	2023 Target	2020 Performance
<b>Data Awareness</b>	All employees	Data Analytics Foundation			<b>13,000 persons</b>	1,000 persons
<b>Basic Data Analytics for Upskilling</b>	All employees	Data Analytics for Upskilling: basic level			<b>11,000 persons</b>	800 persons
<b>Intermediate Data Analytics for Upskilling</b>	Employees selected from each unit to be Business Data Analytics Champion	<ul style="list-style-type: none"> <li>SCB mini-Data Hackathon for general employee</li> </ul>	<ul style="list-style-type: none"> <li>Self-paced</li> <li>Hands-on Workshop</li> <li>Execution, coaching, and presenting to committee</li> </ul>		<b>1,100 persons</b>	500 persons
		<ul style="list-style-type: none"> <li>Leading with Data program for managers</li> </ul>			<b>500 persons</b>	60 persons
<b>Advanced Data Analytics for Upskilling</b>	A Development Roadmap for each target group is identified according to the needs and work characteristics of each unit.					



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### SCB mini-Data Hackathon Year 2

A warm reception for the 2019 SCB mini-Data Hackathon and great results led the Bank to continue the program for the second consecutive year. The program lets employees at every level and from every unit uplift their potential by becoming Business Data Analytics Champions. Participants develop skills in data analytics and presentation for decision-making through

solving real-problem statements based on business needs by using and analyzing real data. Through the adoption of a blended learning approach, the learning follows the Frame-Prepare-Analyze-Interpret-Communicate process to ensure that participants are able to effectively use and analyze data in decision-making.

In 2020, more than 200 employees participated in the program, for a total of 500 employees since the program inception

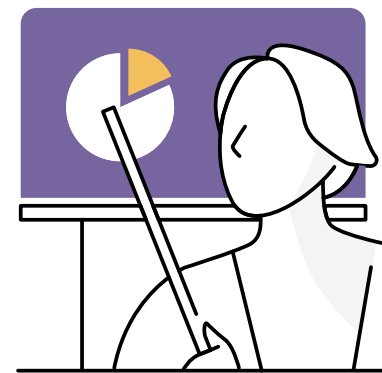
### Blended Learning Approach

Self-paced Learning Module



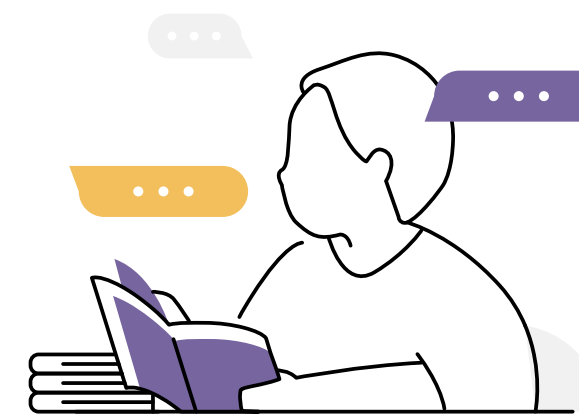
Online self-paced learning anywhere, anytime

Lab Activity



Hands-on workshop with systematic learning framework of Frame-Prepare-Analyze-Interpret-Communicate

Post-class Coaching Session



Learning from hands-on experience by analyzing existing data to create value for business and improve customer experience

Data Showcase



Results judgement considers:

- Business benefits
- Applicability and depth of data
- Data presentation
- Data story telling
- Creativity





People Potential



Society's Well-being







## Center of Excellence: Customer Centricity

Customer-centricity, identified as an SCB core value, sees the Bank placing emphasis on understanding customer needs by developing new skills, processes, and tools to enable employees to develop a customer-centric mindset and effectively understand customer needs while being able to utilize different concepts and frameworks when offering products and services.

### Customer Centric Development Model

The Bank has developed a Customer Centric Development Model to cultivate a customer-centric mindset and apply it to every task among employees with both direct and indirect roles and responsibilities in taking care of customers.

### Customer Centric Development Model

Program	Target group	Learning Module	Platform
<b>100 Customer Centric: Awareness</b>	All employees	Customer Centric Foundation Program	 
<b>101 Customer Centric: Design Thinking</b>	Employees whose roles and responsibilities require basic processes of design thinking	Design Thinking and Tools Program	 
<b>102 Customer Centric: Product and Campaign Development</b>	Employees involved in product development and initiate direct interaction with customers	Product and Campaign Development Program	Hands-on workshop with specific units to review case study and real problems of the unit to identify process improvement with design thinking
<b>103 Customer Centric: Design Thinking Coach</b>	Specific groups of employees	Workshops for representative from units to foster necessary skills in becoming design thinking coach and able to provide advisory and apply design thinking as part of the unit's operation	

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## 2020 Initiatives

### Customer Discovery Bootcamp

For business units such as Retail and Business Banking and Credit Card Products, whose roles and responsibilities are to interact directly with customers, the ability to empathize and understand the needs of customer is of great importance. The Center of Excellence: Customer Centricity unit collaborated with business units to develop a 'Customer Discovery Bootcamp' under the 102: Customer Centric: Product and Campaign Development Program by working together to select campaigns or

products that could be assessed and improved to better meet the needs of customers through the application of design thinking. The process starts from understanding target groups, emphasizing and defining data, ideating, prototyping, and testing. Through an intensive 3-day workshop, participating units learned new concepts and techniques while applying design thinking concepts to work processes in order to improve efficiency and address customer needs.

### Applying Design Thinking







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## Center of Excellence: Agile and Lean

An agile way of work, seeking to foster collaboration and the exchange of ideas, is a proven approach suitable for companies faced with a rapidly changing business context where speed is of importance in creating exponential growth. Since 2019, the Bank has been adopting an agile way of work to increase the flexibility of the work process, terminating repetitive procedures while encouraging internal and cross-team collaboration. This helps the Bank address customer needs for speed, resulting in greater results.

Under agile principles, the Bank adopted a Scrum framework, identifying 3 key roles: Product Owner, Scrum Master, and Development Team, each with distinct responsibilities:



### Product Owner:

Assesses and prioritizes the value of each task for team



### Scrum Master:

Steers team to effective performance by eliminating obstacles that may prevent the team from achieving the set goals



### Development Team:

A self-managed team consisting of professionals from different units. Able to deliver end-to-end results

In 2020 the Bank focused its efforts on developing Scrum Masters by collaborating with external institutes and providing in-house training. Employees who pass training will also receive certification.



People Potential



Society's Well-being

By the end of 2020, SCB built over 70 certified scrum masters and provided Agile training to more than 6,700 employees



People Potential



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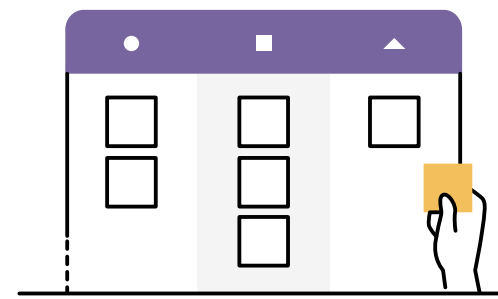
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## Agile Tools Adopted by SCB

Stand Up Meeting



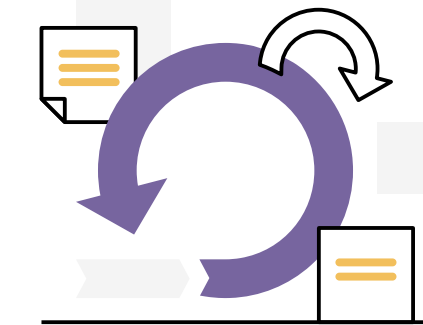
Kanban Board



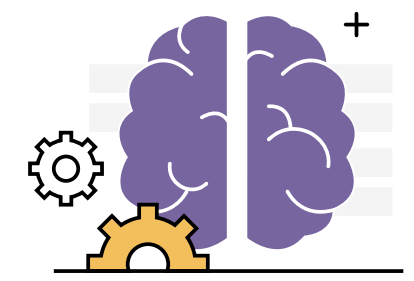
Product Backlog



Sprint



Knowledge Management



## 2020 Initiatives

Apart from embedding an agile way of work, the Bank seeks to improve the work process and increase organizational productivity by leaning in order to decrease time spent, terminate repetitive processes, and reduce costs. In 2020, the Bank initiated a Lean Out Loud (LOL) program to continuously build a consistent and bank-wide understanding toward increasing the efficiency and productivity of the work process. In doing so, representative from participating units attend an intensive Lean Principles workshop, select internal processes that need to be leaned as a case study, and apply the concepts in their operations.



### 2020 Target

Build 100 Leaners with roles and responsibilities to make work processes speedy and efficient.



### Performance

The Bank built 28 LOL coaches and 124 Leaners able to apply lean concepts and practices, improving 39 work processes.

## SCB Lean Process:

**Define** clear targets by focusing on what needs to be improved first.

**Measure** the effectiveness of the process by collecting statistical data of each process for result comparison.

**Analyze** and identify root causes of the problem and key steps to address them.

**Implement** and Improve a process by focusing on the root case and develop a new process that addresses the problem and yields effective results.

**Control** and maintain the improved process within a satisfactory level.





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## Center of Excellence: Digital Transformation

Disruptive change in the digital era not only affects existing business models or employee competency development but also inevitably impacts the nation's economic structure, growth, and its ability to uplift workforce capabilities.

Recognizant of the importance of uplifting the capabilities of the Thai workforce, the Bank seeks to leverage its expertise in knowledge management and skill development to build a public learning platform or "Phonlamuangdee" to build skills of the future so that Thais can work and create value in areas where digital technology has become a key enabler in driving the economy to prosperity.

### 2020 Initiatives



"Phonlamuangdee" is an inclusive online community for innovative learning experiences that offers courses and a network of experts to support employees and the general public, offering learning skill development for future career advancement anywhere, anytime, and all free of charge.

**More than  
3 million visitors**

**offering over  
200 learning video clips**

<http://www.phonlamuangdee.com>



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**Society's  
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The Bank has collaborated with partners in launching the 'pmd47' program which provides every Thai with the opportunity to develop the skills of the future necessary for career advancement and opportunities in the digital world. Through a blended learning approach in the form of online learning activities, the program allows learners who are enthusiastic in grasping learning opportunities to connect and share experiences, free of charge.

pmd 47 seeks to develop 26 skills such as Learning Agility, Change Management, Platform Business Design, and UX Design which are essential for the new way of work in the digital era. After completion of each module, learners receive nano-certificates and micro-certificates after passing examinations.

**More than  
9,000 participants**

**Accumulating over 50,000 learning  
hours**



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Data Analytics For Upskill (DA4U)

The Bank worked with the Digital Economy Promotion Agency (depa) and the Asian Institute of Technology (AIT) to initiate a Data Analytics For Upskill (DA4U) learning program which seeks to foster data analytics skills for the Thai workforce and to increase work efficiency. The program aims to build quality personnel and a workforce with capabilities in digital technology, helping address the nation, society, and economy's need while encouraging the exchange of knowledge and experience between governmental agencies and the educational and private sectors.

Taking into account survey results and a needs assessment of the skills required for the private sector workforce, DA4U's curriculum is designed to address the needs of organizations, focusing on the use and application of big data as part of business planning, decision-making, and organizational development. The program is open to graduate students, recent graduates, others who are entering the labor market, as well as those employed by both governmental and private entities and seeking to develop basic data analytics skills.

The program consists of five curricula:

- Data Analytics
- Programming
- UX/ UI
- Lean/ Agile
- Business Management



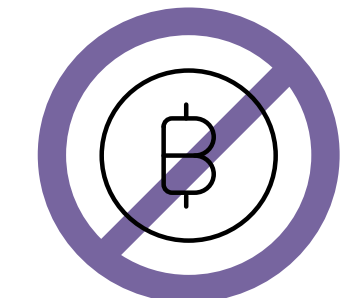
10 hours of learning



Emphasis on practice and application



Digital learning on Phonlamuangdee.com



Free of charge self-paced learning

DA4U is one part of the pmd47 – New Normal New Ways of Working Program whose goals are to develop skills of the future for all Thais.



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## Leadership Development

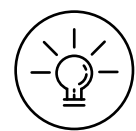
Today's leaders play an important role in leading teams and organizations amidst constant change and disruption, whether from technology, pandemics, or economic downturns. The mission to build leaders of the future who can lead high-performance teams is, therefore, an important task.

The Bank seeks to build leaders with skills in leading teams, managing change, and coaching while steering business performance to keep up with constant change.

In 2020 the Bank collaborated with the International Institute for Management

Development (IMD) in reviewing, analyzing, and defining preferred attributes and behaviors of SCB leaders consistent with the Bank's four core values: Customer Centricity, Risk Culture, Innovation, and Speed.

### SCB Leadership Behaviors



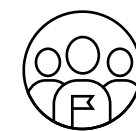
#### Leading Strategy

Develops long-term transformational plans as well as strategic adjustments to take advantage of short-term opportunities



#### Leading Execution

Drives operational rigor, organizes work efficiently and consistently delivers results



#### Leading Teams

Creates a positive team environment for team members to meet commitments and goals



#### Leading People

Helps employees recognize their growth potential and deliver exceptional work



#### Leading Self

Encourages self-awareness and is committed to personal growth that translates into inspirational leadership

With these five leadership behaviors, SCB has designed leadership development programs for each leader level through a blended learning approach in both online learning, coaching, and other forms to help build the preferred attributes and behavior of more than 4,000 SCB managers while standardizing knowledge and understanding with appropriate tools for both work and team management.



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## 2020 Initiatives



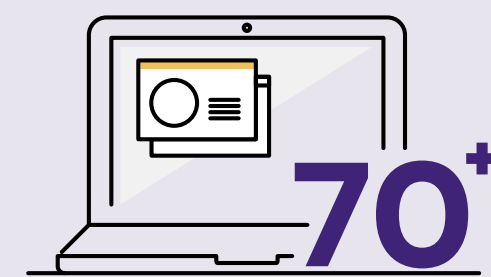
Survey results from assessing the needs of leadership development of SCB managers indicate that most managers struggle to effectively handle work and manage teams at the same time, specifically with the implementation of the Work from Anywhere policy. To help boost confidence and build skills while facilitating self-learning among managers on the Bank's internal Sharepoint, the Bank developed a 'Leaders Portal' learning community which congregates knowledge and tools for skill development, such as coaching, communication, remote-team management, and change management, to assist managers in effectively leading teams.

For the Leaders Portal, the Bank internally develops and externally curates knowledge from quality sources which are made readily accessible even during the spread of COVID-19. This learning content is presented in a concise, digestible, relatable way and corresponds to the needs of managers through video-clips, articles, podcasts, micro-learning, and learning programs from leading institutes and from a Community of Practice.

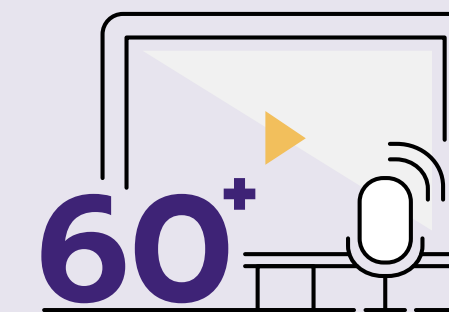
The Leaders Portal is an innovative community for learning and exchanging experience in the hope of fostering self-paced learning behavior among SCB employees, which is a foundational attribute to become a learning organization.



### Community of learning and exchanging experience, from self-paced learning to life-long learning



More than 70 articles



Over 60 podcasts and video-clips



More than 40,000 visits from 3,000 unique employees, 1,000 of whom are managers





People Potential



Society's Well-being

## CAREER COACH

Coaching not only helps realize the potential of employees and supports work efficiency, but also serves as a tool to uplift capabilities and stimulate self-values at a personal level, which are key elements for an individual to progress toward professional goals and for an organization to progress toward corporate goals.

Starting in 2019 the Bank initiated a Career Coaching Program which supports employees being coached by executives whose roles are to stimulate awareness not only of career advancement but also for personal development and readiness for change.

In 2020, the Bank developed more career coaches, totaling of 23, and leveraged the success of the Career Coaching Program to bank-wide employees, and in particular, those who want to uplift personal and professional skills for handling new roles and responsibilities, as well as those who wish to seek internal rotation. Career coaches are friends and good listeners who can provide advice and ask the right questions to help employees discover opportunities and approaches towards development and growth in order to grow with the Bank.

**23 career coaches**  
**More than 160 employees participated in the program**  
**Saving over 500,000 THB in costs by not having to engage external coaches**

### Coach says:

*A career coach is a friend, an advisor, and a good listener who asks the right questions to help employees discover opportunities and helps them with personal development in order to create value for one's self, others, and the Bank.*

**Mr. Worawat Suvagondha**  
Head of the SCB Academy

### Selected feedbacks from coachee:

*My Coach's questions helped me think and interact with my feelings. I understand myself better and I feel better*

*I learned how to think, handle, and solve problems. I feel much better after coaching*

*I am confident and ready to realize my full potential*

### SCB Virtual Leadership Program

The implementation of the Work from Anywhere (WFA) policy which allows employees to work from their homes or anywhere is truly a new way of work, which inevitably affects interpersonal relationships among team members. Amidst such change, the Bank realizes the need to uplift leadership skills to help lead teams in this new context. The Virtual Leadership Program was therefore developed to equip managers with the knowledge and tools useful for leading teams. The program aims to help managers manage and teams to see the same goals, build motivation, specify protocols, and support teams for achievement. The program adopts a blended learning approach through different mediums, such as Microsoft Teams for Virtual Live learning and the Bank's internal learning platform, all while executing and receiving feedback for continuous improvement.

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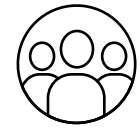
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## People Development Performance

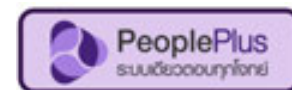
### Number of employee's training hour

Performance Indicator	2017	2018	2019	2020	2020 Target
Average training hour (hours per person)	62	71	68	49	40

### Internal Learning Sources



10 Seminars  
73,500 views via Facebook Live



1,623 training courses  
915,473 hours of training



1,141 learning videos  
660,102 views  
263,508 hours of learning

### External Learning Sources



909 employees successfully completed learning courses



112,438 users  
287 articles  
231 learning programs  
150,000 total views



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### In 2020,

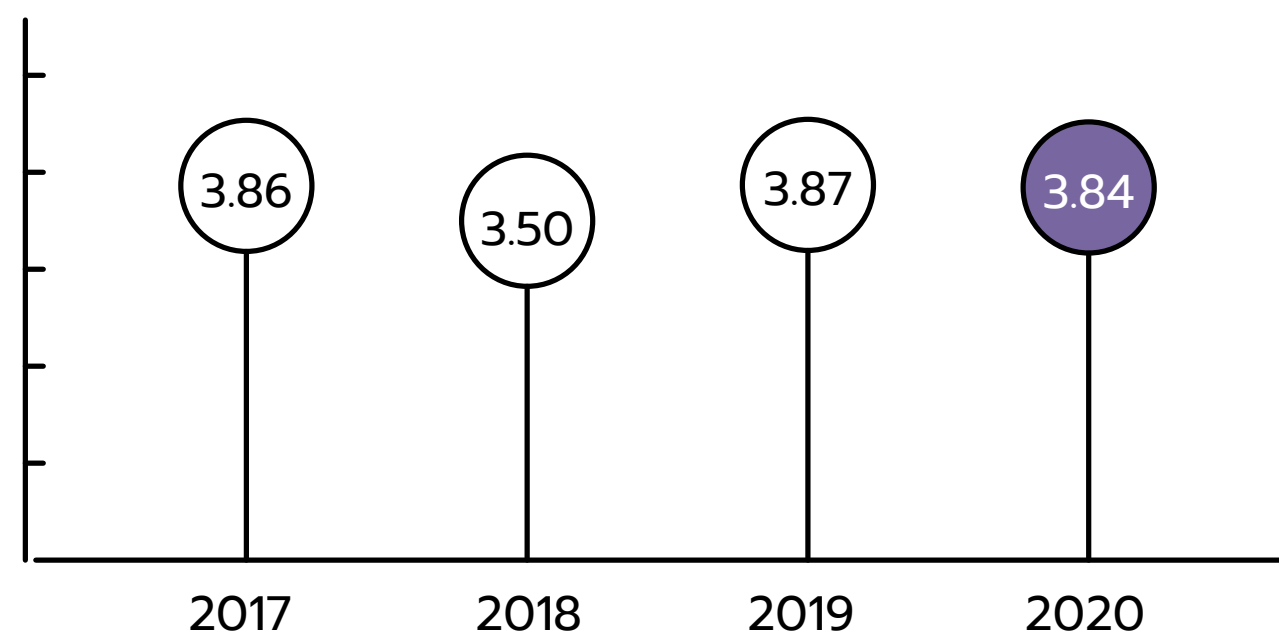
More than 15,000 employees engaged in self-directed learning via the Bank's online learning platforms such as PlayStory, a video streaming platform, resulting in an average of 16 hours of learning per employee with 334 active learners

Over 1,490 employees engaged in self-learning via external learning platform with 909 employees completed the course, 201 of whom are identified as active learners

More than 5,000 employees learned through the Bank's Microsoft Sharepoint

\*Active Learner refers to learners who achieve continuous self-learning for more than 4 hours per month or throughout the learning session on the platform

### Human Capital Return on Investment



Spending on employee development **127 million baht in 2020**

**1,623 training courses offered in 2020**



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## Commitment

The Bank is committed to pursuing a holistic approach in community and social development through extensive partnership with the support of engaged communities and employees to create social impact for sustainable happiness.

## Challenges

Poverty and social inequality remain prominent on Thailand's development agenda. According to the report by the Office of National Economic and Social Development Council, Thailand's poverty rate was 6.24% in 2019 which amounted to approximately 4.3 million people living in poverty. The Equitable Education Fund (EEF) also reported that more than 500,000 children in Thailand were forced to drop out of school due to poverty, with 2 million more children likely to follow the suit. In addition, annual floods and droughts which have become more severe in recent times pose a constant threat to lives, properties, and well-being of people in Thailand. All these factors combined have a direct impact on the pace of national development.

## Management Approach

Because sustainable development and quality livelihoods cannot be achieved without social and environmental balance, one of the Bank's important agenda is to pursue holistic social development which encompasses: Youth and teacher empowerment, Community empowerment towards self-reliance, and Raising environmental awareness and volunteer

spirit within and outside the Bank. Accordingly, the Board of Directors appointed the Corporate Social Responsibility Committee to set policies and strategic frameworks with oversight responsibility to ensure that the Bank's CSR activity creates positive, meaningful, and lasting impact on the country.







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## Target and Performance



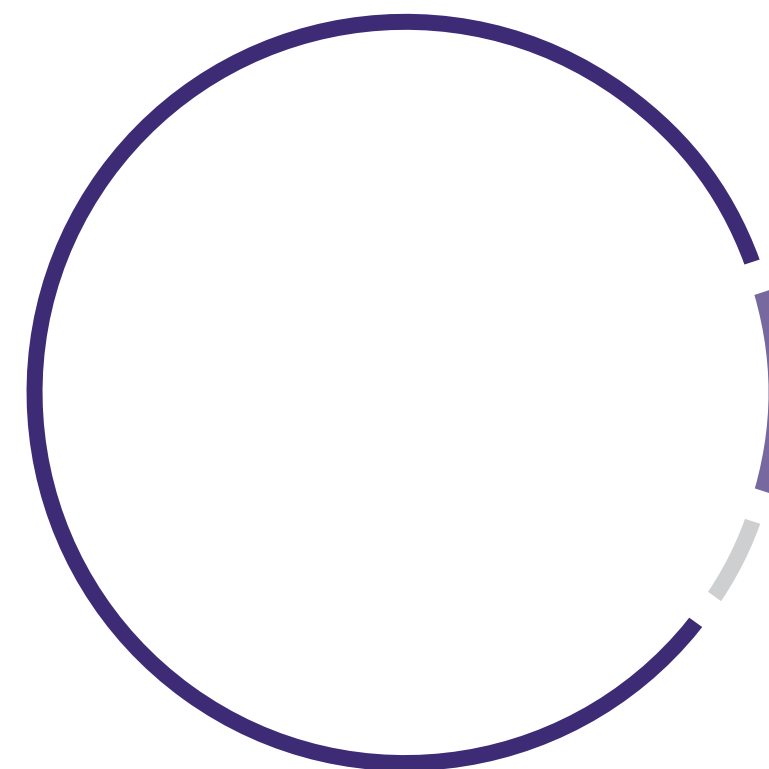
### Target

Builds a foundation to improve people's lives by creating educational opportunities, improving the quality of life, providing immediate relief from natural disaster, promoting environmental awareness, as well as fostering a volunteer culture



### 2020 Performance

- More than 280,000 children and local communities participated and benefited from 75 CSR initiatives
- 6,536 employees volunteered in CSR activities which amounted to 22,056 hours
- Community investment accounting for 85% of total CSR spending



Community Investments

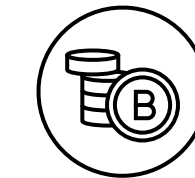
85%

Commercial Initiatives

5%

Charitable Donations

10%



CSR spending in 2020 Equals to

520 million baht



Number of employee participating in CSR activities

6,536 employees



Number of hour employees spent on CSR activities

22,056 hours



Expenses on employee involvement in CSR activities

5.3 million baht



People Potential



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## Performance Highlights



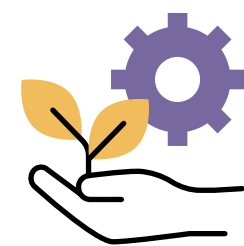
### Youth Development and Education

Because today's youth are key to the country's prosperous future and because education is a powerful weapon to drive creative change that leads to sustainable development, the Bank continues to support social initiatives that teach young people creative thinking, collaboration, hands-on learning, and analytical skills. These initiatives are designed to generate positive

impact for communities in parallel with providing support for schools and teachers who are not mere transmitters of knowledge but role models for children. These young people form an important foundation for the country's development to keep pace with future change.

**The Bank is committed to taking part in nurturing the country's young generation of seedlings into tall sturdy trees for a better future.**

### SCB's Commitment in Youth Development and Education



#### "SCB Challenge"

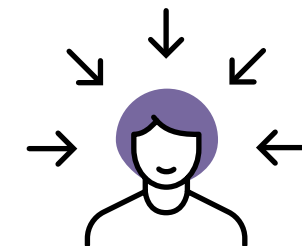
Build critical 21<sup>st</sup> century skills for young people through



Artistic creation



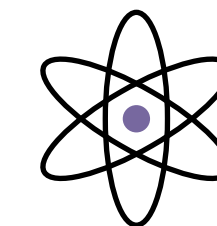
Application of technology to create innovations that benefit community



#### CONNEXT ED



Promote student-centered learning and encourage teachers to shift the teaching approach from passive learning to active learning



#### Science and Technology Scholarships



Scholarships for  
• Junior Science Talent Project (JSTP)  
• Young Scientist Competition (YSC)



Master's degree and Ph.D.-level scholarships for VISTEC students



#### General Scholarships



Scholarships for a Better Life



Scholarships to Support Thai industries



Scholarships for Thailand's future



Preschool and Elementary



Secondary



Vocational



University

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## SCB Challenge

An annual age-appropriate contest designed for youths to build critical 21<sup>st</sup> century skills including critical thinking, communication, and collaboration.

---

**15 years of commitment to  
Nurturing 'good and smart'  
seedlings of  
More than 36,000 children  
Engaging with  
More than 2,900 schools  
Creating positive impact for  
More than 270 communities**

---



**"I have an opportunity to say what I think, to learn to listen to others, to practice unity, empathy, and planning."**

**Elementary School Student**  
Wat Khan Ngoen School,  
Chumphon Province



**"(The program) teaches children the thinking process, not just problem solving, but learn to think systematically and to communicate their thinking. Teachers also learn to design learning activities, a process that can be later applied in the school context."**

**Mr. Sitichai Chanklai**  
Senior Teacher  
Baan Thai Samakee School,  
Sa Kaeo Province





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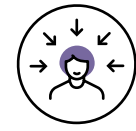
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## CONNEX ED

This program is a three-way collaboration among the public, the private, and the civil society sectors to drive education reform. By working with Siam Commercial Bank Foundation, education service area supervisors, and communities in the education sandbox areas including Si Saket, Satun, Rayong, the Bank helps teachers reshape their teaching approach from passive learning which focuses on lecturing and memorization toward active learning and digital capability. With active learning, teachers involve students in the instructional process where knowledge is not simply memorized but analyzed and synthesized.

In 2020, which marked Phase three of the program, the Bank converted lessons and teaching models that were proven effective in Phase one and two into e-Learning and learning community to be accessible to all teachers nationwide.



### SCB has been involved in Thai Education Reform through ConnexED since 2016



Work with **115 schools** to transform their teaching paradigm and spread these practices to other schools



Improve teaching skills of **more than 2,000 teachers** of which more than 70% are able to transform their roles from teachers to coaches or advisors



Provide e-Learning for **more than 25,000 students** resulting in positive behaviors, better academic performance, and improved skills for more than 50% of the students



Promote leadership with an opportunity to apply knowledge and experience in the education sandbox for **68 SCB employees who serve as "School Partners"**



People  
Potential



Society's  
Well-being

**"In the past, we didn't know which direction we were heading, but after 3 years of development and progress, we know that what SCB has done for the school is really working."**

**Ms. Kasemsri Priyanond, Senior Teacher**  
Wat Amornwadee School, Samut Sakorn

**"Kids are more attentive in their learning and more cooperative with the teachers. When teaching and learning are not boring, they want to go to school."**

**Ms. Wipa Thongwaree, Parent**  
Wat Amornwadee School, Samut Sakorn

**"Fun! This school is like no other school. I want to go to school every day. I don't like Saturdays or Sundays."**

**Miss Kitirat Nontate, Student**  
Wat Amornwadee School, Samut Sakorn

**"Every time I visit the children, I am inspired to be part of the education reform... I have learned coordinating, communication, and listening skills. Listen carefully and you will understand real problems."**

**Ms. Nattatirakan Teelinf**  
SCB employee who serves as School Partner

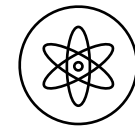


## Scholarship Program for Organizations and Young Individuals

Because education is a pillar of human capital development, the Bank has been providing educational and learning opportunities for children through scholarships. Different types of scholarships, including specialist scholarships, need-based scholarships, and merit scholarships, are awarded to benefit not only individual recipients but also society and the country.

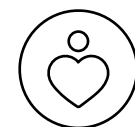
**In 2020, the Bank awarded scholarships to 61 educational institutions and 8 organizations in a total of 517 scholarships or 41.5 million baht.**

## Initiative Highlights



### Science and Technology Scholarships

To create educational opportunities in science and technology for young people, the Bank partnered with PTT Company to establish Vidyasirimedhi Institute of Science and Technology (VISTEC) in Rayong Province in 2017. The Bank also offers scholarships for VISTEC students to pursue a Master's degree and Ph.D. in science. Moreover, the Bank also provides scholarships for highly gifted children in science through the National Science and Technology Development Agency (NSTDA).



### Scholarships for a Better Life

These scholarships are awarded to young people with strong academic performance or good behaviors who require financial assistance for their continuing education. The Bank supports many scholarships, such as

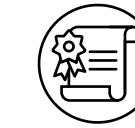
- Sufficiency Economy Scholarship
- Crown Property Bureau Foundation Scholarship
- Border Patrol Police School Alumni Scholarship
- Network School Scholarship



People Potential



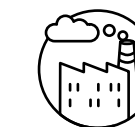
Society's Well-being



### Scholarships for Thailand's Future

The Bank provides scholarship funding for the 3 following organizations every year:

1. Princess Maha Chakri Sirindhorn Foundation – Undergraduate scholarships for medical students who need financial assistance
2. Ananda Mahidol Foundation – Scholarships for students to study abroad and return home to serve their country
3. Prince Mahidol Award Foundation – Scholarships for students to complete bachelor's degrees in medicine, dentistry, and pharmacy



### Vocational Scholarships to Support Thai Industries

These need-based scholarships are for young people with strong academic performance to study at Baan Kai Technical College on the dual vocational education track to obtain a Vocational Certificate or High Vocational Certificate. As part of the scholarship requirements, recipients take an apprenticeship with businesses in the WHA industrial development which not only provides them with income while still in school but also an opportunity to work in target industries upon graduation.

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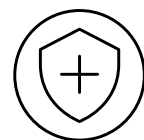
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## Community Well-being and Disaster Relief

The Bank believes that good quality of life enables communities to better create and fulfill their roles as a cog that turns the societal wheel. Thus, the Bank supports initiatives that provide living and occupation assistance to ensure that people have access to basic needs and a healthy environment to build a strong economy and independent communities.

### SCB's Commitment to Promoting Community Well-being and Providing Disaster Relief



#### SCB's Contribution to Natural Disaster Assistance and Relief

The storms "Podul" and "Kajiki" in late August 2019 had caused flash flood and windstorm disasters in many areas of the Northeast region resulting in severe damage. The Bank has provided assistance to victims in 4 provinces – Ubon Ratchathani, Yasothon, Roi Et, and Sisaket – in the form of both emergency and long-term relief measures lasting until 2020.

#### 2019 RELIEF Alleviate urgent crisis

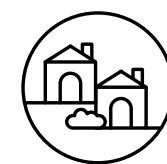
##### SCB Relief for Natural Disaster Victims

More than 5,000 "SCB relief" survival bags containing ready-to-eat food, basic essentials, and medicines, etc. were prepared and promptly distributed to flood victims. The Bank joined forces with a wide network of organizations, such as the Air Force, the Navy, government offices, foundations, and branch employees in the flood zones, to ensure that survival bags are distributed to all victims as well as helping with post-flood cleanup of streets and public areas.

#### 2019 – 2020 RECOVERY Restore livelihoods

##### United Relief for the Northeast

In collaboration with Siam Commercial Bank Foundation and a network of partners, such as the Ministry of Social Development and Human Security, Royal Thai Armed Forces Headquarters, Royal Thai Air Force, King Power Duty Free Company, WHA Corporation, and Dohome Company, the Bank helped repair and rebuild homes, restore jobs, replace damaged appliances, as well as distributing books, learning materials to children in order to help flood victims restore their livelihoods, jobs, and natural resources for a full and long-term recovery.



**Repair-rebuild 144 damaged homes to ensure safe living conditions** particularly for vulnerable population who needs special assistance, such as households with elderly or disabled members, children as well as underprivileged families



**Replace damaged appliances and donate 525 rice cookers** in partnership with the Royal Thai Armed Forces



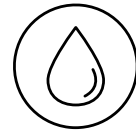
**Provide 1,760 sacks of rice seeds to 370 affected farmers to help restart their occupation** Communities also set up collective management of the distributed seeds in every village for future need



**Donate books and teaching materials to 312 schools to facilitate children's learning** in Ubon Ratchathani and Roi Et provinces





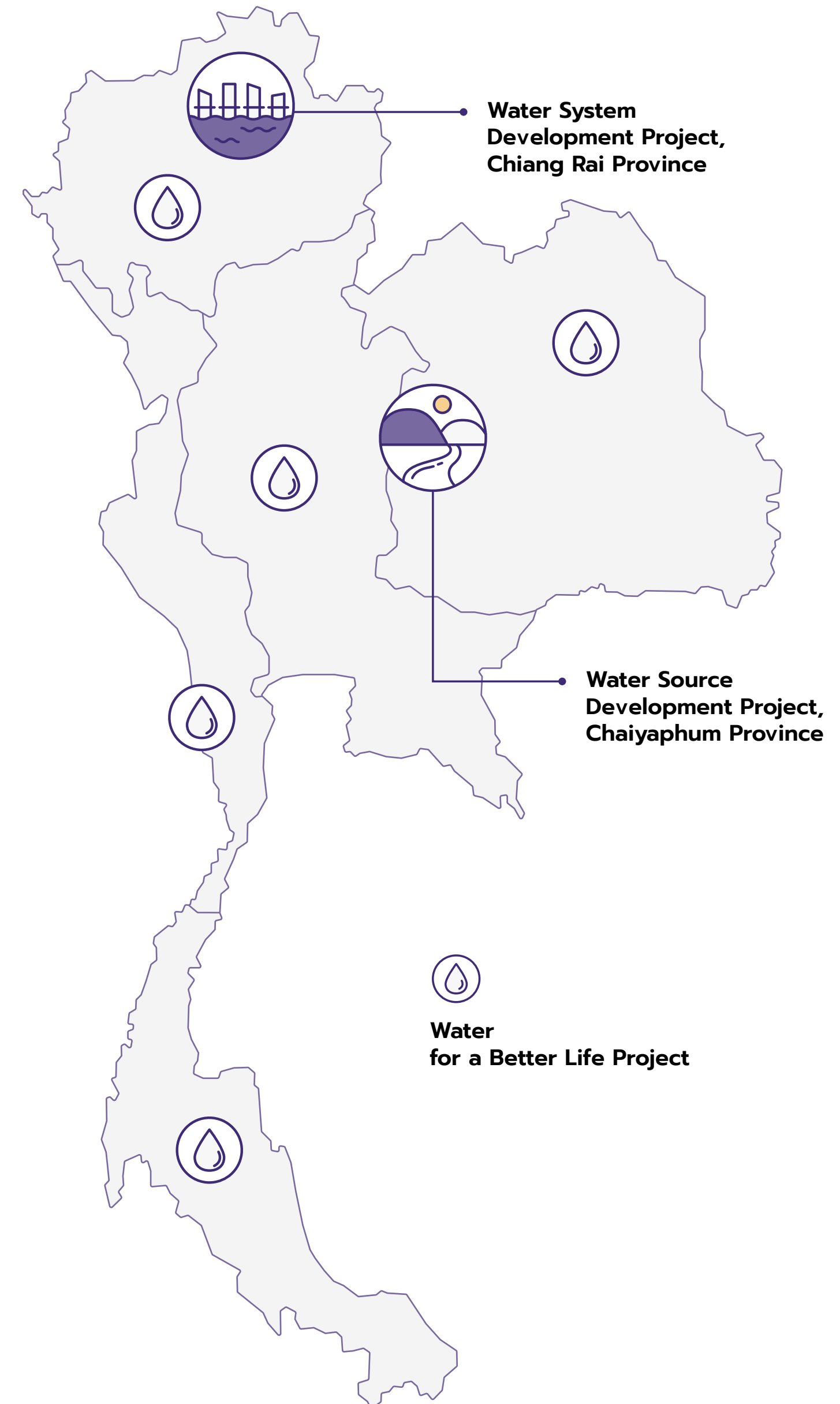


## SCB's Contribution to Water Management in Thailand

Because water is essential for every living being, the Bank has been involved in the country's water management to ensure that communities have access to sufficient clean water for consumption and farming needs. The Bank is currently running 3 main collaborative initiatives in water management as follows:

### Water for a Better Life Project

<b>Target Area</b>	Any schools and communities in Thailand that face a shortage of clean water
<b>Partner</b>	Royal Air Force Disaster Mitigation Center (2014-Present) Talesun Technologies (Thailand) Co., Ltd. (2017-Present)
<b>Implementation</b>	<ul style="list-style-type: none"> <li>• Donate water tanks, install water filters, and necessary buildings</li> <li>• Set up water supply system for the community</li> <li>• Use solar power for filters and pumps in the community's water supply system</li> </ul>
<b>2020 Performance</b>	<ul style="list-style-type: none"> <li>• Supply clean water to more than 6,000 children and people in communities or more than 44,000 people since project inception</li> <li>• Save 36,000 baht/ year on drinking water for schools and 2,880 baht/ year for households</li> <li>• Save 24,000 baht/ year on electricity for pumping community water</li> </ul>



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### Water Source Development Project, Chaiphum Province

<b>Target Area</b>	Baan Tat Ton Community (Headwater of Lam Pa Thao canal) and Baan Non Tae Community (Headwater of Chi river)
<b>Partner</b>	Utokapat Foundation under Royal Patronage of H.M. the King
<b>Project Duration</b>	2020 until present
<b>Implementation</b>	<p>Manage community water source per the King's initiative as follows:</p> <p><b>Baan Tat Ton Community</b></p> <ul style="list-style-type: none"> <li>• Build a check dam to trap sediment and repair Huai La Ko dam</li> <li>• Restore irrigation canal 1,040 meter long</li> <li>• Dredge Huai Khee Lek</li> </ul> <p><b>Baan Non Tae Community</b></p> <ul style="list-style-type: none"> <li>• Lay pipes and dig connecting canal to Chi River to enhance storage efficiency</li> <li>• Link water source structures to improve water retention as a sustainable solution to flood and drought problems</li> <li>• Manage water for sufficient consumption and agricultural use</li> <li>• Build a check dam</li> <li>• Found the "Baan Non Tae Natural Museum for Community Water Management" to share water management knowledge</li> </ul>
<b>2020 Performance</b>	<p><b>Baan Tat Ton Community</b></p> <ul style="list-style-type: none"> <li>• Increase water supply by 56,600 m3 which benefits 172 households and 2,520 rai of agricultural area</li> </ul> <p><b>Baan Non Tae Community</b></p> <ul style="list-style-type: none"> <li>• Have 6,000 litre/day of clean drinking water which saves 1.35 million baht per year and benefits 1,200 people</li> <li>• Manage 150,000 m3 of water in the area to benefit 1,200 rai of agricultural area</li> </ul>

When a big storm hit the Northeast in September-October 2020, Baan Non Tae community was able to promptly divert water from Chi River to detention area, avoid floods, and have enough water for farming.



People Potential



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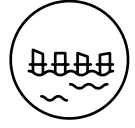

CREATING SOCIAL IMPACT 

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### Water System Development Project, Chiang Rai Province

<b>Target Area</b>	Therd Thai sub-district, Mae Fah Luang district
<b>Partner</b>	Mae Fah Luang Foundation
<b>Project Duration</b>	3 years (2018–2020)
<b>Implementation</b>	<ul style="list-style-type: none"> <li>• Build dams to retain water for consumption and agriculture</li> <li>• Build check dams</li> </ul>
<b>2020 Performance</b>	 64 agricultural dams and 3,500 check dams   <b>Benefit</b> 4,671 rai of agricultural area 408 communities 2,032 people

**Note:** A follow-on initiative from the Reforestation Project in Honor of H.M. the King. Please refer to “Restore the forest to solve poverty – Invest in people to restore the forest” for additional information.

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## Environmental Protection and Volunteer Culture

For people to live a happy life in a healthy environment, the Bank has launched and provided continuous support for environmental initiatives in conjunction with fostering environmental awareness and volunteer culture. Through “SCB Let’s Do Good” and other volunteer initiatives, SCB employees and the general public have an opportunity to be part of shaping and passing on environmental legacy to the next generation.

### Initiative Highlights

#### Our Khung BangKachao Project

Rooted in a strong belief in sustainable social and environmental development, the Bank has been actively involved in the 5-year Our Khung BangKachao project (2018-2022). This project is a collaborative effort between the public sector, the private sector (34 organizations), and communities in Khung Bangkokachao, Samut Prakan province, to protect and develop Khung Bangkokachao which has been named the “best urban oasis” of Asia by the Times Asia magazine. This initiative has adopted the late King’s approach of “Understand, Engage, Develop” and his sufficiency economy philosophy to become the model of sustainable eco-management for urban areas.

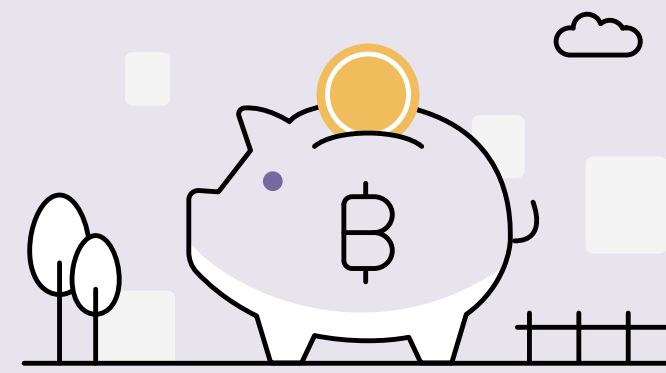
The Bank organized various “SCB Let’s Do Good” activities in 2020 which marked the third year of the Green Growth movement. Overseen by the Youth Development and Waste Management Taskforce, these activities are designed to develop the green area in the Our Khung Bangkokachao project as summarized below.



People Potential



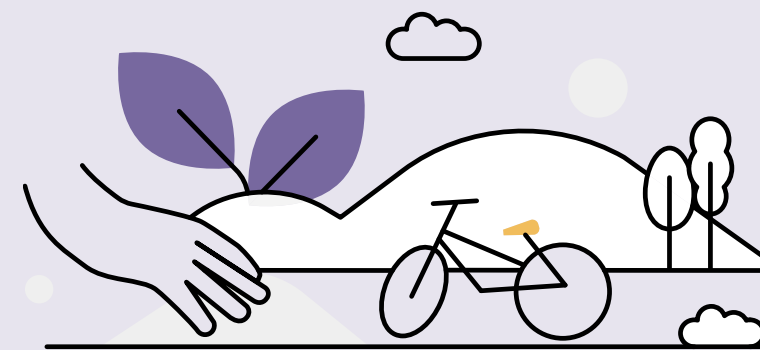
Society's Well-being



### “SCB Motivates Children to Save Money and Save the Planet”

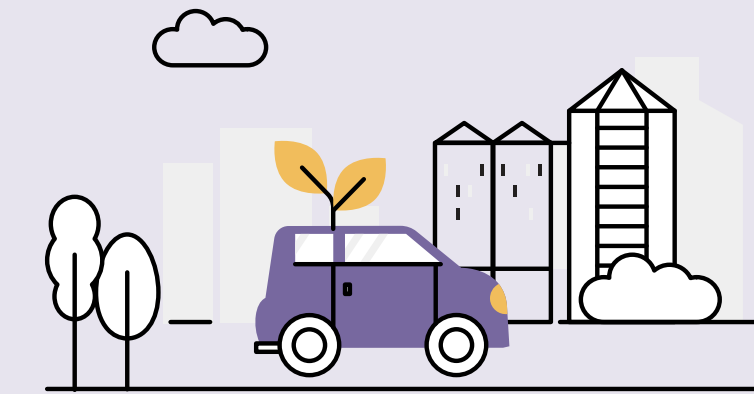
Teach children in four target schools which are Wat Bang Nam Phueng Nok School, Wat Bang Nam Phueng Nai School, Wat Bang Ko Bua School, and Samran Witthaya School to:

- Recognize waste problems
- Be eco-conscious
- Learn basic financial and accounting knowledge through games



### “SCB -- Bike to Plant”

The Bank’s 50 volunteer employees brought 200 seedlings by bike, a green transportation mode, to transplant at the planting site overseen by the Bank and Bang Ko Bua community with the help of the community and representatives of the Green Area task force of “Our Khung Bangkokachao” project.



### “Bike to Plant for Happiness”

A special activity to building engagement with the Bank’s partners by inviting used car dealers to:

- Plant trees in public green area overseen by the Bank within “Our Khung Bangkokachao” project
- Donate books, teaching materials, and giving scholarships to Bang Ko Bua school
- Make tie-dye cloth with natural dye to preserve the local cultural heritage of Khung Bangkokachao

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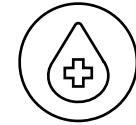
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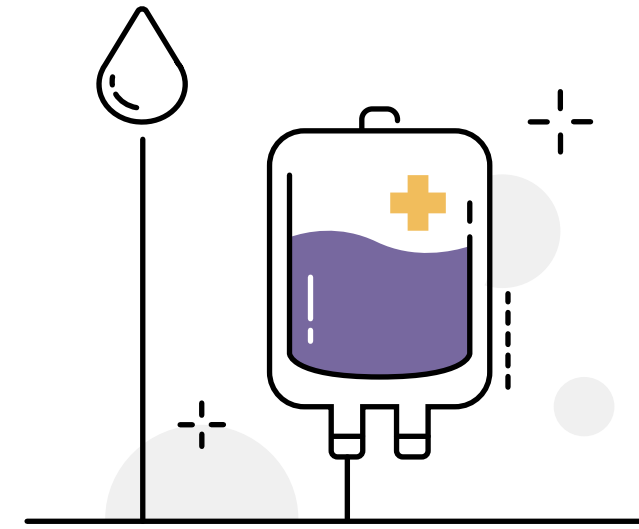
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### SCB Blood Drive

As a key supporter of the Thai Red Cross, the Bank has organized a blood drive for 24 consecutive years. Under the "Plus1: More Frequent Donation, More Blood, More lives" concept, the 2020 blood drive was centered on getting employees, customers, and the general public to donate blood one more time per year. One extra blood donation will save 3 additional lives and ensure that there will be adequate blood supply for patients in need nationwide.



In 2020, the Bank collected and delivered 54.6 million cc of donated blood from 136,490 donors which helped save more than 409,000 lives

### Bagging Volunteers for Friends in Need (of "PA") Foundation

As part of "SCB Let's Do Good" initiatives, over 100 SCB employees volunteered to assemble royal survival kits for Friends in Need (of "PA") Foundation, Thai Red Cross, to distribute kits to flood victims of the tropical storm "Sinlaku" at 11th Infantry Regiment (Royal Guard).

20,000 survival kits distributed



24 Years of Commitment Since 1996, the Bank has collected and delivered More than 560,000,000 cc of donated blood which helped save 3.8 million lives