



WAY FORWARD FOR THE BETTER FUTURE

MESSAGE FROM THE BOARD OF DIRECTORS


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SUSTAINABILITY REPORT 2020

Building stability of the financial system to strengthen Thailand's economy towards prosperity while uplifting the quality of life of Thai people and maintaining environmental balance.



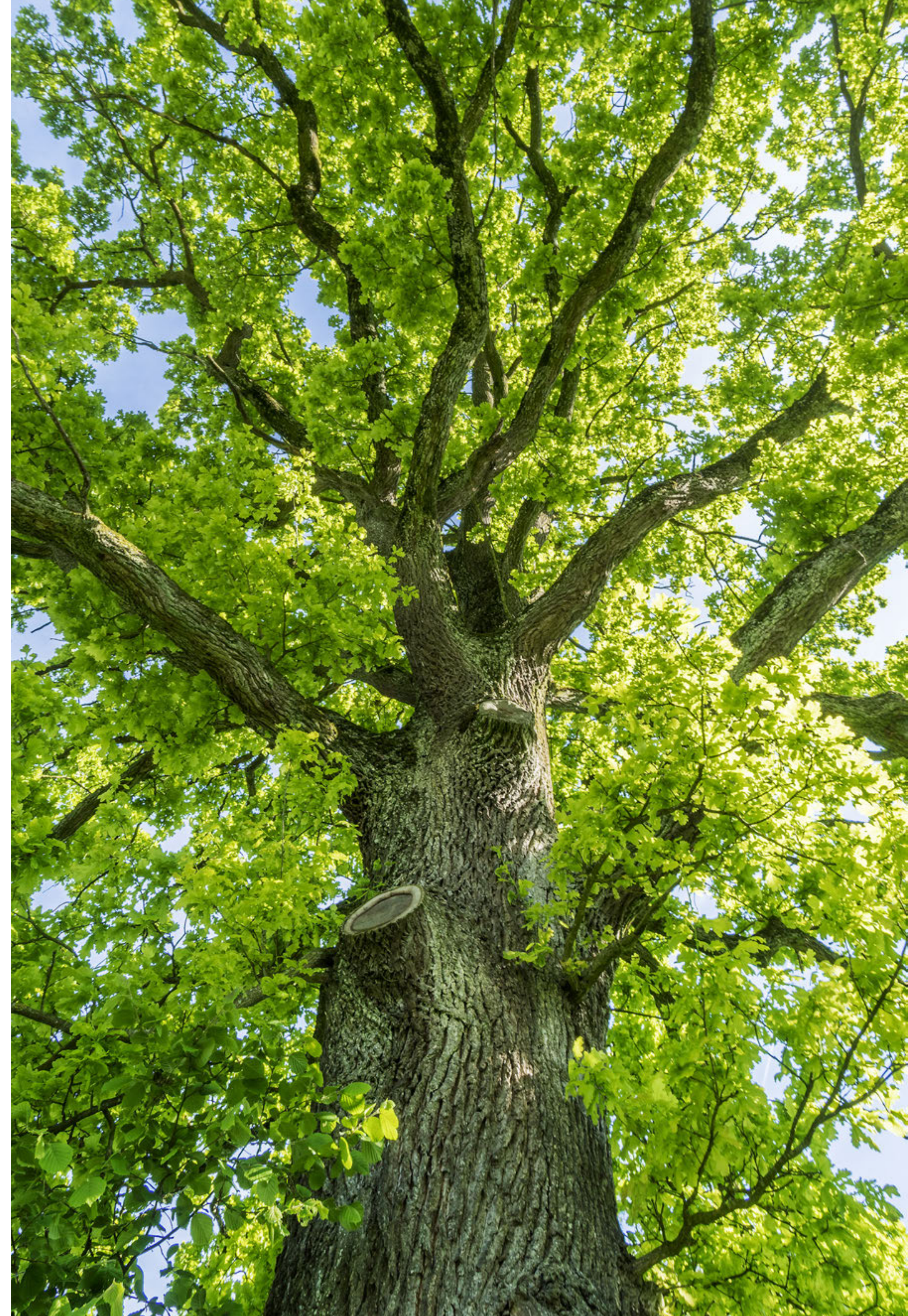
SUSTAINABILITY FRAMEWORK



SUSTAINABILITY GOVERNANCE



OUR INTEGRATED APPROACH





SCB SUSTAINABILITY



Sustainability Framework



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Our Integrated Approach

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Established over a hundred years ago as the first Thai bank, Siam Commercial Bank (SCB) is committed to conducting business responsibly and fairly for the benefit of society and aims to strengthen the financial and banking system of the country while helping drive the economy to stability and prosperity, uplifting the nation's quality of life.

SCB understands that its longevity and stability are a result of dedication from employees, trust from customers, collaboration from partners, and support from stakeholders. These are essential forces that lead to Bank to remained committed to conducting business responsibly and continued to create values for society.

For SCB, sustainability and responsibility to society not only mean delivering satisfactory returns to shareholders, but also harnessing the ability to effectively respond to customer needs, taking care of employees, supporting partners and suppliers while improving the well-being of society and the environment, in the hope to create inclusive growth as well as to help support the United Nations Sustainable Development Goals (SDGs).

Sustainability Policy and Framework

SCB's journey to sustainability is driven by its commitments to strengthening economic stability and creating value for society while conserving the environment. Accordingly, the Bank has established a sustainability mission under an 'Our Presence Contributes to a Better Future for All' concept, centered on

three key pillars: Sustainable Finance, Creating Social Impact, and Better Environmental Future. These components demonstrate that SCB is not only the name of the first Thai bank but also the ways to be sustainable together.



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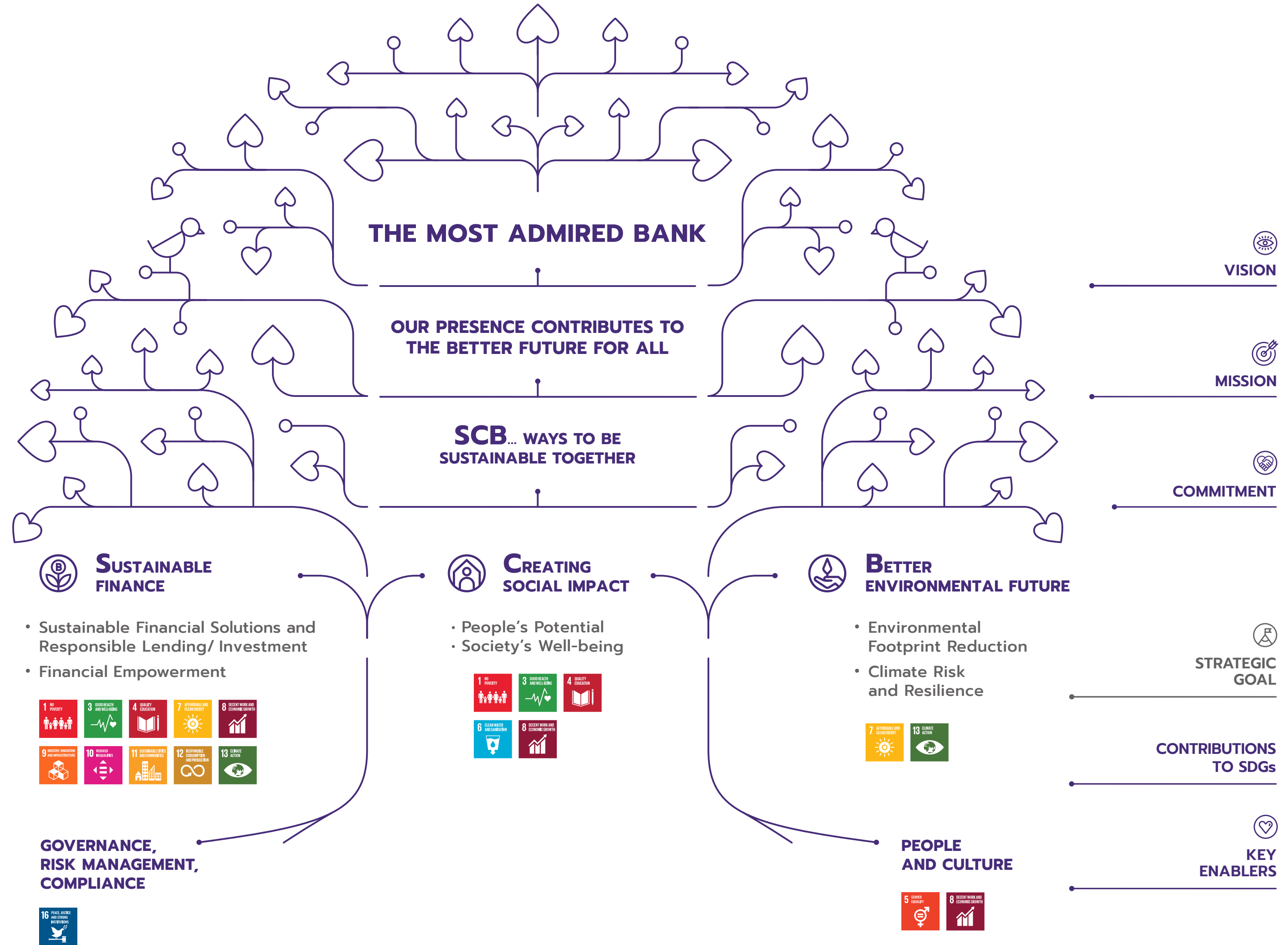
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SCB Sustainability Framework





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Sustainability Governance

To ensure adherence to the Sustainability Policy and framework with systematic deployment, the Bank has specified sustainability governance structure tasked with roles and responsibilities from the Board to business units in order to embed sustainability thinking as part of SCB culture and work process.

Sustainability Governance Structure



Integrated Approach

To promote and support bank-wide implementation adhering to Sustainability Policy while integrating sustainability concepts and practices into its business operations, the Bank has laid out the following '5C' approach:



Compliance:

Conducting business and performing assigned duties in compliance with guidelines specified in the Bank's code of conduct, regulations, and procedures, and notices, as well as laws and guidelines, specifically those enacted to regulate the conduct of financial institutions or those aligned with global practices.



Capability Development:

Organizing training and learning in different forms to build awareness and communicate the importance of conducting business responsibly among employees. SCB hopes to uplift its employees' knowledge, understanding, and capability in order to support the Bank sustainability while adhering to global practices.



Communications:

Monitoring and reporting progress to executives and relevant committees while communicating to employees and the general public the policies, targets, approaches, initiatives, and performance as specified in the sustainability policy.



Customer and Stakeholder Engagement:

Building meaningful engagement with customers and relevant stakeholders through developing processes, products, services, and other activities to meet the needs of customers and create value for stakeholders while continuously improving the Bank's operations.



Collaborative Partnership and Public Policy:

Initiating partnerships in order to develop an inclusive and sustainable financial ecosystem and supporting public policy implementation for economic, social, and governance issues impacting the finance and banking industry.