

Factbook



About This Report

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, 2021, during which the Bank’s net operating income accounted for 95.1% 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.



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Materiality Assessment

The Bank assesses its sustainability issues by studying and reviewing national and global sustainability context. Opinions from stakeholders are similarly collected to analyze relationships and significance of economic/governance, environmental and social issues relating to and resulting from the Bank’s operations. 14 materiality issues were then identified, compiled with, and prioritized according to its significance to stakeholders and impacts upon the Bank’s operation. Accordingly, this report presents SCB performance in relation to the 14 identified issues which seeks to communicate and respond to stakeholders’ expectations on sustainability matters.

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

2. Materiality Prioritization

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

Stakeholder Engagement

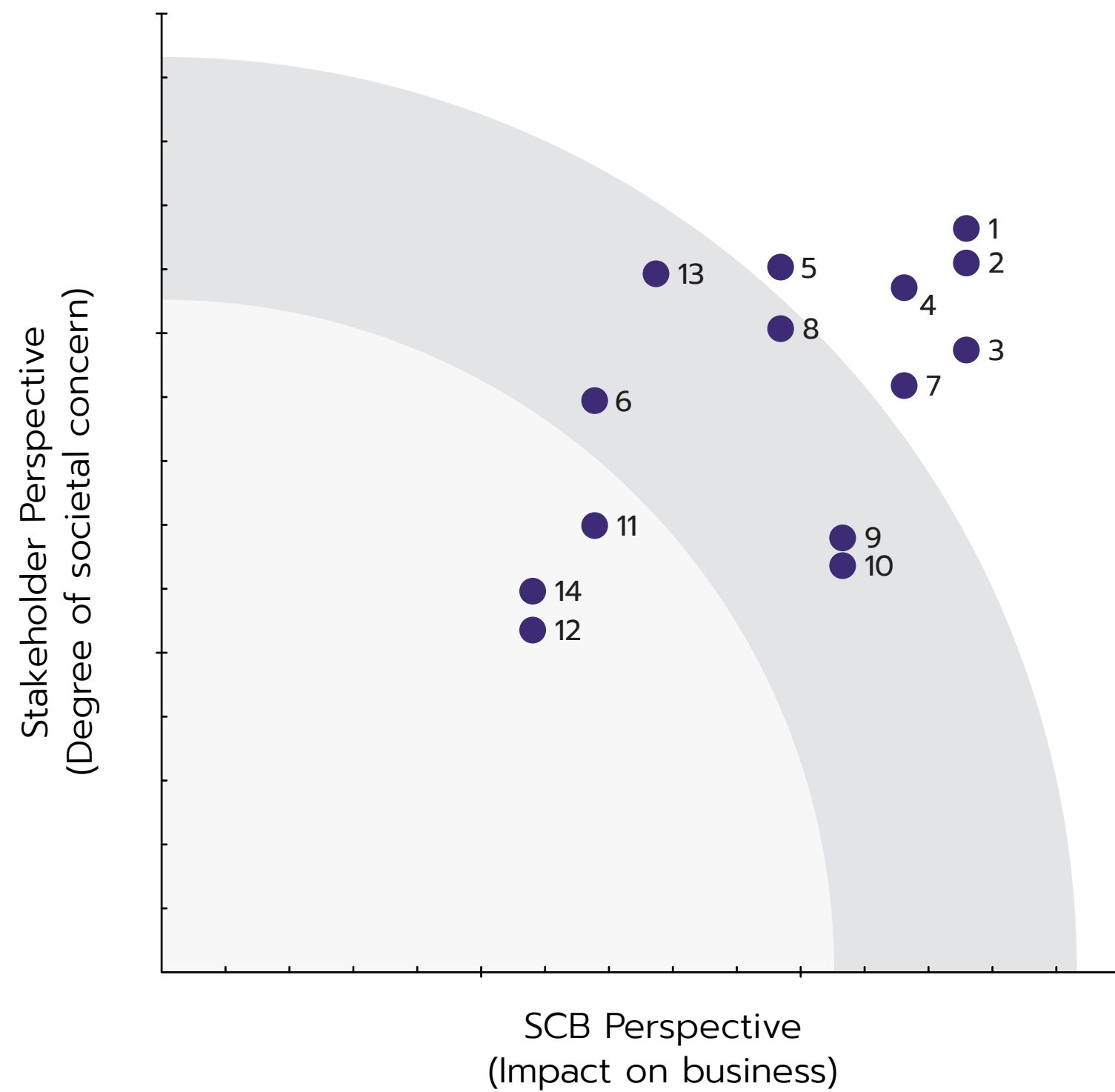
In-depth interviews with the following stakeholders:

- 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

3. Verification and Continuous Improvement

- Report materiality assessment results to the Management Committee for approval
- Review sustainability reporting process and disclosure regularly

Materiality Matrix



1. Corporate Governance and Risk Management
2. Customer Experience
3. Digital Transformation
4. Data Governance and Cybersecurity
5. Responsible Lending
6. Green Finance
7. Financial Inclusion
8. Financial Literacy
9. Culture and Mindset
10. Talent Attraction and Retention
11. Public Policy Advocacy
12. Community and Society Empowerment
13. Climate Change Risks
14. Operational Eco-efficiency

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	• Training and Education	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

Stakeholder Engagement

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 and Channel of Engagement

- Direct meeting with clients
- Customer-relationship building activities
- Website and social network sites
- Satisfaction survey
- Complaint and recommendations handing through Customer Center, Branch Network, and SCB Easy

Stakeholders' Key Concerns

- Organizational agility to digital disruption and technology
- Product and service quality and variety for all customer segments
- Market conduct
- Customer privacy and cyber security
- Support and assistance during the COVID-19 pandemic



Employees

Type and Channel of Engagement

- Meetings and seminars
- Intranet, electronic media, social network sites
- Employee engagement survey
- Training and development programs
- Performance appraisals
- Employee hotline

Stakeholders' Key Concerns

- Skill and capability development
- Internal mobility and career advancement
- Performance evaluation and compensation
- Work-life balance
- Work safety and flexibility during the COVID-19 pandemic



Shareholders

Type and Channel of Engagement

- Shareholder meeting
- Information disclosure and reporting through SCB, Stock Exchange of Thailand websites, press release and public media
- Meeting with analysts and investors

Stakeholders' Key Concerns

- Long-term value creation
- Good governance
- Economic, Social and Environmental risk management



Society and Environment

Type and Channel of Engagement

- Meeting and conversations
- Activities and corporate social responsibility activities
- Community needs survey
- Website and social network sites

Stakeholders' Key Concerns

- Quality of life for people in society
- Assistance during crisis
- Financial accessibility and literacy
- Climate change impact mitigation



Regulators

Type and Channel of Engagement

- Meeting
- Meetings and hearings on regulatory policies and guidance
- Received regular assessment from regulatory bodies
- Sharing opinions through different forums

Stakeholders' Key Concerns

- Good governance
- Market conduct
- Inclusive financial accessibility and literacy
- Personal data protection and cyber security
- Sustainable banking
- Climate change risks management and resilience

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 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 was then used instead of real consumption data, as the two sets of data generally do not bear any significant difference. Data on purchased diesel was, in turn, collected from invoices submitted 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. The 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 lighting, 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 Tower¹, and All Seasons Place². Data was collected from invoices submitted 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. The sum of that quantity was then multiplied by the Emission Factor, in reference to the Intergovernmental Panel on Climate Change (IPCC) 2006.

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 Tower¹, and All Seasons Place². GHG emissions were calculated with reference to the 2018 Power Development Plan (PDP 2018).

1. SCB did not rent Belle Grand tower in 2021

2. SCB has not rent or utilize All Seasons Place building since 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 Tower¹, and All Seasons Place². Data was collected from invoices submitted by the Metropolitan Waterworks Authority and the buildings’ lease owners.

Waste Management

The amount of waste managed and disposed is a proportion of waste generated through 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 Tower¹, All Seasons Place² and all

branches. The reported data reported derives from:

Starting in 2021, SCB reported the volume of waste according to GRI 306: Waste 2020 standard including waste generated, waste diverted from disposal that is recycled, and waste directed to disposal that is transported to landfilled.

Non-hazardous waste (recycled) was managed by responsible service providers. The reported data is collected from volume of waste submitted by responsible service providers.

Non-hazardous waste - landfill

Waste managed by municipal authorities, collected from estimation of average volume of the disposed waste per bag which SCB took sampling for 12 all months to calculate the amount of

food waste and office waste multiplied by the number of used garbage bags.

Air Travel for Business Purpose

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

GHG emissions from air travel for business purpose was calculated from total air travel for business purpose (kilometers) multiplied by 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 human resources management system. Training is available in different types including electronic learning, in-housed learning – physical and virtual classroom, external training, overseas training. The data reported in this report covers only SCB’s performance.

1. SCB did not rent Belle Grand tower in 2021

2. SCB has not rent or utilize All Seasons Place building since 2020

Economic Performance

Economic Performance GRI 102-7, GRI 201-1

Performance	Unit	2018	2019	2020	2021
Net operating income	Billion THB	138.2	166.1	144.8	150.3
Total assets	Billion THB	3,187	2,964	3,278	3,315
Market capitalization	Billion THB	454	415	297	432
Total operating expense	Million THB	64,639	70,538	64,330	63,547
Borrowings	Million THB	107,561	77,952	67,235	74,922
Net profits	Million THB	40,068	40,436	27,218	35,599
Employee's expenses	Million THB	29,347	33,281	31,453	30,007
Return on Equity (ROE)	%	10.8	10.4	6.7	8.4
Return on Asset (ROA)	%	1.3	1.3	0.9	1.1
Number of oversea office and branch	Country	9	9	9	9
Number of branches in Thailand	Branch	1,019	958	811	718

Environmental Performance

Energy consumption within the organization GRI 302-1

Performance	Unit	Year			
		2018	2019	2020	2021
Total energy consumption	MWh	50,215	45,088	34,358	29,119
Electricity purchased	MWh	50,138	44,978	34,243	29,007
Diesel purchased	Litre	7,600	4,600	11,400	11,000

Remark: 1) In 2021, total energy consumption and electricity purchased has decreased significantly due to the Bank’s adoption of the Work from Anywhere arrangement, and the spread of COVID-19 pandemic, resulting in a restriction to access to the office premises in hope to prevent the spread of the COVID-19 pandemic.

2) The volume of purchased diesel increased due to a periodic addition of the diesel reservation.

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

Performance	Unit	Year			
		2018	2019	2020	2021
Total direct greenhouse gas emissions (GHG scope 1)	Tonne CO ₂ e	10,912	11,081	9,629	3,490
Total indirect greenhouse gas emissions (GHG scope 2)	Tonne CO ₂ e	20,406	17,767	13,218	11,139

Remark: In 2021, Greenhouse gas emissions decreased significantly due to the Bank’s adoption of the Work from Anywhere arrangement, and the spread of COVID-19 pandemic, resulting in a restriction to access to the office premises in hope to prevent the spread of the COVID-19 pandemic.

Water Withdrawal GRI 303-3

Year

Performance	Unit	Year			
		2018	2019	2020	2021
Third-party freshwater (≤1,000 mg/L Total Dissolved Solid) consumption	Million m ³	0.42	0.35	0.24	0.16

Remark: 1. All of the buildings under reporting boundary are not located in water-stressed areas.
 2. In 2021, the amount of total tap water purchased has decreased significantly due to the Bank's adoption of the Work from Anywhere arrangement, and the spread of COVID-19 pandemic, resulting in a restriction to access to the office premises in hope to prevent the spread of the COVID-19 pandemic.

Waste 2020 GRI 306

Year

Performance	Unit	Year			
		2018	2019	2020	2021
Waste generated - non-hazardous	Tonne	6,741	4,365	3,548	2,614
Waste diverted from disposal - recycle - non-hazardous managed outside an organization	Tonne	6,099	3,513	2,686	1,998
Waste directed to disposal - non-hazardous to landfill managed outside an organization	Tonne	642	850	862	616

Business Travel

Performance	Unit	Year			
		2018	2019	2020	2021
Total business travel by air	km	24,590,432	18,222,197	676,786	897,651
Greenhouse gas emission from air travel	Tonne CO ₂ e	4,238	3,099	116	155
Fuel consumption for business travel from road	kl	4,811	4,919	4,274	3,364
Greenhouse gas emission from road travel	Tonne CO ₂ e	10,891	11,068	9,598	7,559

Remark: In 2021, the total distance of business travel by air and greenhouse gas emission from air travel have decreased significantly because of the spread of the COVID-19 pandemic.

Social Performance

Total Employees GRI 102-7, GRI 102-8

Performance	Unit	Year								
		2018		2019		2020		2021		
		Male	Female	Male	Female	Male	Female	Male	Female	
Total employee	Person	7,882	18,869	7,670	18,283	6,835	17,064	6,045	16,006	
		26,751		25,953		23,899		22,051		
By Contract Type										
Permanent Employee	Person	7,572	18,016	7,387	17,405	6,767	16,815	5,807	15,525	
Contract Employee	Person	310	853	283	878	68	249	238	481	
By Category										
Executive	Person	64	37	66	36	51	36	63	40	
Management	Person	1,554	1,497	1,592	1,547	1,350	1,547	1,232	1,593	
Non-management	Person	6,264	17,335	6,012	16,690	5,434	15,481	4,750	14,373	
Management in revenue generating function	Person	1,074	911	1,013	906	851	921	772	925	
Employees in STEM-related position	Person	N/A	N/A	940	758	1,096	867	1,136	1,290	
Share of employees in STEM-related position	%	N/A	N/A	55.4	44.6	55.8	44.2	46.8	53.2	
By Age										
X ≤ 30	Person	1,377	6,990	1,220	5,715	1,025	4,233	738	3,131	
30 < X ≤ 40	Person	2,626	8,017	2,507	8,291	2,296	8,208	2,100	7,961	
40 < X ≤ 50	Person	1,945	3,084	1,920	3,311	1,883	3,573	1,874	3,787	
50 < X ≤ 60	Person	1,908	770	2,002	961	1,621	1,047	1,315	1,121	
X > 60	Person	26	8	21	5	10	3	18	6	

Year

Performance	Unit	2018		2019		2020		2021	
		Male	Female	Male	Female	Male	Female	Male	Female
By nationality									
Thai	Person	7,590	17,890	7,423	17,446	6,635	16,324	5,787	15,257
China	Person	4	1	5	2	4	2	3	2
India	Person	6	0	5	1	5	1	2	0
USA	Person	2	1	4	1	3	1	2	1
Singapore	Person	3	1	4	1	3	0	2	0
Other	Person	7	2	8	2	6	2	5	2
Not identified	Person	270	974	221	830	179	734	244	744
By nationality against category									
Thai									
Executive	Person	54	34	55	33	44	33	51	33
Management	Person	1,495	1,429	1,535	1,490	1,305	1,484	1,192	1,531
Non-management	Person	6,041	16,427	5,833	15,923	5,286	14,807	4,544	13,693
China									
Executive	Person	0	0	0	0	0	0	0	0
Management	Person	2	0	2	1	0	2	0	2
Non-management	Person	2	1	3	1	4	0	3	0
India									
Executive	Person	1	0	1	0	1	0	1	0
Management	Person	4	0	4	0	4	0	1	0
Non-management	Person	1	0	0	1	0	1	0	0

Year

Performance	Unit	2018		2019		2020		2021	
		Male	Female	Male	Female	Male	Female	Male	Female
USA									
Executive	Person	2	0	3	0	2	0	2	0
Management	Person	0	1	1	1	1	1	0	1
Non-management	Person	0	0	0	0	0	0	0	0
Singapore									
Executive	Person	1	0	1	0	0	0	0	0
Management	Person	2	1	3	1	3	0	2	0
Non-management	Person	0	0	0	0	0	0	0	0
Other									
Executive	Person	3	0	3	0	1	0	2	0
Management	Person	3	0	3	0	3	0	2	0
Non-management	Person	1	2	2	2	2	2	1	2
Not Identified									
Executive	Person	3	3	3	3	3	3	7	7
Management	Person	48	66	44	64	34	60	35	59
Non-management	Person	219	905	174	763	142	671	202	678

New Employees GRI 401-1

Performance	Unit	Year								
		2018		2019		2020		2021		
		Male	Female	Male	Female	Male	Female	Male	Female	
Total new employee hires	Person	783	1,828	632	1,523	310	352	513	725	
		2,611		2,155		662		1,238		
Rate of new employee hire	%	9.80	9.59	8.19	8.28	4.33	2.02	8.33	4.47	
		9.65		8.26		2.69		5.54		
By Age										
X ≤ 30	Person	349	1,108	397	1,050	194	203	230	362	
30 < X ≤ 40	Person	328	591	201	394	96	125	195	277	
40 < X ≤ 50	Person	76	116	27	68	20	23	70	77	
50 < X ≤ 60	Person	20	9	4	11	0	1	13	8	
X > 60	Person	10	4	3	0	0	0	5	1	
By Category										
Executive	Person	3	2	4	1	3	2	10	6	
		5		5		5		16		
	Rate	5.53%	5.38%	6.09%	2.66%	5.04%	5.51%	16.37%	14.94%	
		5.47%		4.84%		5.21%		15.80%		
Management	Person	159	183	93	84	53	28	72	77	
		342		177		81		149		
	Rate	10.19%	12.28%	5.76%	5.34%	3.58%	1.75%	5.64%	4.84%	
		11.21%		5.55%		2.63%		5.19%		
Non-management	Person	621	1,643	535	1,438	254	322	431	642	
		2,264		1,973		576		1,073		
	Rate	9.74%	9.37%	8.87%	8.57%	4.52%	2.04%	8.94%	4.41%	
		9.47%		8.65%		2.69%		5.53%		

Year

Performance	Unit	2018		2019		2020		2021	
		Male	Female	Male	Female	Male	Female	Male	Female
Number of internal positions filled									
	Position	-	-	572	1,229	338	908	356	892
		2,897		1,801		1,246		1,248	
Number of internal positions filled	% (against total vacancies)	75%		46%		65%		50.2%	
By Age									
X ≤ 30	Person	-	-	102	450	66	331	38	201
30 < X ≤ 40	Person	-	-	177	522	124	416	153	451
40 < X ≤ 50	Person	-	-	132	214	74	121	124	204
50 < X ≤ 60	Person	-	-	161	43	74	40	41	36
X > 60	Person	-	-	0	0	0	0	0	0
By Category									
Executive	Person	-	-	4	3	2	5	10	5
Management	Person	-	-	126	122	78	72	103	130
Non-management	Person	-	-	442	1,104	258	831	243	757

Employees Turnover GRI 401-1

Year

Performance	Unit	2018		2019		2020		2021	
		Male	Female	Male	Female	Male	Female	Male	Female
Total employee turnover	Person	978	2,378	836	2,157	1,054	1,471	940	1,426
		3,356		2,993		2,525		2,366	
Employee turnover rate	%	12.25	12.47	10.84	11.73	14.72	8.43	15.27	8.80
		12.41		11.47		10.26		10.58	
By Type									
Employee voluntary turnover	Person	800	2,216	647	1,969	823	1,180	830	1,330
		3,016		2,616		2,003		2,160	
Employee voluntary turnover rate	%	10.02	11.62	8.39	10.71	11.50	6.76	13.48	8.21
		11.15		10.02		8.14		9.66	
Employee involuntary turnover	Person	178	160	189	188	231	291	110	96
		340		377		522		206	
Employee involuntary turnover rate	%	2.23	0.85	2.45	1.02	3.23	1.67	1.79	0.59
		1.26		1.44		2.12		0.91	
By Age Group									
X ≤ 30	Person	387	1,432	317	1,226	180	657	161	448
30 < X ≤ 40	Person	334	729	268	706	189	507	182	569
40 < X ≤ 50	Person	101	154	87	156	73	108	82	145
50 < X ≤ 60	Person	68	30	52	37	549	185	511	262
X > 60	Person	88	33	112	32	63	14	4	2

Performance	Unit	Year							
		2018		2019		2020		2021	
		Male	Female	Male	Female	Male	Female	Male	Female
By Category									
Executive	Person	11	8	9	5	20	2	5	2
		19		14		22		7	
	Rate	20.28%	21.52%	13.70%	13.30%	33.57%	5.51%	8.18%	4.98%
		20.78%		13.56%		22.94%		6.91%	
Management	Person	161	155	155	147	326	137	201	106
		316		302		463		307	
	Rate	10.32%	10.40%	9.60%	9.34%	22.02%	8.57%	15.74%	6.66%
		10.36%		9.47%		15.04%		10.70%	
Non-management	Person	812	2,206	672	2,005	708	1,332	734	1,318
		3,018		2,677		2,040		2,052	
	Rate	12.74%	12.58%	11.14%	11.95%	12.60%	8.42%	15.23%	9.04%
		12.62%		11.74%		9.52%		10.58%	

Remark: In 2020, involuntary turnover rate increased significantly because of an adjustment of Customer Center’s staff contract type from contract to full-time employee.

Ratio of Basic Salary and Remuneration of Women to Men GRI 405-02

Performance	Unit	Year			
		2018	2019	2020	2021
Base salary only					
Executive	Female to Male Ratio	-	-	-	0.98
Management	Female to Male Ratio	-	-	-	0.98
Non-management	Female to Male Ratio	-	-	-	0.80
Base salary and other cash incentives (remuneration)					
Executive	Female to Male Ratio	-	-	-	0.96
Management	Female to Male Ratio	-	-	-	0.99
Non-management	Female to Male Ratio	-	-	-	0.82

Absenteeism GRI 403-2

Performance	Unit	Year			
		2018	2019	2020	2021
Total absenteeism days (including sickness and injuries leave)	Days	58,967	55,340	42,091	41,550
Absenteeism rate (including sickness and injuries leave)	%	0.90	0.87	0.72	0.80
Average absenteeism resulted from work-related illnesses and injuries	Day/ Person	-	-	-	1.88

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

Performance	Unit	2018	2019	2020	2021
Rate of fatalities as a result of work-related injury	Cases per million hours worked	0	0	0	0
Rate of recordable work-related injuries	Cases per million hours worked	0.32	0.23	0.23	0
Recordable work-related ill health	Cases	0	0	0	0

Training and Development GRI 404-1

Performance	Unit	2018	2019	2020	2021
Total cost on employee training	Baht Million	585	284	127	115
Average amount spent per FTE on training and development.	Baht/ FTE	21,868	10,949	5,314	5,245
Average hours of training	Hour/ Person	71	68	49	45
By Gender					
Female	Hour/ Person	75	75	54	48
Male	Hour/ Person	61	51	37	36
By Category					
Executive	Hour/ Person	100	15	15	11
Management	Hour/ Person	70	46	46	35
Non-management	Hour/ Person	71	71	71	46

Training & Development GRI 404-1

Performance	Unit	2018	2019	2020	2021
By Age					
X ≤ 30	Hour/ Person	-	-	-	41
30 < X ≤ 40	Hour/ Person	-	-	-	50
40 < X ≤ 50	Hour/ Person	-	-	-	41
50 < X ≤ 60	Hour/ Person	-	-	-	39
X > 60	Hour/ Person	-	-	-	40
By Training Type					
Mandatory ¹	Hour/ Person	-	6	8	8
Non-mandatory ²	Hour/ Person	-	62	30	32
Self-directed learning ³	Hour/ Person	-	1	11	5

Remark:

1. 8 mandatory training courses include 1) Personal Data Protection Act (PDPA), 2) Cyber Security Awareness, 3) Anti-money Laundering and Counter Terrorist Financing, 4) SCB Financial Group Code of Conduct, 5) Operational Risks, 6) SCB Safety First, 7) Anti-corruption and Bribery, and 8) Market Conduct.
2. Non-mandatory training hours decreased from 62 hours in 2019 to 30 hours in 2020, as a result of the Bank’s adjustment to the training approach from Face to Face learning to Virtual Classroom and Online, due to the spread of COVID-19.
3. Self-directed learning includes self-learning and development based on employees’ interests available through programs and platforms such as video lessons on PlayStory or coaching sessions through Career Coach, apart from the regular training. Average learning hours through self-directed learning increased from 1 hour in 2019 to 11 hours in 2020, as a result of the Bank’s adjustment to the training approach from Face to Face learning to Virtual Classroom and Online, due to the spread of COVID-19. The Bank encouraged employees to access and enroll in these learning portals more. However, average learning hour through self-directed learning decreased from 11 hours in 2020 to 5 hours in 2021 because of the Bank’s adjustment to the video lessons that make it shorter, concise, and more suitable for the learner’s needs. This is also done to support employees’ self-directed learning through online channels.

Performance	Unit	2016	2017	2018	2020
Human Capital Return on Investment					
Human Capital Return on Investment	-	3.50	3.87	3.84	4.25
Employee Engagement Survey					
Engaged employee	%	85	83	83	89
Response rate	%	98	99	99	98
By gender					
Male	%	-	-	-	88
Female	%	-	-	-	90
By age					
X ≤ 30	%	-	-	-	88
30 < X ≤ 40	%	-	-	-	89
40 < X ≤ 50	%	-	-	-	89
50 < X ≤ 60	%	-	-	-	90
X > 60	%	-	-	-	-
By type					
Executive	%	-	-	-	85
Management	%	-	-	-	86
Non-management	%	-	-	-	90
Hiring Cost					
Average Hiring Cost	Baht/ Person	14,331	10,073	18,045	10,085

GRI Content Index

General Disclosures

GRI Standards	Disclosure	Sustainability Report	Reason for Omission	External Verification	Contribution to SDGs Goals
GRI 101: Foundation	Reporting principles	132-137			
	Using the GRI standards for sustainability reporting	132			
	Making claims related to the use of the GRI Standards	132			
General Disclosures					
GRI 102: Organization Profile					
102-1	Name of the organization	6			
102-2	Activities, brands, products, and services	6, Annual Report 36-45			
102-3	Location of headquarters	6			
102-4	Location of operations	132			
102-5	Ownership and legal form	6			
102-6	Markets served	Annual Report 31			
102-7	Scale of the organization	6, Annual Report 31			
102-8	Information on employees and other workers	144-154			SDG 8
102-9	Supply chain	88			
102-10	Significant changes to the organization and its supply chain	8, 16-19			
102-11	Precautionary Principle or approach	20-23, 84, 87, 109-117			
102-12	External initiatives	20-23, 40-41			
102-13	Membership of associations	20-23			
GRI 102: Strategy					
102-14	Statement from senior decision-maker	3-6			
102-15	Key impacts, risks and opportunities	3-6			

GRI Standards	Disclosure	Sustainability Report	Reason for Omission	External Verification	Contribution to SDGs Goals
GRI 102: Ethics and Integrity					
102-16	Values, principles, standards and norms of behavior	92, 120-125			SDG 16
102-17	Mechanisms for advice and concerns about ethics	121			
GRI 102: Governance					
102-18	Governance structure	106			
102-19	Delegating authority	8, 84, 87, 106, 110, 127-128			
102-20	Executive-level responsibility for economic, environmental and social topics	8			
102-21	Consulting stakeholders on economic, environmental, and social topics	136-137			
102-22	Composition of the highest governance body and its committees	106			
102-23	Chair of the highest governance body	3			
102-24	Nominating and selecting the highest governance body	106			
102-25	Conflicts of interest	Annual Report 93, 206			
102-26	Role of highest governance body in setting purpose, values, and strategy	8			
102-27	Collective knowledge of highest governance body	109-110			
102-28	Evaluating the highest governance body's performance	108			
102-29	Identifying and managing economic, environmental, and social impacts	9-13			
102-30	Effectiveness of risk management processes	20-23, 84, 109-110			
102-31	Review of economic, environmental, and social topics	133-134			
102-32	Highest governance body's role in sustainability reporting	133-134			

GRI Standards	Disclosure	Sustainability Report	Reason for Omission	External Verification	Contribution to SDGs Goals
GRI 102: Stakeholder Engagement					
102-40	List of stakeholder groups	136-137			
102-41	Collective bargaining agreements	100			SDG 8
102-42	Identifying and selecting stakeholders	133			
102-43	Approach to stakeholder engagement	136-137			
102-44	Key topics and concerns raised	136-137			
GRI 102: Reporting Practice					
102-45	Entities included in the consolidated financial statements	6, Annual Report 31			
102-46	Defining report content and topic Boundaries	133-135			
102-47	List of material topics	134			
102-48	Restatements of information	-			
102-49	Changes in reporting	138-139			
102-50	Reporting period	132			
102-51	Date of most recent report	132			
102-52	Reporting cycle	132			
102-53	Contact point for questions regarding the report	132			
102-54	Claims of reporting in accordance with the GRI Standards	132			
102-55	GRI content index	155-163			
102-56	External assurance	166			

Topic-Specific Disclosures

Disclosure		Sustainability Report	Reason for Omission	External Verification	Contribution to SDGs
Data Governance and Cybersecurity					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	126-129			
103-2	The management approach and its components	126-129			
103-3	Evaluation of the management approach	127, 129			
GRI 418: Customer Privacy 2016					
418-1	Substantiated complaints concerning breaches of customers privacy and losses of customer data	126			SDG 16
Customer Experience					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	14			
103-2	The management approach and its components	14			
103-3	Evaluation of the management approach	14			
Digital Transformation					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	16-19			
103-2	The management approach and its components	16-19			
103-3	Evaluation of the management approach	16-19			
Talent Attraction & Retention					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	92-102			
103-2	The management approach and its components	92-102			
103-3	Evaluation of the management approach	92-102			

Disclosure		Sustainability Report	Reason for Omission	External Verification	Contribution to SDGs
GRI 401: Employment 2016					
401-1	New employee hires and employee turnover	144-150			SDG 5 and 8
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	101-102			SDG 8
401-3	Parental leave	102			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	103, 151-152			SDG 3 and 8
403-9	Work-related injuries	103, 151-152			
GRI 404: Training and Education 2016					
404-1	Average hours of training per year per employee	73, 152-153		Yes	SDG 4, 5 and 8
404-2	Programs for upgrading employee skills and transition assistance programs	62-73			
404-3	Percentage of employees receiving regular performance and career development reviews	92			SDG 5 and 8
GRI 405: Diversity and Equal Opportunity					
405-01	Diversity of governance body and employees	106-107, 144-146			SDG 5 and 8
405-02	Ratio of basic salary and remuneration of women to men	151		Yes	SDG 5 and 8 and 10
Human Rights Assessment					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	125			
103-2	The management approach and its components	125			
103-3	Evaluation of the management approach	125			
GRI 412: Human Rights Assessment 2016					
412-1	Operations that have been subject to human rights reviews and impact assessment	125			

Disclosure		Sustainability Report	Reason for Omission	External Verification	Contribution to SDGs
Culture & Mindset					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	92-98			
103-2	The management approach and its components	92-98			
103-3	Evaluation of the management approach	99-100			
Corporate Governance and Risk Management					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	105-120			
103-2	The management approach and its components	105-120			
103-3	Evaluation of the management approach	105-120			
GRI 205: Anti-corruption 2016					
205-2	Communication and training about anti-corruption policies and procedures	122			SDG 16
205-3	Confirmed incidents of corruption and actions taken	122			
Responsible Lending					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	38			
103-2	The management approach and its components	40-42			
103-3	Evaluation of the management approach	40-42			
GRI 201: Economic Performance 2016					
201-2	Financial implications and other risks and opportunities due to climate change	39, 43-48			

Disclosure		Sustainability Report	Reason 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			
103-2	The management approach and its components	84-85			
103-3	Evaluation of the management approach	84-85			
GRI 201: Economic Performance					
201-2	Financial implications and other risks and opportunities due to climate change	38, 43-48, 84-85			
Financial Empowerment					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	38			
103-2	The management approach and its components	49			
103-3	Evaluation of the management approach	50-51			
GRI 201: Economic Performance					
201-1	Direct economic value generated and distributed	50-51			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	50-51		Yes	SDG 1, 8, 9 and 10
G4-FS13	Access points in low-populated or economically disadvantaged areas	9, 50-51			SDG 1, 8 and 10
G4-FS14	Initiatives to improve access to financial services for disadvantaged people	51			SDG 1, 8 and 10
Financial Literacy					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	52, 54			
103-2	The management approach and its components	52-58			
103-3	Evaluation of the management approach	52-58			

Disclosure		Sustainability Report	Reason for Omission	External Verification	Contribution to SDGs
GRI Sector Disclosures: Financial Sector					
G4-FS14	Initiatives to improve access to financial services for disadvantaged people	51			SDG 1, 8 and 10
G4-FS16	Initiatives to enhance financial literacy by type of beneficiary	52-58			
Operational Eco-efficiency					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	82			
103-2	The management approach and its components	86-87			
103-3	Evaluation of the management approach	86-87			
GRI 302: Energy 2016					
302-1	Energy consumption within the organization	87, 141		Yes	SDG 7 and 13
302-3	Energy intensity	87, 141			SDG 7 and 13
302-4	Reduction of energy consumption	12, 87, 141			SDG 7 and 13
GRI 303: Water and Effluents 2018					
303-3	Water withdrawal	87, 142			
GRI 305: Emissions 2016					
305-1	Direct (Scope 1) GHG emissions	87, 141		Yes	SDG 7 and 13
305-2	Energy indirect (Scope 2) GHG emissions	87, 141		Yes	SDG 7 and 13
305-3	Other indirect (Scope 3) GHG emissions	87, 143			SDG 7 and 13
305-4	GHGs emission intensity	87, 141, 143			SDG 7 and 13
305-5	Reduction of GHG emissions	12, 141, 143			SDG 7 and 13
GRI 306: Waste 2020					
306-3	Waste generated	87, 142		Yes	
306-4	Waste diverted from disposal	142		Yes	
306-5	Waste directed to disposal	142		Yes	

Disclosure		Sustainability Report	Reason for Omission	External Verification	Contribution to SDGs
GRI 308: Supplier Environmental Assessment					
308-1	Percentage of new suppliers that were screened using environmental criteria	88			
308-2	Number of suppliers assessed for environmental impacts.	88			
Empowering Community & Society					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	60			
103-2	The management approach and its components	62-80			
103-3	Evaluation of the management approach	62-80			
GRI 203: Indirect Economic Impacts 2016					
203-1	Infrastructure investments and services supported	12, 24-35, 74-80			
203-2	Significant indirect economic impacts	12, 24-35, 74-80			SDG 1, 4, 6 and 8
Green Finance					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	38			
103-2	The management approach and its components	40-48			
103-3	Evaluation of the management approach	40-48			
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	39-48			SDG 1, 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	39-48			SDG 7, 9, 11, 12 and 13
Public Policy Advocacy					
GRI 103: Management Approach 2016					
103-1	Explanation of the material topic and its Boundary	40-41			
103-2	The management approach and its components	40-41			
103-3	Evaluation of the management approach	40-41			

SASB Index

Commercial Banks

Topic	Accounting Metrics	Code	Response
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB-230a.1	Sustainability Report 2021, Page 126
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	Sustainability Report 2021, Page 128-129
Financial Inclusion & Capacity Building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	Sustainability Report 2021, Page 50-51
	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB-240a.2	Not Reported
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	Sustainability Report 2021, Page 50
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	Sustainability Report 2021, Page 9, 54-58
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Commercial and industrial credit exposure, by industry	FN-CB-410a.1	Annual Report 2021, Page 134
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	Sustainability Report 2021, Page 38

Topic	Accounting Metrics	Code	Response
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, other related financial industry laws or regulations	FN-CB-510a.1	Sustainability Report 2021, Page 121
	Description of whistleblower policies and procedures	FN-CB-510a.2	Sustainability Report 2021, Page 122
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score by category	FN-CB-550a.1	SCB is not a Global Systemically Important Bank
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2	Annual Report 2021, Page 65
Activities Metrics	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	Not Reported
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	Annual Report 2021, Page 128

Assurance Statement



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