



FACTBOOK

MESSAGE FROM
THE BOARD OF DIRECTORS


ABOUT SCB

SUSTAINABILITY
KEY MILESTONES

2020
OVERVIEW

WAY FORWARD FOR
THE BETTER FUTURE

COMMITMENTS TOWARDS
A SUSTAINABLE FUTURE

SUSTAINABLE 
FINANCE

CREATING 
SOCIAL IMPACT

BETTER 
ENVIRONMENTAL
FUTURE

STRENGTHENED
FOUNDATION

FACTBOOK

**SCB...WAYS TO
SUSTAINABLE
TOGETHER**

SUSTAINABILITY
REPORT 2020



ABOUT THIS REPORT



**SUSTAINABILITY
PERFORMANCE DATA**



GRI CONTENT INDEX



ASSURANCE STATEMENT



CONTACT US





ABOUT THIS REPORT



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

SCB publishes its Sustainability Report annually which serves as another channel to communicate with stakeholders on the Bank's sustainability commitment and performance. This report provides an overview of sustainability performance on economic, social, and governance dimensions of the Bank and its subsidiaries based on information from January 1 to December 31, 2020, during which the Bank's net operating income accounted for 96.7% of SCB consolidated net operating income.

This report has been prepared in accordance with the GRI Standards: core option and Financial Services Sector Supplement. This report applies the reporting principles of GRI standards for defining both content and quality as well as meeting disclosure requirements on the Bank's operations and material issues as specified in the standards. The Bank has also commissioned Deloitte Touche Tohmatsu Jaiyos Audit Company Limited, an accredited independent assurer, to perform limited assurance on selected topics for this report.

Defining Report Content (GRI 102-46)

The content of this report was determined based on the Bank's operations along with associated economic, social, and environmental impacts, as well as stakeholders' expectations and interests under 4 key principles of GRI Standards which are: stakeholder inclusiveness, sustainability context, materiality, and completeness. Material sustainability topics are assessed and identified through the following process:

1. Materiality Identification

Sustainability Context Studies and Analysis

Determine material topics by considering both internal and external factors

Internal Factors:

- Corporate strategies
- Business risks and opportunities
- Material topics identified in the previous year

External Factors:

- Important issues for the global banking industry
- Global and banking industry-specific sustainability trends

Stakeholder Engagement

In-depth interviews with the following stakeholders:

- The Bank's senior executives
- External stakeholders and sustainability experts from five following groups:
 1. Customers
 2. Shareholders
 3. Regulators
 4. Educational institutions, independent organizations, and thought leaders
 5. Leading banks

2. Materiality Prioritization

- Perform materiality assessment and prioritization of 14 identified topics from step one based on impact on the business and stakeholder interests.

3. Verification and Continuous Improvement

- Report materiality assessment results to the Management Committee for approval
- Review sustainability reporting process and disclosure regularly
- Enclose readers' survey at the end of the report



MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

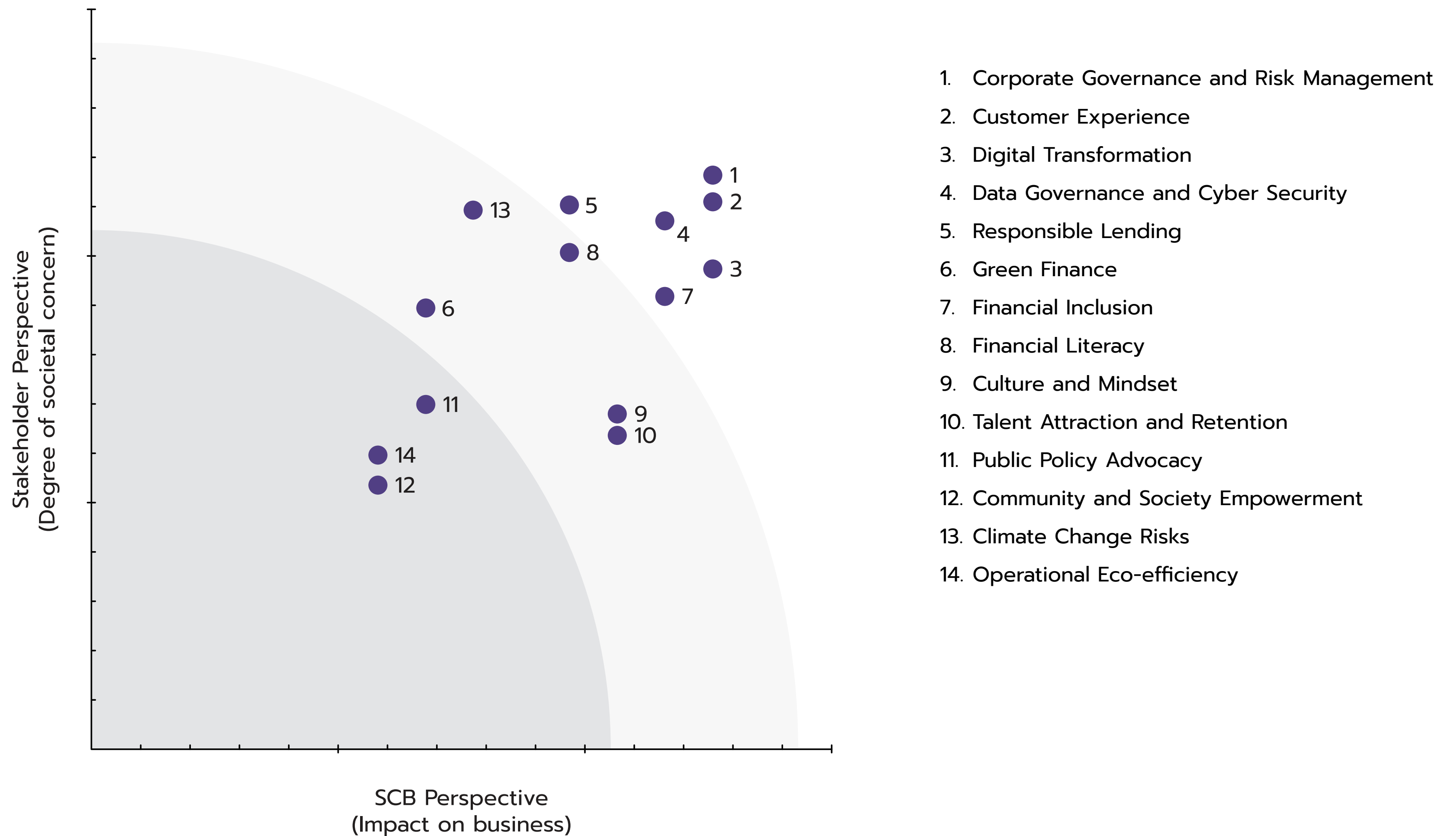
STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

Materiality Matrix (GRI 102-47)





About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

Impact Boundary of Sustainability Topics (GRI 103-1)

Topic	SCB's Material Sustainability Topic	GRI Standards Framework	Impact Boundary				
			Internal	External			
			Employees	Customers	Shareholders	Regulators	Society and Environment
Sustainable Finance	• Green Finance	• Product Portfolio (Financial Services Sector)	X	X	X	-	X
	• Responsible Lending	• Product and Service Labelling • Active Ownership • Product Portfolio	X	X	X	X	X
	• Financial Inclusion	• -	X	X	-	-	X
	• Financial Literacy	• Product and Service Labelling	X	X	-	X	X
	• Customer Experience	• Marketing and Product Labelling	X	X	-	X	-
	• Digital Transformation	• -	X	X	X	X	X
Creating Positive Impact	• Talent Attraction and Retention	• Employment • Training and Education • Occupational Health and Safety • Labor Relation Management • Freedom of Association and Collective Bargaining	X	-	-	-	X
	• Community and Society Empowerment	• Local Communities	X	-	-	-	X
Better Environment Future	• Climate Change Risks	• -	X	X	-	-	X
	• Operational Eco-efficiency	• Energy • Water • Greenhouse Gas Emission • Waste	X	-	-	-	X
Strengthened Foundation	• Culture and Mindset • Talent Attraction and Retention	• Employment • Occupational Health and Safety • Labor Relation Management • Freedom of Association and Collective Bargaining	X	-	-	-	X
	• Corporate Governance and Risk Management	• Anti-corruption	X	X	X	X	X
	• Data Governance and Data Security	• Customer Data Security	X	X	X	X	X
	• Public Policy Advocacy	• Public Policy	X	-	-	X	X

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS


ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

Stakeholder Engagement and Expectations (GRI 102-40, GRI 102-42, GRI 102-43, GRI 102-44)

The Bank promotes stakeholder engagement throughout the organization by arranging activities and maintaining regular communication with all five groups of stakeholders which are customers, employees, shareholders, society and environment, and regulators. This effort also serves as a two-way communication opportunity for the Bank to understand stakeholders' expectations and seek feedback on the Bank's operations and, vice versa, to communicate its sustainability targets and practices to all stakeholders.



Customers

Type of Engagement	Stakeholders' Key Concerns	SCB's Response
<ul style="list-style-type: none"> Customer relationship-building activity Information sessions on SCB financial products and services Providing financial advice and knowledge to customers through online media, branch network, and other electronic channels Customer satisfaction surveys through telephone, questionnaire, and electronic channels Complaint channels and services through Customer Center, Branch network and SCB Easy app 	<ul style="list-style-type: none"> Organizational agility to digital disruption and technology Product and service quality and variety Customer privacy and cyber security 	<p>Details of the Bank's responses can be found in the chapter(s) below:</p> <ul style="list-style-type: none"> Sustainable Finance Strengthened Foundation



MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020



Employees

Type of Engagement	Stakeholders' Key Concerns	SCB's Response
<ul style="list-style-type: none"> Meetings and online channels for policy and news announcement Employee meetings, seminars and CSR activities Performance evaluation Employee engagement survey Employee development programme Employee recognition programme Employee hotline 	<ul style="list-style-type: none"> Skill and capability development Internal mobility and career advancement Stress management Performance evaluation 	<p>Details of the Bank's responses can be found in the chapter(s) below:</p> <ul style="list-style-type: none"> Creating Positive Impact Strengthened Foundation



Shareholders

Type of Engagement	Stakeholders' Key Concerns	SCB's Response
<ul style="list-style-type: none"> Annual general meeting Extraordinary general meeting 56-1 Report Annual report (Form 56-2) Press release Quarterly financial report Investor meeting/ conference Investor call Equity analyst meeting Global roadshow event 	<ul style="list-style-type: none"> Good governance that incorporates environmental and social consideration Long-term value creation Holistic risk management 	<p>Details of the Bank's responses can be found in the chapter(s) below:</p> <ul style="list-style-type: none"> Strengthened Foundation Sustainable Finance Creating Positive Impact Better Environmental Future



Society and Environment

Type of Engagement	Stakeholders' Key Concerns	SCB's Response
<ul style="list-style-type: none"> Projects and initiatives by SCB and the Siam Commercial Bank Foundation Community and social surveys Community engagement activities 	<ul style="list-style-type: none"> Responsible lending Sustainable finance Climate change risks management Financial accessibility and financial literacy 	<p>Details of the Bank's responses can be found in the chapter(s) below:</p> <ul style="list-style-type: none"> Sustainable Finance Better Environmental Future



Regulators

Type of Engagement	Stakeholders' Key Concerns	SCB's Response
<ul style="list-style-type: none"> Assign Compliance function to serve as the Bank's regulatory liaison Attend meetings and hearings on regulatory policies and guidance from relevant authorities Attend forums on regulatory compliance Prepare and provide support for regulatory audit Seek feedback and guidance on regulatory compliance Offer feedback on regulations through public hearings 	<ul style="list-style-type: none"> Good governance that incorporates environmental and social impact mitigation management Responsible lending Data privacy and cyber security Financial accessibility and financial literacy 	<p>Details of the Bank's responses can be found in the chapter(s) below:</p> <ul style="list-style-type: none"> Sustainable Finance Strengthened Foundation

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020



SOCIAL AND ENVIRONMENT PERFORMANCE DATA



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

Note to Sustainability Performance

Environment

Energy Consumption

Total energy consumption as reported in this Sustainability Report covers electricity consumption, diesel consumption of standby generators, and fire pumps. There are other remaining sources of energy consumption that were not included in this report this year, such as the electricity consumption of the Bank branch network and ATMs. The Bank will continue to revisit the reporting scope every year to continuously improve on the quality and transparency of disclosed information on environmental performance.

Diesel Consumption

The scope of reporting for diesel consumption covers diesel consumption through tests of standby generators and fire pumps installed at the SCB Head Office, SCB Information Center, and SCB buildings at Chaengwattana and Chidlom. Data on diesel purchases were then used instead of actual consumption data, as the two normally do not bear any significant difference. Data on purchased diesel was, in turn, collected from invoices sent by suppliers during the reporting period.

Fuel Consumption from Bank's Vehicles

Data on fuel consumption from the Bank's vehicles covers fuel consumption for vehicles used, managed, and are under the Bank's main operations. Data was collected from fleet cards and invoices submitted by suppliers.

Electricity Consumption

SCB uses electricity in its business operations and supporting activities, including but not limited to lights, business equipment, air conditioners, and other electrical appliances. The scope of reporting for electricity consumption covers the SCB Head Office, SCB Information Center, SCB buildings at Chaengwattana and Chidlom, SCB SC Tower, G Land Tower, Belle Grand Tower, and All Seasons Place*. Data was collected from invoices sent by suppliers such as Metropolitan Electricity Authority and the buildings' lease owners.

Direct GHG Emissions (GHG Scope I)

The scope of reporting for direct GHG emissions (Scope I) covers sources owned or controlled by SCB. This year, that includes purchased diesel and fuel consumption for the Bank's vehicles. The sum of that quantity was then multiplied with the Emission Factor, in reference to the Intergovernmental Panel on Climate Change (IPCC) 2006 and Thailand Greenhouse Gas Management Organization (Public Organization).

Indirect GHG Emissions (GHG Scope II)

Indirect GHG emissions (GHG Scope II) come from activities related to the Bank's business operations that are beyond the direct control of the Bank. Sources of indirect GHG emissions include electric currents used at SCB Head Office, SCB Information Center, SCB buildings at Chaengwattana and Chidlom, SCB SC Tower, G Land Tower, Belle Grand Tower, and All Seasons Place*. GHG emissions were calculated at 0.386 tons of GHG per megawatt-hour (MWh) in 2020, referencing the 2018 Power Development Plan (PDP 2018).

* In 2020, the Bank has no longer leased All Seasons Place.



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS


ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

Water Withdrawal

SCB's water withdrawal consists exclusively of tap water. The scope of reporting for water consumption covers operations at SCB Head Office, SCB Information Center, SCB buildings at Chaengwattana and Chidlom, SCB SC Tower, G Land Tower, Belle Grand Tower, and All Seasons Place*. Data was collected from invoices sent by the Metropolitan Waterworks Authority and the buildings' lease owners.

Waste Management

The amount of waste managed and disposed of is a proportion of waste generated through the activities and operations of SCB. The scope of reporting covers SCB Head Office, SCB Park Plaza East & West, SCB Information Center, SCB buildings at Chaengwattana and Chidlom, SCB SC Tower, G Land Tower, Belle Grand Tower, all branches, and All Seasons Place*. The data reported derives from:

Non-hazardous waste - landfill

Waste managed by municipal authorities, collected from weighing scale and estimation of average the weight of disposed waste per bag which SCB took sampling all over 12 months to measure of food waste and office waste multiplied with the used garbage bags.

Non-hazardous waste – recycle

Waste which was managed by responsible service providers, was collected from weight of waste report sent by the responsible service providers.

Air Travel for Business Purpose

The scope of reporting or air travel for business purpose covers SCB Head Office and all branches. Data on air travel was collected from travel reports and summaries, and invoices sent by ticket agency.

GHG emissions from air travel for business purpose was collected from total air travel for business purpose (kilometers) multiplied with the emission factor, in reference to Thailand Greenhouse Gas Management Organization (Public Organization).

Society

Employee Leave

The Bank uses a human resources management system to record and approve employee leave. Employees are also required to fill in a form to request leave, especially leave due to occupational illness through their line manager. In addition, special request for sick leave beyond quota could be submitted to their line manager. The data reported in this report covers only that SCB's performance.

Training

SCB records employee training through a computerized system. The training is categorized into four types including electronic learning, in-house, virtual classroom, external, and overseas training. The data reported in this report covers only that SCB's performance.

* In 2020, the Bank has no longer leased All Seasons Place.



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

Sustainability Performance Data

Economic Performance

Economic Performance GRI 102-7, GRI 201-1

Performance	Unit	Year			
		2017	2018	2019	2020
Net operating income	Billion THB	136.2	138.2	166.1	144.8
Total assets	Billion THB	3,024	3,187	2,964	3,278
Market capitalization	Billion THB	510	454	415	297
Total operating expense	Million THB	57,650	64,639	70,538	64,330
Borrowings	Million THB	78,538	107,561	77,952	67,235
Net profits	Million THB	43,152	40,068	40,436	27,218
Employee's expenses	Million THB	27,488	29,347	33,281	31,344
Return on Equity (ROE)	%	12.4	10.8	10.4	6.7
Return on Asset (ROA)	%	1.5	1.3	1.3	0.9
Number of oversea office and branch	Country	8	9	9	9
Number of branches in Thailand	Branch	1,153	1,019	958	811



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS


ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

Environmental Performance

Energy consumption within the organization GRI 302-1

Performance	Unit	Year			
		2017	2018	2019	2020
Total energy consumption	MWh	52,246	50,215	45,088	34,358
Electricity purchased	MWh	52,187	50,138	44,978	34,243
Diesel purchased	Litres	5,800	7,600	4,600	11,400

Remark: In 2020, total energy consumed and electricity purchased have significantly decreased because SCB has adopted the Work from Anywhere policy, restricting an access to the office premises in hope to prevent the spread of the COVID-19 pandemic while supporting the SCB New Way of Work.

Greenhouse Gas Emissions GRI 305-1, GRI 305-2

Performance	Unit	Year			
		2017	2018	2019	2020
Total direct greenhouse gas emissions (GHG scope 1)	Tonne CO ₂ e	9,042	10,912	11,081	9,629
Total indirect greenhouse gas emissions (GHG scope 2)	Tonne CO ₂ e	22,023	20,406	17,767	13,218

Remark: 1) The Bank has revised and restated 2017-2019 total direct greenhouse gas emissions data (GHG scope 1) between 2017-2019 to cover fleets and vehicles under SCB operational control.

2) Greenhouse gas emissions have significantly decreased because SCB has adopted the Work from Anywhere policy, restricting an access to the office premises in hope to prevent the spread of the COVID-19 pandemic while supporting the SCB New Way of Work.



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS


ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

Water Withdrawal GRI 303-3

Performance	Unit	Year			
		2017	2018	2019	2020
Total tap water purchased	Million m ³	0.37	0.42	0.35	0.24

Remark: In 2020, the amount of total tap water purchased has significantly decreased because SCB has adopted the Work from Anywhere policy, restricting an access to the office premises in hope to prevent the spread of the COVID-19 pandemic while supporting the SCB New Way of Work.

Waste Disposal GRI 306-2

Performance	Unit	Year			
		2017	2018	2019	2020
Total Non-hazardous waste-landfill	Tonne	5,484	6,099	3,513	2,686
Total Non-hazardous waste-recycle	Tonne	710	642	850	862

Remark: 1) In 2020, total non-hazardous waste-landfill from Head Office and Main Building is 944 tons.
2) In 2020, the amount of total non-hazardous waste-landfill has significantly decreased because SCB has adopted the Work from Anywhere policy, restricting an access to the office premises in hope to prevent the spread of the COVID-19 pandemic while supporting the SCB New Way of Work.



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

Business Travel

Performance	Unit	Year			
		2017	2018	2019	2020
Total business travel by air	km	28,230,326	24,590,432	18,222,197	3,187,614
Greenhouse gas emission from air travel	Tonne CO ₂ e	4,830	4,238	3,099	551
Fuel consumption for business travel by road	kl	3,960	4,811	4,919	4,274
Greenhouse gas emission from road travel	Tonne CO ₂ e	9,026	10,891	11,068	9,598

Remark: In 2020, the total distance of business travel by air and greenhouse gas emission from air travel have significantly decreased because of the spread of the COVID-19 pandemic, restricting international business travel.



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

Social Performance

Total Employees GRI 102-7, GRI 102-8

Performance	Unit	Year							
		2017		2018		2019		2020	
		Male	Female	Male	Female	Male	Female	Male	Female
Total employee	Persons	8,077	19,419	7,879	18,872	7,670	18,283	6,835	17,064
		27,496		26,751		25,953		23,899	
By Contract Type									
Permanent Employee	Persons	7,779	18,765	7,568	18,020	7,388	17,404	6,767	16,815
Contract Employee	Persons	298	654	311	852	283	878	68	249
By Category									
Executive	Persons	53	34	49	34	35	57	51	36
Management	Persons	1,530	1,498	1,571	1,503	1,601	1,558	1,350	1,547
Non-management	Persons	6,494	17,887	6,259	17,335	6,013	16,690	5,434	15,481
Management in revenue generating function	Persons	1,033	873	1,074	911	1,013	906	851	921
Employees in STEM-related position	Persons	-	-	-	-	940	758	1,096	867
Percentage of employees in STEM-related position	Percentage	-	-	-	-	55.4%	44.6%	55.8%	44.2%
By Age									
X ≤ 30	Persons	1,636	8,306	1,349	6,883	1,199	5,611	1,025	4,233
30 < X ≤ 40	Persons	2,616	7,528	2,628	8,083	2,503	8,351	2,296	8,208
40 < X ≤ 50	Persons	2,009	2,915	1,939	3,105	1,930	3,323	1,883	3,573
50 < X ≤ 60	Persons	1,790	662	1,929	793	2,004	991	1,621	1,047
X > 60	Persons	26	8	34	8	21	5	10	3

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

Performance	Unit	Year							
		2017		2018		2019		2020	
		Male	Female	Male	Female	Male	Female	Male	Female
By nationality									
Thai	Persons	7,717	18,093	7,590	17,890	7,423	17,446	6,635	16,324
China	Persons	5	2	4	1	5	2	4	2
India	Persons	4	0	6	0	5	1	5	1
USA	Persons	2	1	2	1	4	1	3	1
Singapore	Persons	2	1	3	1	4	1	3	0
Other	Persons	8	2	7	2	8	2	6	2
Not identified	Persons	339	1,320	270	974	221	830	913	179
By nationality against category									
Thai									
Executive	Persons	47	33	54	34	55	33	44	33
Management	Persons	1,440	1,332	1,495	1,429	1,535	1,490	1,305	1,484
Non-management	Persons	6,230	16,728	6,041	16,427	5,833	15,923	5,286	14,807
China									
Management	Persons	2	0	2	0	2	1	0	2
Non-management	Persons	3	2	2	1	3	1	4	0
India									
Executive	Persons	1	0	1	0	1	0	1	0
Management	Persons	2	0	4	0	4	0	4	0
Non-management	Persons	0	1	0	1	0	1	0	1



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS


ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

Performance	Unit	Year							
		2017		2018		2019		2020	
		Male	Female	Male	Female	Male	Female	Male	Female
USA									
Executive	Persons	1	0	2	0	3	0	2	0
Management	Persons	0	1	0	1	1	1	1	1
Non-management	Persons	1	0	0	0	0	0	0	0
Singapore									
Executive	Persons	1	0	1	0	1	0	0	0
Management	Persons	1	1	2	1	3	1	3	0
Other									
Executive	Persons	3	0	3	0	3	0	1	0
Management	Persons	3	0	3	0	3	0	3	0
Non-management	Persons	2	2	1	2	2	2	2	2
Not identified									
Executive	Persons	0	1	3	3	3	3	3	3
Management	Persons	47	67	48	66	44	64	34	60
Non-management	Persons	292	1,252	219	905	174	763	142	671

Remark: "Not Identified" refers to employees who choose not to specify their nationality as protected by the Personal Data Protection Act 2562 (2019)



New Employees GRI 401-1

Performance	Unit	Year							
		2017		2018		2019		2020	
		Male	Female	Male	Female	Male	Female	Male	Female
Total new employee hires	Persons	783	1,828	783	1,828	632	1,523	310	352
		5,465		2,611		2,155		662	
Rate of new employee hire	%	9.80	9.59	10.67	11.60	8.19	8.28	4.33	2.02
		9.65		11.33		8.26		2.69	
By Age									
X ≤ 30	Persons	758	3,446	349	1,108	395	1,044	194	203
30 < X ≤ 40	Persons	353	643	328	591	201	399	96	125
40 < X ≤ 50	Persons	89	127	76	116	29	69	20	23
50 < X ≤ 60	Persons	25	21	20	9	4	11	0	1
X > 60	Persons	1	2	10	4	3	0	0	0
By Category									
Executive	Persons	-	-	3	2	4	1	3	2
		-		5		5		5	
	Rate			5.53%	5.38%	6.09%	2.66%	5.04%	5.51%
		-		5.47%		4.84%		5.21%	
Management	Persons	-	-	159	183	93	84	53	28
		-		342		177		81	
	Rate			10.19%	12.28%	5.76%	5.34%	3.58%	1.75%
		-		11.21%		5.55%		2.63%	

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020



MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

Performance	Unit	Year							
		2017		2018		2019		2020	
		Male	Female	Male	Female	Male	Female	Male	Female
Non-management	Persons	-	-	621	1,643	535	1,438	254	322
		-		2,264		1,973		576	
	Rate			9.74%	9.37%	8.87%	8.57%	4.52%	2.04%
		-		9.47%		8.65%		2.69%	
Number of internal positions filled									
Number of internal positions filled	Position	-	-	-	-	572	1,229	338	908
		4,445		2,897		1,801		1,246	
	Percentage (against positions opened)	-		75%		45.5%		65%	
By Age									
X ≤ 30	Persons	-	-	-	-	102	450	66	331
30 < X ≤ 40	Persons	-	-	-	-	177	522	124	416
40 < X ≤ 50	Persons	-	-	-	-	132	214	74	121
50 < X ≤ 60	Persons	-	-	-	-	161	43	74	40
X > 60	Persons	-	-	-	-	0	0	0	0
By Category									
Executive	Persons	-	-	-	-	4	3	2	5
Management	Persons	-	-	-	-	126	122	78	72
Non-management	Persons	-	-	-	-	442	1,104	258	831



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

Employees Turnover GRI 401-1

Performance	Unit	Year							
		2017		2018		2019		2020	
		Male	Female	Male	Female	Male	Female	Male	Female
Total employee turnover	Persons	753	2,025	978	2,378	836	2,157	1,054	1,471
		2,777		3,354		2,993		2,525	
Employee turnover rate	%	9.72	11.20	12.25	12.46	10.84	11.73	14.72	8.43
		10.75		12.40		11.47		10.26	
By Type									
Employee voluntary turnover	Persons	567	1,892	800	2,216	647	1,969	823	1,180
		2,459		3,016		2,616		2,003	
Employee voluntary turnover rate	%	7.32	10.47	10.02	11.62	8.39	10.71	11.50	6.76
		9.52		11.15		10.02		8.14	
Employee involuntary turnover	Persons	186	132	178	160	189	188	231	291
		318		338		377		522	
Employee involuntary turnover rate	Persons	2.40	0.73	2.23	0.84	2.45	1.02	3.23	1.67
		1.23		1.25		1.44		2.12	
By Age Group									
X ≤ 30	Persons	319	1,423	387	1,432	317	1,226	180	657
30 < X ≤ 40	Persons	222	487	334	729	268	706	189	507
40 < X ≤ 50	Persons	76	77	101	154	87	156	73	108
50 < X ≤ 60	Persons	50	19	68	30	52	37	549	185
X > 60	Persons	86	19	88	33	112	32	63	14

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS


ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

Performance	Unit	Year							
		2017		2018		2019		2020	
		Male	Female	Male	Female	Male	Female	Male	Female
By Category									
Executive	Persons	-	-	11	8	9	5	20	2
		-		19		14		22	
	Rate	-	-	20.28	21.52	13.70	13.30	33.57	5.51
		-		20.78%		13.56%		22.94%	
Management	Persons	-	-	161	155	155	147	326	137
		-		316		302		463	
	Rate			10.32%	10.40%	9.60%	9.34%	22.02%	8.57%
		-		10.36%		9.47%		15.04%	
Non-management	Persons	-	-	812	2,206	672	2,005	708	1,332
		-		3,018		2,677		2,040	
	Rate			12.74%	12.58%	11.14%	11.95%	12.60%	8.42%
		-		12.62%		11.74%		9.52%	



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

Absenteeism GRI 403-2

Performance	Unit	Year			
		2017	2018	2019	2020
Total absenteeism days (including sickness and injuries leave)	Days	54,701	58,967	55,340	42,091
Absenteeism rate (including sickness and injuries leave)	%	0.81	0.90	0.87	0.72

Occupational Health and Safety GRI 403-9, GRI 403-10

Performance	Unit	Year			
		2017	2018	2019	2020
Rate of fatalities as a result of work-related injury	Cases per million hours worked	-	0	0	0
Rate of recordable work-related injuries	Cases per million hours worked	-	0.32	0.23	0.23
Recordable work-related ill health	Cases	-	0	0	0



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

Training & Development GRI 404-1

Performance	Unit	Year			
		2017	2018	2019	2020
Total cost on employee training	Baht Million	526	585	284	127
Average amount spent per FTE on training and development.	Baht/ FTE	19,132	21,868	10,949	5,314
Average hours of training	Hour/ Employee	62	71	68	49
By Gender					
Female	Hour/ Employee	67	75	75	54
Male	Hour/ Employee	48	61	51	37
By Category					
Executive	Persons	41	100	15	14
Management	Persons	52	70	46	34
Non-management	Persons	74	71	71	52
By Training Type					
Mandatory	Hour/ Employee	-	-	149,122	193,819
Non-mandatory	Hour/ Employee	-	-	1,607,576	721,654
Additional Learning	Hour/ Employee	-	-	15,430	263,845
Human Capital Return on Investment					
Human Capital Return on Investment	-	3.86	3.50	3.87	3.84
Organizational Health Index					
Organizational Health Index Result	Percentage	85	85	83	83
Survey respondents	Percentage	93	98	99	99
Hiring Cost					
Average Hiring Cost	Baht/ Employee	7,641	14,331	10,073	18,045



GRI CONTENT INDEX



About
This Report



Social and Environment
Performance Data



GRI Content
Index



Assurance
Statement



Contact Us

GENERAL DISCLOSURES

GRI Standards	Disclosure	Sustainability Report Page	Reason for Omission	External Verification	Contribution to SDGs Goals
GRI 101: Foundation	Reporting principles	140-145			
	Using the GRI standards for sustainability reporting	140			
	Making claims related to the use of the GRI Standards	140			
General Disclosures					
GRI 102: Organization profile					
102-1	Name of the organization	8			
102-2	Activities, brands, products, and services	8-10			
102-3	Location of headquarters	8			
102-4	Location of operations	168			
102-5	Ownership and legal form	8			
102-6	Markets served	8			
102-7	Scale of the organization	8, 10			
102-8	Information on employees and other workers	152-154			SDG 8
102-9	Supply chain	31-40, 123-124			
102-10	Significant changes to the organization and its supply chain	92-93			
102-11	Precautionary Principle or approach	82-85, 113-121			
102-12	External initiatives	18, 49			
GRI 102: Strategy					
102-14	Statement from senior decision-maker	5-7			
102-15	Key impacts, risks and opportunities	5-7			

MESSAGE FROM
THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY
KEY MILESTONES

2020
OVERVIEW

WAY FORWARD FOR
THE BETTER FUTURE

COMMITMENTS TOWARDS
A SUSTAINABLE FUTURE

SUSTAINABLE
FINANCE

CREATING
SOCIAL IMPACT

BETTER
ENVIRONMENTAL
FUTURE

STRENGTHENED
FOUNDATION

FACTBOOK

**SCB...WAYS TO
SUSTAINABLE
TOGETHER**

SUSTAINABILITY
REPORT 2020



MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

GRI Standards	Disclosure	Sustainability Report Page	Reason for Omission	External Verification	Contribution to SDGs Goals
GRI 102: Ethics and integrity					
102-16	Values, principles, standards, and norms of behavior	122-128			SDG 16
102-17	Mechanisms for advice and concerns about ethics	123			
GRI 102: Governance					
102-18	Governance structure	111			
102-19	Delegating authority	29, 83, 111, 114, 132			
102-20	Executive-level responsibility for economic, environmental, and social topics	29, 31, 83			
102-21	Consulting stakeholders on economic, environmental, and social topics	143-145			
102-22	Composition of the highest governance body and its committees	112			
102-23	Chair of the highest governance body	5			
102-24	Nominating and selecting the highest governance body	112			
102-26	Role of highest governance body in setting purpose, values, and strategy	27-29			
102-28	Evaluating the highest governance body's performance	112			
102-29	Identifying and managing economic, environmental, and social impacts	70-85			
102-30	Effectiveness of risk management processes	39, 82-85, 113-121			
102-31	Review of economic, environmental, and social topics	29			
102-32	Highest governance body's role in sustainability reporting	29, 140			



MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

GRI Standards	Disclosure	Sustainability Report Page	Reason for Omission	External Verification	Contribution to SDGs Goals
GRI 102: Stakeholder engagement					
102-40	List of stakeholder groups	143-145			
102-41	Collective bargaining agreements	105			SDG 8
102-42	Identifying and selecting stakeholders	140-141			
102-43	Approach to stakeholder engagement	143-145			
102-44	Key topics and concerns raised	143-145			
GRI 102: Reporting practice					
102-45	Entities included in the consolidated financial statements	10			
102-46	Defining report content and topic Boundaries	140-142			
102-47	List of material topics	141			
102-48	Restatements of information	149			
102-49	Changes in reporting	149			
102-50	Reporting period	140			
102-51	Date of most recent report	140			
102-52	Reporting cycle	140			
102-53	Contact point for questions regarding the report	168			
102-54	Claims of reporting in accordance with the GRI Standards	140			
102-55	GRI content index	152-161			



TOPIC-SPECIFIC DISCLOSURES

GRI Standards	Disclosure	Sustainability Report Page	Reasons for Omission	External Verification	Contribution to SDGs
Data Governance and Cyber Security					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	129			
103-2	The management approach and its components	129			
103-3	Evaluation of the management approach	129			
GRI 418: Customer Privacy 2016					
418-1	Substantiated complaints concerning breaches of customers privacy and losses of customer data	133			SDG 16
Customer Experience					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	20-25			
103-2	The management approach and its components	20-25			
103-3	Evaluation of the management approach	25			
Digital Transformation					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	20-25			
103-2	The management approach and its components	20-25			
103-3	Evaluation of the management approach	20-25			
Talent Attraction & Retention					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	96-101			
103-2	The management approach and its components	96-101			
103-3	Evaluation of the management approach	96-101			

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

GRI Standards	Disclosure	Sustainability Report Page	Reasons for Omission	External Verification	Contribution to SDGs
GRI 401: Employment 2016					
401-1	New employee hires and employee turnover	153			SDG 5 and 8
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	106			SDG 8
401-3	Parental leave	106			SDG 5 and 8
GRI 403: Occupational Health and Safety 2018					
403-2	Types of injuries and rates of injury, occupational diseases, lost days and absenteeism, and number of work-related fatalities	109, 159			SDG 3 and 8
403-9	Work-related injuries	105			
GRI 404: Training and Education 2016					
404-1	Average hours of training per year per employee	68, 160		Yes	SDG 4, 5 and 8
404-2	Programs for upgrading employee skills and transition assistance programs	51-69			SDG 4 and 5
404-3	Percentage of employees receiving regular performance and career development reviews	105			SDG 5 and 8
GRI 405: Diversity and Equal Opportunity					
405-01	Diversity of governance body and employees	112, 152			SDG 5 and 8
Human Rights Assessment					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	123			
103-2	The management approach and its components	124			
103-3	Evaluation of the management approach	124			



MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

GRI Standards	Disclosure	Sustainability Report Page	Reasons for Omission	External Verification	Contribution to SDGs
GRI 412: Human Rights Assessment 2016					
412-1	Operations that have been subject to human rights reviews and impact assessment	124			
Culture & Mindset					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	101			
103-2	The management approach and its components	101			
103-3	Evaluation of the management approach	102			
Corporate Governance and Risk Management					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	111-121			
103-2	The management approach and its components	111-121			
103-3	Evaluation of the management approach	111-121			
GRI 205: Anti-corruption 2016					
205-2	Communication and training about anti-corruption policies and procedures	125			SDG 16
205-3	Confirmed incidents of corruption and actions taken	125			
Responsible Lending					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	31			
103-2	The management approach and its components	39			
103-3	Evaluation of the management approach	39			
GRI 201: Economic Performance 2016					
201-2	Financial implications and other risks and opportunities due to climate change	15, 33, 35, 37			



MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

GRI Standards	Disclosure	Sustainability Report Page	Reasons for Omission	External Verification	Contribution to SDGs
Climate Change Risk & Opportunity					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	82-85			
103-2	The management approach and its components	82-85			
103-3	Evaluation of the management approach	82-85			
GRI 201: Economic Performance					
201-2	Financial implications and other risks and opportunities due to climate change	15, 33, 35, 37			
Financial Empowerment					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	41			
103-2	The management approach and its components	42			
103-3	Evaluation of the management approach	43-47			
GRI 201: Economic Performance					
201-1	Direct economic value generated and distributed	43-45		Yes	SDG 5, 8 and 9
GRI Sector Disclosures: Financial Sector					
G4-FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	45		Yes	SDG 1, 8, 9 and 10
G4-FS13	Access points in low-populated or economically disadvantaged areas	43, 46			SDG 1, 8 and 10
G4-FS14	Initiatives to improve access to financial services for disadvantaged people	47			SDG 1, 8 and 10



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

GRI Standards	Disclosure	Sustainability Report Page	Reasons for Omission	External Verification	Contribution to SDGs
Financial Literacy					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	48			
103-2	The management approach and its components	48-50			
103-3	Evaluation of the management approach	48-50			
GRI Sector Disclosures: Financial Sector					
G4-FS14	Initiatives to improve access to financial services for disadvantaged people	48-50			SDG 1, 8 and 10
G4-FS16	Initiatives to enhance financial literacy by type of beneficiary	48-50			
Operational Eco-Efficiency					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	86			
103-2	The management approach and its components	87			
103-3	Evaluation of the management approach	87-94			
GRI 302: Energy 2016					
302-1	Energy consumption within the organization	88, 94, 146, 149		Yes	SDG 8 and 13
302-3	Energy intensity	88, 94, 149			SDG 8 and 13
302-4	Reduction of energy consumption	15, 88			SDG 8 and 13
GRI 303: Water and Effluents 2018					
303-3	Water withdrawal	90, 94, 147, 150		Yes	



MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

GRI Standards	Disclosure	Sustainability Report Page	Reasons for Omission	External Verification	Contribution to SDGs
GRI 305: Emissions 2016					
305-1	Direct (Scope 1) GHG emissions	90, 94, 146, 149		Yes	SDG 8 and 13
305-2	Energy indirect (Scope 2) GHG emissions	90, 94, 146, 149		Yes	SDG 8 and 13
305-5	Reduction of GHG emissions	15, 90, 149			SDG 8 and 13
GRI 306: Effluents and Waste 2016					
306-2	Waste by type and disposal method	89, 94, 147, 150		Yes*	
GRI 308: Supplier Environmental Assessment					
308-1	Percentage of new suppliers that were screened using environmental criteria	93			
308-2	Number of suppliers assessed for environmental impacts.	93			
Empowering Community & Society					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	70			
103-2	The management approach and its components	70-81			
103-3	Evaluation of the management approach	70-81			
GRI 203: Indirect Economic Impacts 2016					
203-1	Infrastructure investments and services supported	71			
203-2	Significant indirect economic impacts	71			SDG 1, 3, 4, 6 and 8

*Remark: only at HQ and main buildings



MESSAGE FROM THE BOARD OF DIRECTORS

ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE

CREATING SOCIAL IMPACT

BETTER ENVIRONMENTAL FUTURE

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020

GRI Standards	Disclosure	Sustainability Report Page	Reasons for Omission	External Verification	Contribution to SDGs
Green Finance					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	31			
103-2	The management approach and its components	31-40			
103-3	Evaluation of the management approach	31-40			
GRI Sector Disclosures: Financial Sector					
G4-FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	35, 37			SDG 1, 3,4, 8, 9 and 10
G4-FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	15, 33, 35, 37			SDG 7, 8, 9, 11, 12 and 13
Public Policy Advocacy					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	39, 135			
103-2	The management approach and its components	39, 135			
103-3	Evaluation of the management approach	39, 135			



ASSURANCE STATEMENT



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS


ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020



[Click here](#)



CONTACT US



About This Report



Social and Environment Performance Data



GRI Content Index



Assurance Statement



Contact Us

MESSAGE FROM THE BOARD OF DIRECTORS


ABOUT SCB

SUSTAINABILITY KEY MILESTONES

2020 OVERVIEW

WAY FORWARD FOR THE BETTER FUTURE

COMMITMENTS TOWARDS A SUSTAINABLE FUTURE

SUSTAINABLE FINANCE 

CREATING SOCIAL IMPACT 

BETTER ENVIRONMENTAL FUTURE 

STRENGTHENED FOUNDATION

FACTBOOK

SCB...WAYS TO SUSTAINABLE TOGETHER

SUSTAINABILITY REPORT 2020



Corporate Sustainability Function

Siam Commercial Bank PLC

Head Office, 9 Ratchadapisek Road, Jatujak, Bangkok 10900

E-mail: sustainability@scb.co.th

www.scb.co.th |      SCB Thailand