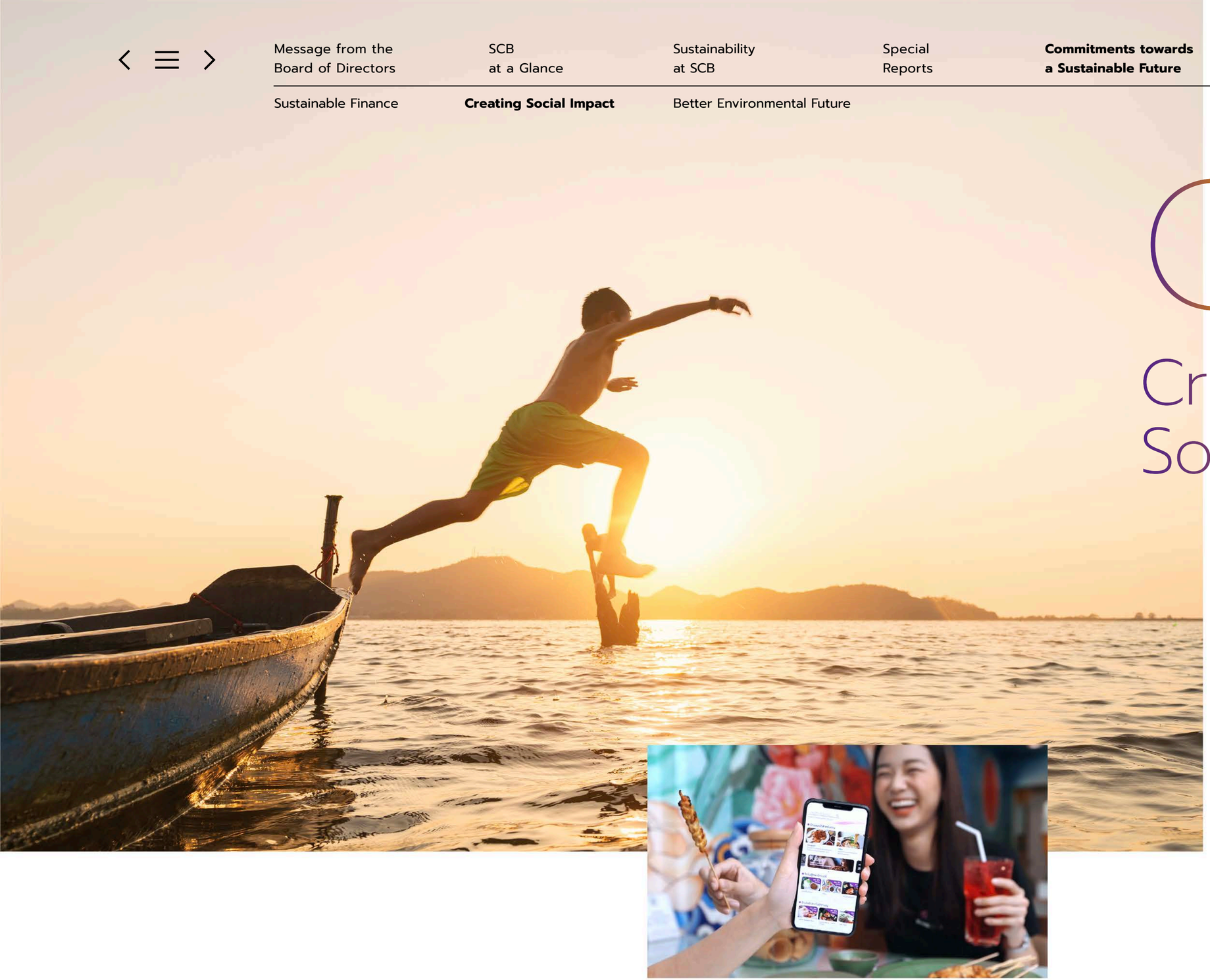


C

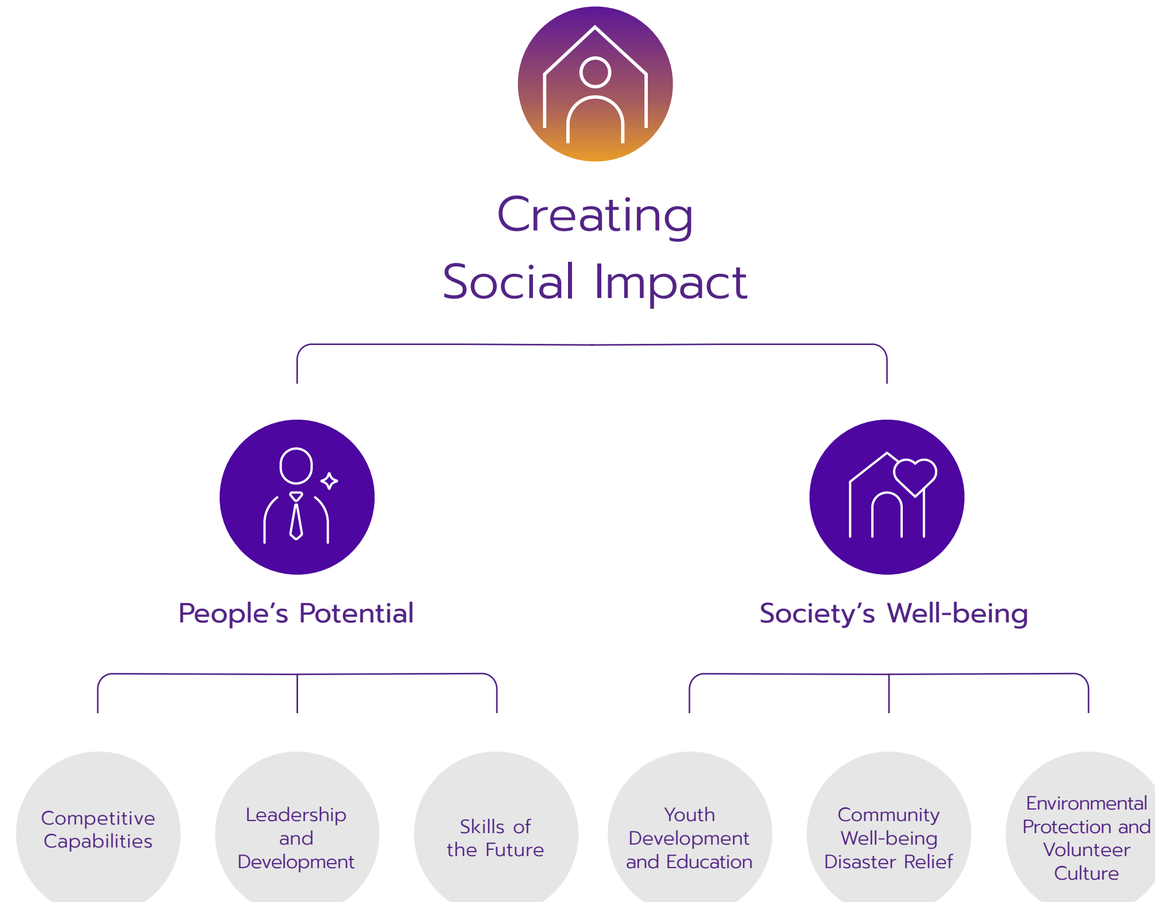
Creating Social Impact

Creating Social Impact

Quality citizens and society are key mechanisms in driving economic growth and sustainable development. Fostering capabilities and skills that correspond to ever-changing market' needs, improving the education system, and enabling Thai citizens to develop self-reliance and agility, therefore, remain fundamental issues which require collaborative efforts from all sectors. The purpose is to align business and social development with sustainability development approach, which emphasizes acceleration of inclusive growth and reduction of inequality without leaving anyone behind.

Our Commitments

Believing in people's potential to create and pass on positive social impact, SCB is committed to fostering skills of the future, from essential basic skills for everyday life to necessary skills in managing challenges and handling a rapidly changing environment, in conjunction with society's well-being advocacy. This is to become a learning organization, building digital community to self-reliance community.



2023/ 2025 Target

- Increase the share of SCB employees with STEM capability.
- Provide learning on digital and career/ business essential skills to 1 million people by 2025.
- Build engagement and provide social benefit to 1 million people through corporate social responsibility programs.

2021 Performance

- 11% of SCB current workforce has STEM capabilities
- Helped more than 300,000 Thais access training to develop digital skills and and skills of the future
- Over 670,000 youths and people from different communities participated and received benefits from the Bank's corporate social responsibility activities

Key Performance/ Initiatives in 2021

01

Continue to Grow and Deliver Value with 'Lean' Methodology

Since 2019, SCB has been adopting agile and lean work methodologies under the DMAIC framework to increase flexibility of the work process, terminate repetitive procedures, and encourage internal and cross-team collaboration. This allows the Bank to respond to customer needs in a quick manner, resulting in greater outcomes through increased productivity.

In addition, the Bank continues to support and organize learnings on a Lean methodology for more than 10,000 employees in order to embed Lean principles in their everyday work and to create continuous improvement in work process. The learning can be categorized into the following levels including:

Level		Participant
Foundation	Basic understanding on Lean principles and its application	11,369
White Belt	Knowledge readiness for application in every tasks and operations	599
Yellow Belt	Knowledge readiness and application for process improvement	79
Green Belt	Knowledge readiness and application for process improvement which generated more than 500,000 THB of financial benefits per project	74
Black Belt	Knowledge readiness and application for process improvement which generated more than 1,000,000 THB of financial benefits per project	40

Define Problems and set target

Measure the problems

Analyze root-cause

Improve and develop new process

Control and measure performance within satisfactory level

Case study: Lean Out Loud (LOL)

Since 2020, the Bank has 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, representatives from participating units attend an intensive Lean Principles workshop, select internal processes that need to be improved as a case study, and apply the concepts in their everyday work.

from 2020 to 2021

184
employees
participated
in the program

49
processes
developed
and improved

42
THB millions
of cost
reduced

184
Leaners

28
Lean coaches

22
Lean facilitators

02

Career Mobility Program

Career Mobility Program is part of the Bank's strategic human resources management approach to allocating manpower proportionate to the work, while uplifting employees' capabilities to learn and grow with the Bank. Accordingly, preparing employee's readiness through Career Mobility Program is crucial in re-skilling both soft skills and technical skills for employees in preparation for future business change and disruption, while assuring their career growth.

In 2021, the Bank initiated Career Mobility Program by adopting 70:20:10 model and blended-learning tools, such as workshop, assignments, gamification, and videos. Periodic reviews and assessments are assigned to ensure employees' ability to learn and foster their self-development to reach full potential.

Development Process

Build Mindset | Mobility Program | Job Assignment

Development Tools

70 % On-the-Job Learning

20 % Learning Through Others

10 % Formal Learning

Contents

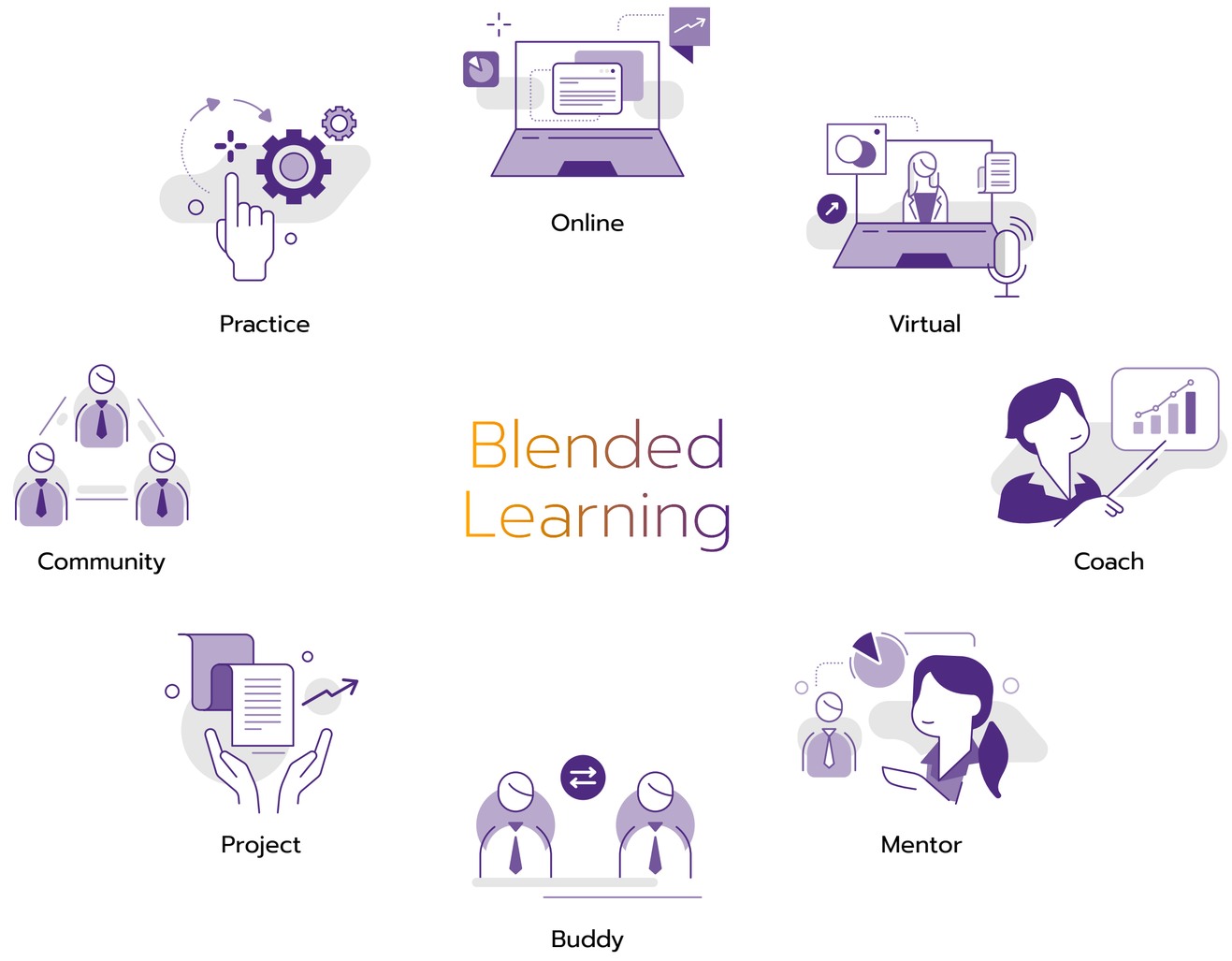
Products | System | Process | Skill

03

Leadership Development and Learning Organization

The Bank continues to foster leadership skills and human intelligence for current and future workforce in order to groom leaders of the future who can lead high-performance teams, steer organizations to its goals, adapt to rapid change, and create shared-value to organization and society.

To achieve its goals in developing both leadership skills and human intelligence described above, under the Work From Anywhere arrangement in full effect, the Bank continued throughout 2021 to promote self-directed learning towards becoming a Learning Organization through a blended-learning approach, which aims to promote engagement and effective learning. At the same time, customized learning programs are designed and offered to meet learning needs of individual business unit with a wide variety of contents available in different mediums. Corresponding to the changing context and learner's behavior in a digital era where 'time', 'value', and 'variety' are emphasized, and learning through digital platforms are encouraged.



SCB Leadership Development Programs

Flagship Programs

Fundamental programs for leadership development at organizational level such as

- SCB-IMD: Building on Talent
- SCB-IMD: Digital Transformation
- Essential Practices to Lead People
- Virtual Leadership Program
- Becoming a Multiplier

Customized Programs

Tailored programs to foster leaders at business unit level such as

Alternative Channels

- Leading High Performing Teams

Wealth

- Leadership & Coaching Tools

Technology

- Learn to Lead (L2L)

Micro Learnings

Bite-sized, digestible and applicable learnings for all levels of employees

- Coaching
- Leader communication
- Leading Change
- Thinking Critically
- Learning Agility

Learning Platforms

To develop leaders and employees at all levels

- PacD Mobile App/ AAP
- YourNextU
- SCB Academy SharePoint
- Leaders Portal
- Career Coach

---

24 programs, 68 learning sessions
and workshop by Internal facilitators

5 programs, 51 learning sessions
and workshop by external facilitators

3,229 employees
participated in the trainings

---

93 clips

10,239
self-directed learnings
completed

by
3,525 learners

Over
161,000
self-directed learnings
completed with engagement from

More than
6,100
employees
through Leaders Portal

Case study: Customized Leadership Programs

With the readiness of contents and tools available for learning, combined with understanding in different business contexts of each business unit, in 2021, the Bank designed customized programs to foster leaders and leadership characteristics, appropriate to each business unit and subsidiary company. The program design process takes into account pain points and needs, expectations, and understandings of the business unit both before and during its delivery. Surveys are conducted to continuously develop and monitor learners' behavioral changes after the program completion.

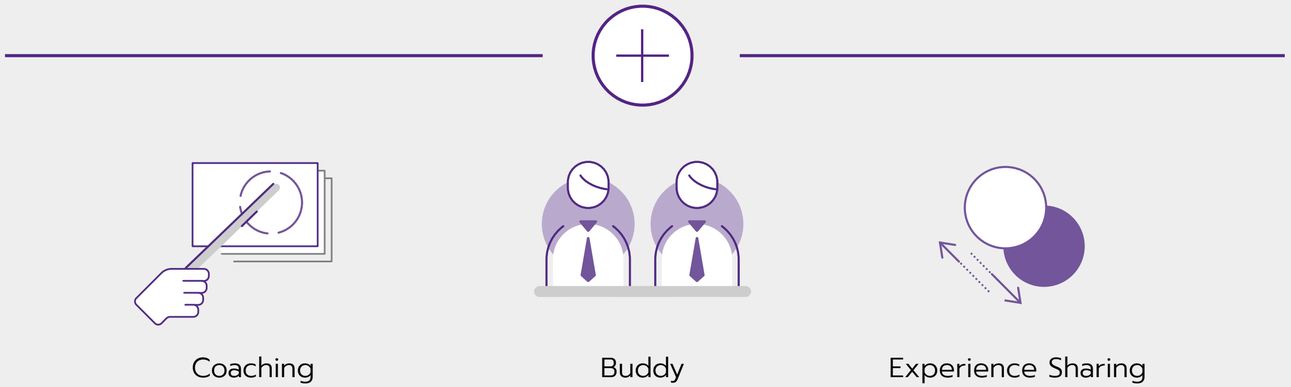
'3E' Learning types to foster effective leaders

Education for self-learning

Exposure for learning with others

Experience learning from practice

Digital Learning/ Micro learning | Live Learning & Reflection | Pre & Post Self-assessment (For behavioral change) | Practice & Apply | Reflection & Graduation



Coaching | Buddy | Experience Sharing

Customized Programs utilizes blended-learning approach and learning-reflection, while providing opportunities for systematic and consistent self-directed Learning through 'Digital Learning' along with other types of learnings such as through video clips, podcasts, articles, and learning from experienced others through Leaders Portal, a community gathering knowledge and tools for leading teams as well as essential skills in the 21st century, all readily available for employees to learn and apply in their daily work. At the same time, employees can also uplift themselves through conversations with coach through Career Coach, platform where the Bank's executives work as coaches to build employees' awareness on career development, professional growth, and handling change. Coaching sessions seek to help employees see opportunities in creating values for themselves, for others, and for the organization.

Designing blending-learning specific for each business unit, with a system to ensure that employees have the required knowledge readily for above-mentioned tasks. This system does not only encourage employee's ability to drive business result through teamwork, communication, and increase engagement in team-bonding, but also function as a crucial part in supporting the Bank to become a Learning Organization with limitless learning opportunities to improve work quality and create innovations that align with the Bank's vision, mission, and goal, while responding to customer'.

2,478

employees

developed their leadership skills and capabilities through Customized Programs

Average

84.85

Net Promoter Score (NPS)

Reduced over

1,600,000

million baht

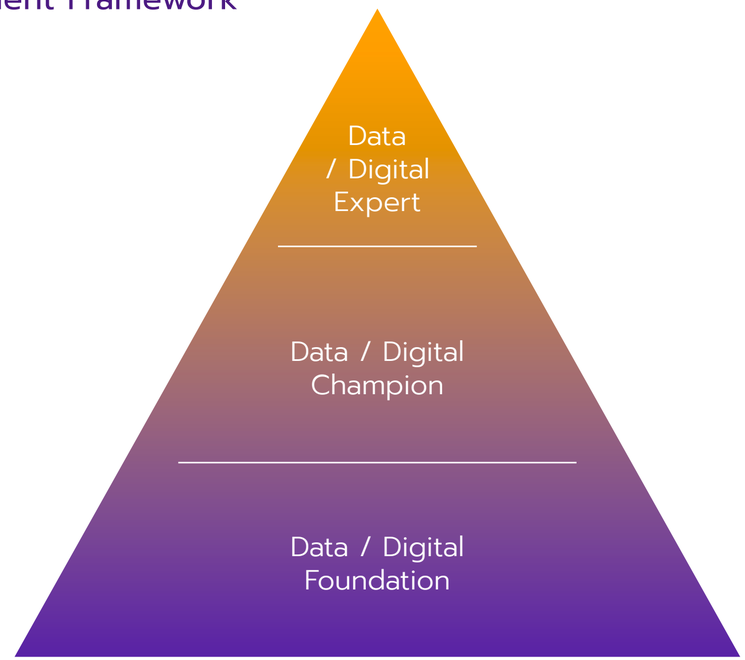
from not having to engage external coaches and consultants

04

Building Future-ready Workforce and Digital Community

Uplifting employees' readiness at all levels to develop knowledge and skills in working and making data-driven decisions, consequently improves the Bank's efficiency in becoming a digital organization, while adding value to customer-centric business opportunities. SCB continues to implement Data and Digital Literacy Program by measuring and assessing employee capacity according to the Gartner Digital Government Maturity Model. This is to ensure that employees are able to effectively utilize and analyze data tools in their everyday work, which is monitored by real-time dashboards.

Data and Digital Literacy Development Framework



70%

of employees have data and digital skills

increasing from 2020 when only 27% of the employees have such skills. 11% are Data Champion, and 10% are Digital Champion compared to that of 2020 when the percentage was at 10% and 12% respectively.

Road to Data Champion for Employee at Branch Network

The Bank designed and developed 'development roadmap', that is suitable for each business unit. This was implemented by adopting the Frame-Prepare-Analyze-Interpret-Communicate process, which applies project-based learning and blended-learning, which covers self-paced learning, workshop, implementation, and presentation. Such multi-disciplinary approach ensures that participants are able to effectively utilize and analyze data in decision-making.

Skill Development Framework to Data Champion

Data Analytics for Upskilling

Collaborated with Asian Institute of Technology (AIT) in organizing online training
- Basic data analytics and data science
- Critical thinking for data analytics
- Power BI
- Data Visualization
- Data story telling

Data Group Coaching

Consult with business and data analytics coach and use own's data for learning, planning and decision-making

Data Analytics for Tools

Introduce data analytics tools including Excel, Power BI, SQL and Python

Data Showcase

Present results that show
- Business benefits
- Applicability and depth of data
- Data presentation
- Data storytelling
- Creativity

I Know Our (Data) Tools

In 2021, the Bank developed "I Know" online knowledge-sharing platform on internal Microsoft SharePoint to serve as a communication and data and digital technologies knowledge management. This platform is accessible by all employees covering knowledge, techniques, tips, and tools such as Microsoft Power BI, Microsoft Power Platform, SQL which have been carefully curated for self-learning in one platform.

Articles

More than
15
podcasts and videos

Over
6,100
Clips

Access by more than
1,900
employees

Strategic Platform and Partnerships

Digital skills and capabilities development are crucial not only for SCB employees, but also essential to the nation's economic structure and growth, which is driven by digital technology. Consequently, the Bank seeks to leverage its expertise in knowledge management and skill development in order to build public learning platforms for fostering skills of the future in this digital era.

SCB partnered with different entities in creating career opportunities and life success through various platforms.

Target group:

Thai people and general audience

2018

Website: Phonlamuangdee.com

Knowledge hub for reskilling and upskilling to create career opportunities in the digital era
More than 273,960 users

Facebook: Phonlamuangdee

Online community for the Bank's partner and those interested in digital trends and self-development opportunities
More than 50,000 users
Over 5.7M accesses to the knowledge source

2021

Website: pmd.academy.com

Learning hub for those looking to upskill for a career in the digital era and for those wanting to share their knowledge without compensation **14,000 learners with more than 50,000 courses completion**

Facebook: LBL Brainery

Community for those interested in 'Learning How to Learn' for brain's efficiency improvement, which is fundamental to other areas of learning
Over 20,000 followers
More than 404,000 accesses to learning

Target group:

Thai people and general audience | **The Bank's customers**

2021

Website: kaorag.com

Space for self-discovery, finding the right job, application sources recommendation, and opportunity to developing the right skills for a new career.

Kaoraek App

adopting technology in creating career opportunity in collaboration with pmd X ScoutOut

Our trusted users include:
4,881 companies
296,605 candidates
115,385 job positions

Website: learning.kaorag.com

Learning platform for the Bank's partner in uplifting skills and building career opportunities
More than 20,000 users

Internal and External Learning Sources

Internal Learning Sources

PeoplePlus ระบบเดียวตอบทุกโจทย์

1,772 training courses
857,974 hours of training

PLAY STORY

2,402 learning videos
632,000 views
119,000 hours of learning

SCB Academy SharePoint

More than **8,500 employees** accessed and participated in self-learning of over **300,000 times**

External Learning Sources

coursera, Udemy, SkillLane, TBAC, Beyond Training, UNU, Pacb, Skooldio, CHULA MOOC achieve

2,046 employees accessed and completed more than **9,655 learnings**

ดีจิทัล พลเมือง

273,960 users
Access educational information of over **5.7 million times**

People Development Performance

Total cost on employee development: 115 millions baht

Human Capital Return on Investment

Performance Indicator	2018	2019	2020	2021
Human Capital Return on Investment	3.50	3.87	3.84	4.25

Employee's Training Hour

Performance Indicator	2018	2019	2020	2021	2021 Target
Average training hour (hour/ person)	71	68	49	45	40

05

Supporting SMEs

Restaurants, shops, and small-medium enterprises are still pivotal to the country's economy, and remain connected to the lifestyle of the Thai population as it always has been. Subsequently, SCB continues to support business knowledge and foster skills, while bridging networks of entrepreneurs and industry sectors to uplift their business competitive capabilities.

'Robinhood' the first Thai no GP fees food delivery platform, for Thais

Driven by commitments to helping small restaurants to overcome challenges from the COVID-19 pandemic and enabling them to operate their business for sustainability, the Bank blends its financial expertise and technological capabilities to develop food delivery platform under the name 'Robinhood'. The platform follows a social enterprise model to solve problems and expand online sale opportunities to small restaurants, riders, and consumers. This is to build a strong and sustainable ecosystem. Robinhood ambitious goal is to ultimately become a digital fulfillment and lifestyle platform.

In 2021, more than 164,000 small restaurants, over 26,000 riders, and 2.3 million consumers were connected through Robinhood. Additional services, such as Online Travel Agent, Mart Service, and Express services are being rolled out in February 2022.

For more information about Robinhood, please see 'Special Report' on page 24-28

185,000
Merchants

28,000
Riders

2,450,000
Users

06

Youth Development and Education

Because today's youth are key to the country's prosperous future, and that education is a powerful weapon to drive creative change that leads to sustainable development, the Bank continues to support social initiatives that encourage and provide youths with educational opportunities and develop skills of the 21st century. This is done in parallel with providing support for school institutions and teachers who act as both role models and transmitters of knowledge for children. These young people form an important foundation for the country's development to keep pace with future change.

A Part of SCB Commitment to Youth and Education Development for Students at All Levels

SCB Challenges	ConnextED	Science and Technology Scholarships	General Scholarships	Vocational Education Development Program
Building critical 21st century skills for youth, including: • Creativity • Critical Thinking • Collaboration • Communication This was done through team-based competitions appropriate for each age groups.	Transforming educational development knowledge and tools from CONNEXT ED project to an online platform, "Online learning Khru Deegital". www.khrudeegital.com	Promoting and uplifting youths with capabilities in science and technology, from secondary education to university levels, in order to develop them into quality scientists and researchers, and valuable citizens of the country. The Bank's supported institutes, includes: • Vidyasirimedhi Institute of Science and Technology (VISTEC) • National Science and Technology Development Agency (NSTDA) projects, including Junior Science Talent Program (JSTP-SCB), and Young Scientist Competition (YSC)	Providing educational opportunities for youths from secondary education to university levels, who have excellent academic performance and behavior, but lack of wealth, by gives them a chance to have a better livelihood in the society. This includes: • Self-Sufficient Economy Scholarships • Border Patrol Police Academy Alumni Scholarships • Scholarships under Princess Maha Chakri Sirindhorn Foundation (PMSF) • Scholarships from other educational institutes	Uplifting digital literacy of students, principals, board of directors, and educational personnel to meet the demands of industrial sector.
2021 Performance				
Over 400 teacher participated	Created engagement with 380 teachers	Provided 106 Scholarships	Provided 582 Scholarships	1,000 teachers and students accessed computers and software for industrial purposes

Vocational Education Development Program

Over the past decade, Thailand's industrial sectors have seen substantial growth. A factor that assisted in driving this development was human resources skill uplifting, especially for vocational students. This is to prepare the future workforce for growth in a rapidly changing industrial sectors, and technological advancement.

Therefore, in 2021, the Bank initiated Vocational Digital Literacy Project with an intention to uplift the quality of education, in order to respond to the industrial sectors' demands and aligning with global standards. The focal point of this project was to develop digital literacy for teachers, personnel, and students in two demonstration vocational colleges; Ban Khai Technical College in Rayong and Chonburi Technical College in Chonburi. This was done through a provision of computer equipment, internet, industrial software, ICDL digital skills examination. The project determines to uplift knowledge and working abilities of teachers and students to initiate and drive Digital Transformation in both colleges, consequently increasing the quality of the students to meet the demands of the industrial sectors.

Digital Literacy Understanding and Adoption Roadmap for Vocational Education Development

Phase 1 in 2021
provides equipment and improves basic infrastructure

- 100 computers for general use
- 20 computers for specific industrial use
- 4 Logitech cameras for online class and meeting
- Improve internet bandwidth and broadcasting capacity
- Software for industrial use

Phase 2 in 2021-2023
digitalizes way of work

Uplift knowledge and digital skills consistent with ICDL standards

- Computer skill
- Internet and computer network skill
- Microsoft Office
- Search, store, transfer of information technology
- Coding skill and IoT, AI
- Specific program for industrial use such as SAP, PLC, and Robotics
- Ability to utilize technology as part of knowledge management and communication

Phase 3 in 2021-2024
monitor and assess outcomes

Evaluate student's before and after capabilities by using ICDL standards

In 2021,

- 70-80% vocational students were able to use digital devices as expected
- 100% developed capability to use the internet and computer infrastructure
- 80% can effectively use Microsoft programs as well as specific program for industrial purpose
- 70% was able to apply search techniques and tools for optimal outcomes
- 20-40% developed the ability to write codes. This is a new set of knowledge and requires time to develop

07

Promoting Community's Quality of Life

The Bank believes that good quality of life enables communities to create and effectively conduct businesses according to their roles as a cogwheel that drives society. 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.

Water Management in Thailand

Since water is crucial to the existence of all living beings, the Bank, therefore, supports projects that have allowed communities access to quality water sources for consumption, utilization, and sustainable farming. The support also includes floods and droughts prevention measures, and skill development for jobs, which consequently help generate income and sustainable quality lifestyle.

Water Source Development Project

Since 2008, the Bank has supported the Utokapat Foundation, under the Royal Patronage of H.M. the King and Hydro-Informatics Institute in managing water community, by adopting the royal thought and approach of using science and technology to establish water map and connecting water network sources. This is to develop sustainable water storage and prevent or mitigate flood-drought as well as rehabilitating original water sources, expanding water storage for agricultural and consumption.

SCB expanded program support for
15 more communities
in 12 provinces

6,100
Beneficiaries and households

Increase water supply by
300,000 m3
which benefits
12,400 rai
of agricultural area

Have
28,250 litres
of clean drinking water
which helps save
2.3 million baht per year

Water for a Better Life Project

Since 2014, the Bank collaborated with Royal Air Force Disaster Mitigation Center in the 'Water for a Better Life Project' to assist schools and communities that suffering from water scarcity by supporting water tanks donation, water filter stations, construction of necessary buildings, and solar-powered water pump and filtration system. The local communities are engaged and revolved since the start of the project to ensure the project's sustainability.

Network of Community Disaster Alert

Cooperate with the Friends in Need (of "PA") Volunteers Foundation, and Thai Red Cross, in order to uplift and support surveillance management of water disasters that could occur to the community, and effectively prepare for the natural disaster.

The Bank helped over

4,500 students

and communities in 5 provinces including Nakhon Ratchasima, Nakhon Sawan, Sa Kaew, Prachuap Khiri Khan, and Surat Thani to have clean water and consumption

A total of more than

50,000 people

in

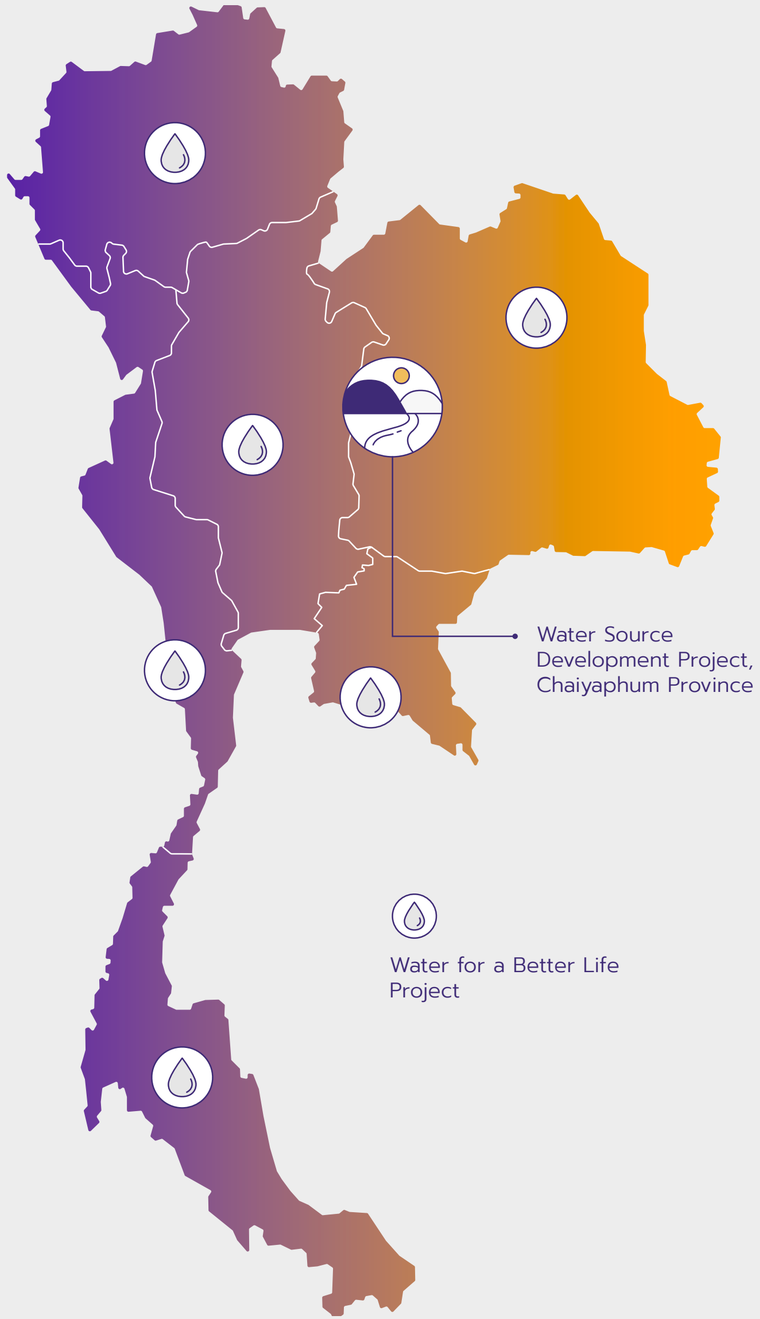
48 communities

since the project inception

Save at least

3.4M baht per year

on electricity for pumping and purchasing community water



SCB Contribution to Natural Disaster Relief and Assistance

SCB collaborated with governmental entities, organizations, and partner networks in providing assistance to those impacted by natural disasters, in order to alleviate the burden and provide emotional support to return to their normal way of life.

Immediate Relief

Through partnered networks, SCB delivered a total of **10,000 'Happy Bag'** to those in need in different provinces including Nakhon Ratchasima, Sukhothai, Phra Nakhon Si Ayutthaya, Khon Kaen, Sing Buri, Surat Thani, and Chaiyaphum.

Through the Royal Air Force Disaster Mitigation Center, **4,000 blankets** were delivered for 9 consecutive years to those facing cold weather in North and Northeastern region.

Recovery Relief

A strike of Tian-Mu tropical storm in mid-2021 destroyed over 3,500 rai of rice fields, belonging to 215 agricultural households in Non Tae community in Chaiyaphum province, which is a community where water management of 215 households has been supported by the Bank. As a result, the Bank provided over 20,000 kilograms of rice seeds to impacted farmers to sustainably return to their livelihood.

SCB Stands By You to Overcome the Pandemic

The COVID-19 pandemic has not only caused impacts to global economic system, but also universally affected the livelihood of everyone in a society. The Bank then collaborated and worked with government, private, and public entities to alleviate the impacts and build herd-immunity in order to help Thai people to return to their normal way of life.

Vaccination Center
Established the COVID-19 vaccination center at SCB Head Office, and provided vaccine access to over 200,000 people.

Medical Equipment
Provided financial support and medical equipment to initiatives and programs that help combat the pandemic, such as setting up field hospitals, donating medical equipment, and COVID-19 test kits.

Field Hospitals
Utilized the Bank's assets in setting up two field hospitals at Samut Songkhram and Buri Ram with over 3,500 beds

For more information, please see 'Special Report: Resilience Through and Beyond COVID-19' on page 29-35

SCB Blood Drive

As a key supporter of the Thai Red Cross, the Bank has been continuously organizing blood drives for 25 consecutive years through providing supports for blood donation unit, blood drive events in cooperation with National Blood Center, and educational public relation works, in order to expand donators network to employees and the public.

In 2021

The Bank organized
26
blood drives

which saved more than
188,160
lives

the Bank collected and delivered
25
million cc of blood

from
62,720
donors