

# 2021 Performance Highlights



## Financial

Total Net Operating Income

**฿ 150.3** Billion Baht

Net Profit

**฿ 35,559** Million Baht

Earnings per Share

**฿ 10.47** Baht

Return on Equity

**8.4**

Return on Asset

**1.1**



## Customer

Individual Customer

**16.9M** Persons

Digital Users on all Platforms

**20M+** Users

Net Promoter Score: NPS

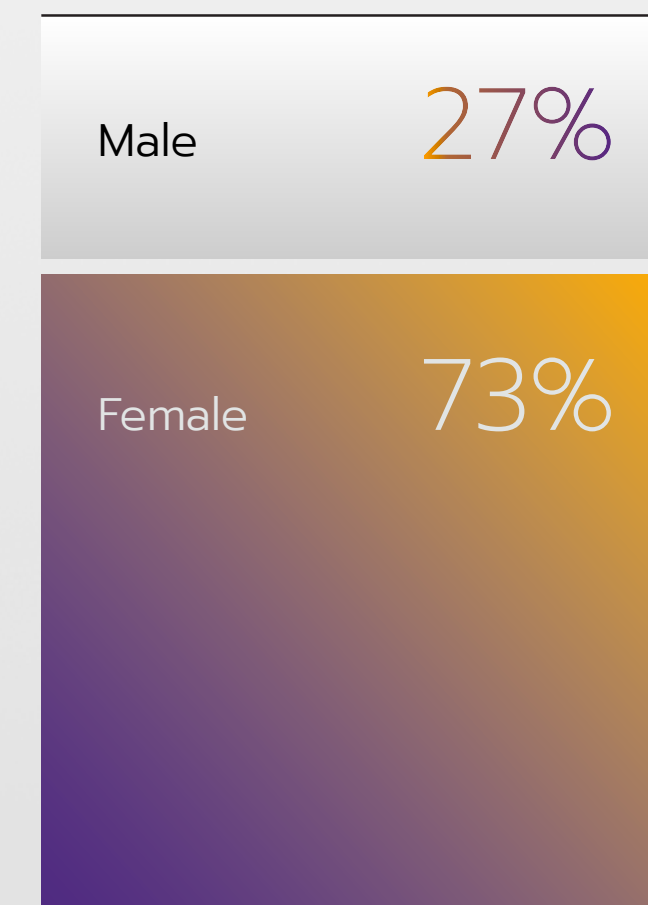
**75/100**



## Employee

Total Number of Employee

**22,051** Persons



Proportion of Female in Management Position

**56%**

Average Training Hour

**45** per person

Human Capital Return on Investment

**4.25**



Society



Spending on CSR Activities

456 Million Baht



Total Hour of Employee Volunteer

44,700 Hours



Environment



Reduction in Greenhouse Gas Emissions Scope 1 and Scope 2

69% and 37% TgCO2eq (against 2019 baseline)



Reduction in Energy Consumption

35% (against 2019 baseline)



Reduction in Water Consumption

54% (against 2019 baseline)



Reduction in Non-hazardous Waste

40% (against 2019 baseline)



Spending on CSR Activities

Commercial Initiatives

1%

Charitable Donations

13%

Community Investments

86%

Sustainability Framework

Sustainability Target and SDGs Contributions

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Member of  
**Dow Jones Sustainability Indices**  
Powered by the S&P Global CSA

Selected as a member of Dow Jones Sustainability Indices (DJSI) for the World Index and the Emerging Markets Index in the Bank sector for the 4<sup>th</sup> consecutive year

**Sustainability Award**  
Silver Class 2022

**S&P Global**

SCB also received Sustainability Award 2021, Silver Class for 2 consecutive years

From S&P Global



FTSE4Good

FTSE4Good Emerging Index  
Selected a member of FTSE4Good Index Series in the FTSE4Good Emerging Index

By FTSE Russell



Rated "AA" on Environmental, Social, and Governance (ESG) Performance in the Banking Category

By MSCI



Rated "B" on Climate Change Management Assessment

By CDP



Listed in the Thailand Sustainability Investment (THSI) with SET Awards 2021, Sustainability Excellence, Highly Commended recognition

From Stock Exchange of Thailand



Awarded Financial Leadership in Sustaining Communities (Bank) in the Asia-Pacific region category at Global Finance Magazine's Sustainable Finance Awards 2021

From Global Finance magazine



Asia's Best Sustainability Report (Stand-alone) Award

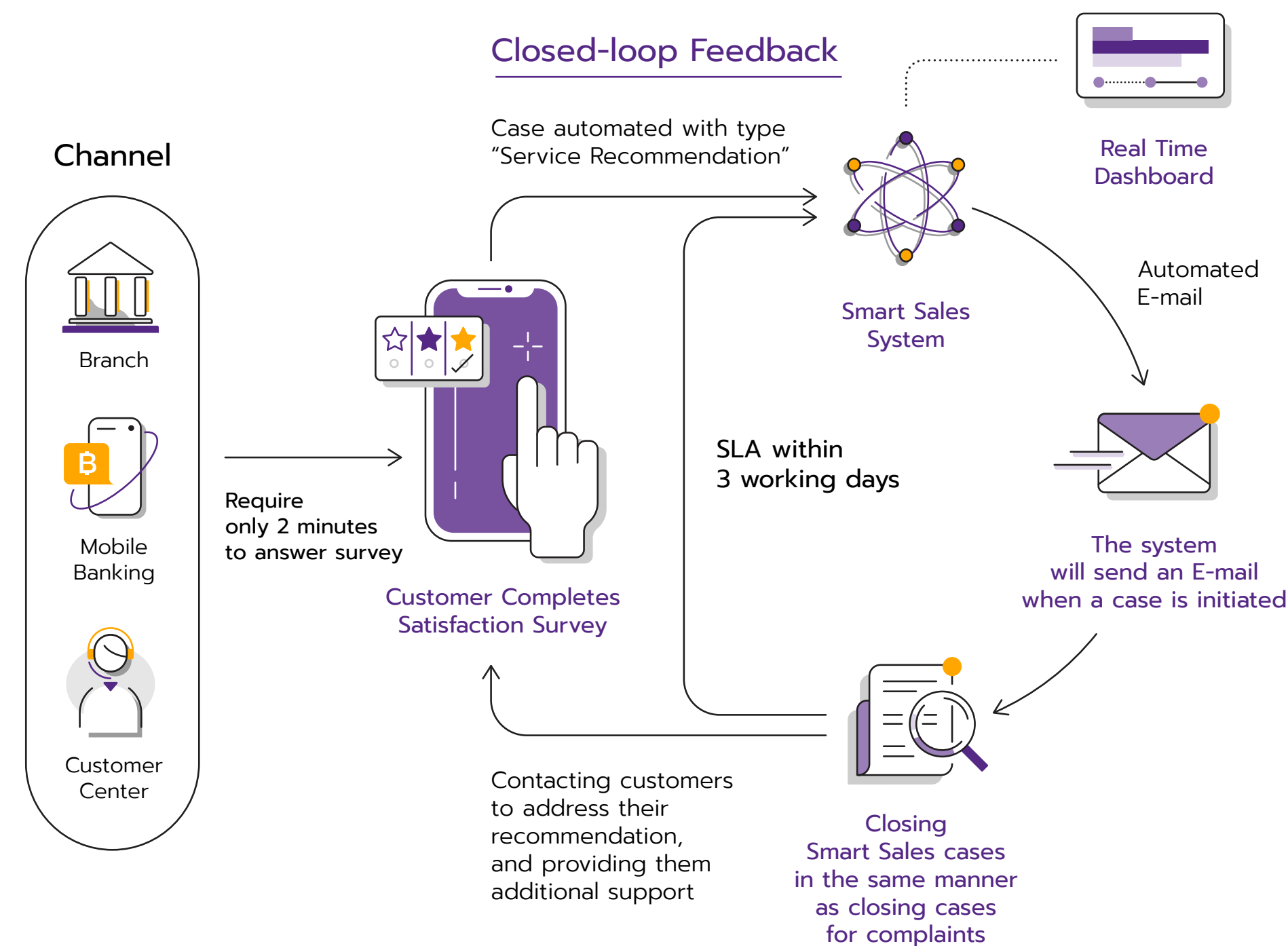
From CSRWorks International Pte Ltd

## Customer Satisfaction

Driven by the inspiration to become a Customer Centric Organization, the Bank continues to innovate and offer financial solutions that seek to address customers' needs, while also conducting daily customer satisfaction survey. The feedbacks and recommendations from the customers are important in enabling the Bank to improve speed and efficiency of its internal processes and services. This also allows the Bank to uplift its personnel to better serve customers, as well as innovate new products that accommodate customers' needs and lifestyles, for the purpose of continuously enhancing customers' experience.

The Bank adopts Closed Loop Feedback System and Hot Alert which provide convenience for customers in commenting and recommending the Bank's services. At the same time, this allows the Bank to follow and respond to the customers' feedbacks effectively and instantly within the established service regulation (Service Level Agreement: SLA).

SCB uses Net Promoter Score or NPS in measuring customers satisfaction and engagement through three channels, including mobile banking, branch network, and customer service. In 2021, the customers satisfaction survey results are at an acceptable level as it is higher than that of 2020 and meet the specified target.



Customers Satisfaction	2019	2020	2021	2021 Target
NPS Target	74	74	75	76
Satisfaction Score	74	74	75	
Data Coverage	100	100	100	