

Special Reports



From SCB Transformation to SCB^x Embarking on a New Mission to Become the 'Tech Company'

Confronted with an ongoing digital disruption, the Bank set out SCB Transformation strategy in 2016. Since then, SCB has actively invested in cutting-edge technologies and implemented organizational restructuring, revamped the way of work, fostered a new corporate culture, and reshaped its future business model, in the hope to create new value from investment and achieve exponential growth in the digital age.

SCB Transformation has become the vital turning point and strategic decision that readies the Bank to

tackle technology disruption in the finance industry while deepening customer engagement in a digital era. In 2021, SCB's digital customer base (SCB Easy) significantly rose from 2.5 million in 2016 to more than 13 million –of which 10.7 million are active users, thus racking up its share in total SCB customer base to 78%. In addition, of the Bank's total transaction volume, digital transaction was tantamount to 85%, whereas ATM-CDM transaction and bank branch-banking agent transaction accounted for 14% and 1%, respectively. The figures reflected an accelerating

trend of Thai consumers pivoting to modern digital channels.

On top of that, banking business in the next three years will witness a greater and seismic wave of digital disruption, especially with the advent of Decentralized Finance or DeFi, penetration of modern platforms into the financial business, and rapid changes in consumer behavior in the wake of COVID-19 pandemic and constant technological advancement. The next question is how will the Bank reshape itself to bring value to shareholders and consumers while

marching forward in the new era where technology plays a vital role in enabling boundless innovation and competitive development. Therefore, establishment of SCB^x was announced in September 2021 with the mission to ready the Bank to enter an emerging competitive arena. With the arrival of a new business landscape, SCB will no longer limit itself to traditional banking services but ride on its financial strength as an advantage to fully transform into FinTech business and platform of the future.



Becoming 'The Most Admired Financial Technology Group of ASEAN'

With a mission to leverage capital management efficiency, expand ways to create long-term value, explore new business gateways, and sharpen a new competitive edge with data leverage, SCB Group divides SCB^x business structure into three key segments: Core Banking Services, Consumer Finance and Digital Financial Services, and Digital Platforms and Technology services.

SCB^x

Core Banking Services

To be the better bank



Leverage digital technology to enhance business management efficiency, maintain bank profitability, and cater to ever-evolving customer demand

2022 Mission

- Foster business growth by incorporating digital technology into banking services, insurance, and wealth management
- Improve the Bank's credit management efficiency with financial discipline
- Assist quality customers in overcoming the crisis together

Consumer Finance and Digital Financial Services

Blue ocean markets



Accelerate a proactive expansion into other financial businesses with growing market demand, whilst building a strong partnership and exploring business opportunities both within the region and abroad to embolden growth potentials

2022 Mission

- Expand businesses to new markets
- Strengthen consumer financial services with digital intelligence
- Promote synergy with strategic alliances and establish the new ecosystem

Digital Platforms and Technology Services

Game changing businesses



Unlock new technological intelligence that pioneers valuable changes and team up with local and foreign partners to broaden innovation and technology platforms, thus driving the Bank's potential to be on par with the world's leading enterprises

2022 Mission

- Build a new competitive edge from technology leverage, such as platform business
- Enhance digital platforms
- Explore business opportunities within the region and across the globe

Ambitious Goal in 2025: Creating Long-term Value

SCB^x was founded with an aspiring goal to create significant value from new businesses and foster shared value creation among stakeholders besides the fundamental profits and stability of SCB's core banking business.

By 2025

- Expand new business into foreign countries
- Broaden customer base to 200 million and connect to the ecosystem both in Thailand and abroad
- Establish an integrated digital platform
- Become a leading regional financial technology group

SCB^x is an important step to embrace the new paradigm of the ever-changing global landscape. The Bank believes that the establishment of SCB^x will enable the Bank to keep up with new consumer demand and expectations, equally compete in the global market, and create new value for shareholders in the face of changes as the traditional banking business is being consistently disrupted by the digital transition.



Key Developments in 2021



Actively invested in potential tech companies and startups worldwide

- **March 2021** Anchorage: Digital asset platform for institutional investor
- **April 2021** Darwinbox: Enterprise-ready human capital management platform to embrace the future of work
- **June 2021** Flash: Thai total e-commerce service provider
- **July 2021** Ape Board: Digital platform which enables users to track and manage digital asset portfolio
- **July 2021** Fireblocks: Platform providing technology solution for digital asset custody
- **November 2021** MyCloudFulfillment: Leading e-Commerce fulfillment service and warehousing startup
- **December 2021** Nansen: Blockchain analytics platform

SCB 10X is the first Thai organization ranked among global Corporate Venture Capital (CVC)

No.2

In the category of global CVC that invested in fintech start-ups

No.8

In global CVC

By CB Insights



November 2021

Invested in 'Bitkub Online Company Limited,' Thailand's leading digital asset exchange platform



November 2021

Acquired the Initial Coin Offering (ICO) portal license from the Securities and Exchange Commission (SEC)



December 2021

Launched SCB Tech X, in partnership with Publicis Sapient—the digital business transformation consultancy under Publicis Groupe



November 2021

Introduced 'Robinhood Travel', an Online Travel Agent (OTA) platform scheduled to launch the service in the first quarter of 2022



September 2021

Officially launched a nano-finance application 'FINNIX', which attained more than 5 million downloads and provided loan support of over 6 billion baht



October 2021

Joined forces with Thailand Post in offering online loans for SMEs that subscribe to cash-on-delivery (COD) EMS service



The First Thai Equator Principles Financial Institution, uplifting responsible lending practices to a global standard

Believing that banking and financial sectors can play important roles in contributing to the development of sustainable society and environment, SCB is committed to its 'Sustainable Finance' principle with a mission to provide lending responsibly and in line with the Sustainable Banking Guidelines – Responsible Lending from the Bank of Thailand and Thai Bankers Association. This was done by integrating environmental, social, and governance considerations into the Bank's lending policy, strategy, risk management process, and management of impacts resulted from the Bank's financial support, especially project finance for large industrial projects, such as power plants, basic infrastructure, mining, and industrial complex, that may cause significant negative impacts on environment and society if proper management is absent.

To uplift the Thai banking industry, and to ensure that SCB is providing financial support to projects with appropriate environmental and social management to its identified characteristics and risk level, SCB became a signatory to the Equator Principles (EP) Association and adopts the 10 EP principles, a globally accepted standards on environmental and social management for project finance. The Bank implemented these principles as guidelines on approach to systematically identify, assess, manage environmental, and social risk associated with project finance financially supported by the Bank.

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Committed to compliance with the Equator Principles to systematically identify, assess and manage environmental and social risk associated with project finance
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Equator Principles

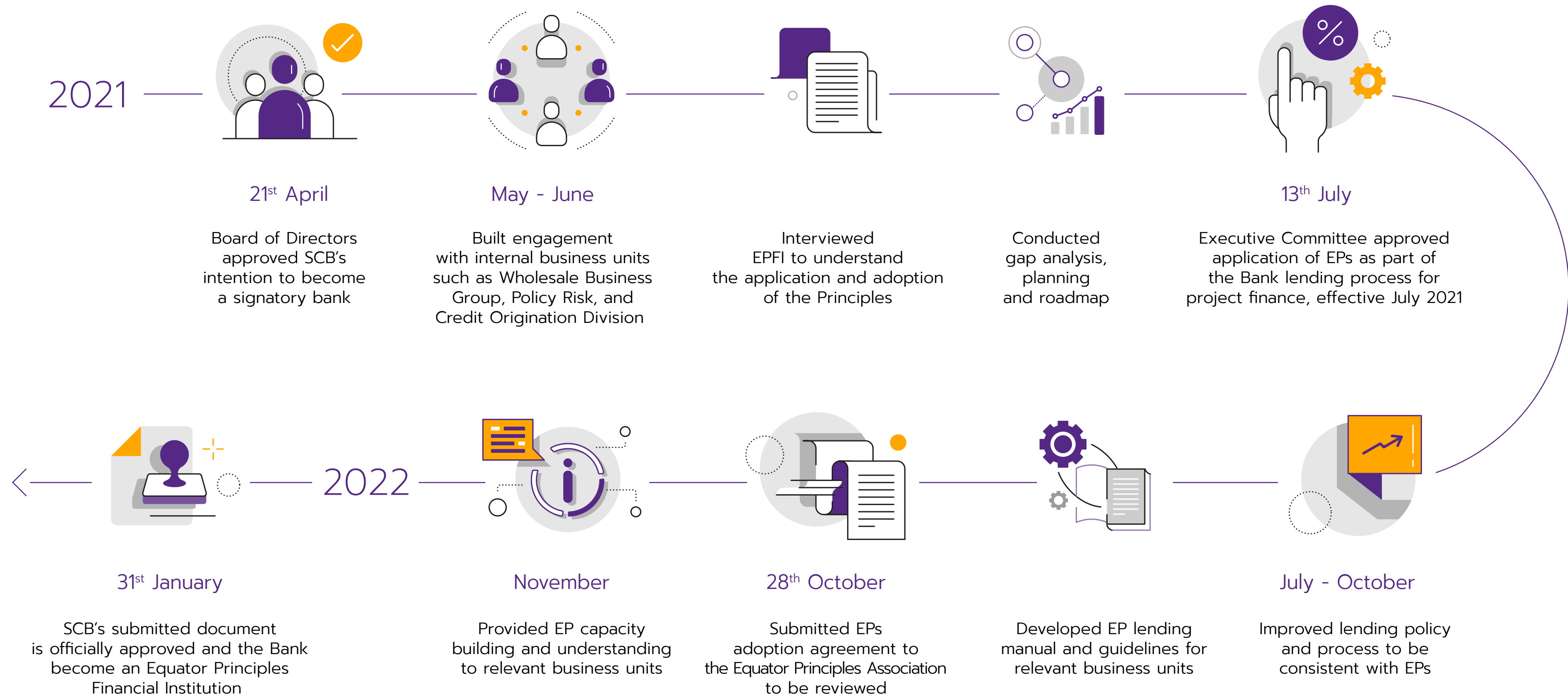
Steps

Key Principles

Equator Principles	Steps	Key Principles
Principle 1 Review and Categorisation	Screening	Equator Principle screening and scoping <ul style="list-style-type: none"> ✔ Project finance and consulting services (more than USD 10 million) ✔ Project-related financial loan (more than USD 50 million) ✔ Bridge loan, project-related refinance and acquisition finance
Principle 2 Environmental and Social Assessment		
Principle 3 Applicable Environmental and Social Standards		
Principle 4 Environmental and Social Management System and Equator Principles Action Plan	Classification	Risk-based project classification <ul style="list-style-type: none"> ✔ Category A: Adverse environmental and social risks and impacts are diverse, irreversible, or unprecedented ✔ Category B: The impact is limited and the scope of the impact is localized. In addition, it is possible to cope and recover through reduction measures. ✔ Category C: No negative environmental and social risks and impacts
Principle 5 Stakeholder Engagement		
Principle 6 Grievance Mechanism		
Principle 7 Independent Review	ESDD	Environmental and social due diligence assessment <ul style="list-style-type: none"> ✔ Category A and as appropriate Category B projects follow through independent review process
Principle 8 Covenants	Covenants	Include covenants in financial contract <ul style="list-style-type: none"> ✔ Actions to address issues raised during the independent review are reflected in the financial contract and committed to comply
Principle 9 Independent Monitoring and Reporting		
Principle 10 Reporting and Transparency	Monitoring	Independent environmental and social monitoring <ul style="list-style-type: none"> ✔ Independent monitoring once a year for Category A and B projects deemed necessary ✔ Report transactions reaching financial close and on EP implementation process/ experience (annual basis)

The Bank believes that improvements to its lending policy and process through the implementation of EPs, which follow approach and practice specified by International Finance Corporation (IFC), World Bank, and other leading financial institutions, does not only assist its clients in systematically managing environmental and social impacts resulting from the project but also benefits the Bank by putting in place a mechanism for cooperation with independent environmental and social issues assessment experts while helping to identify subsequent mitigation measures and monitoring its implementation as specified in lending covenants.

Step forward to become an Equator Principles Financial Institution (EPFI)



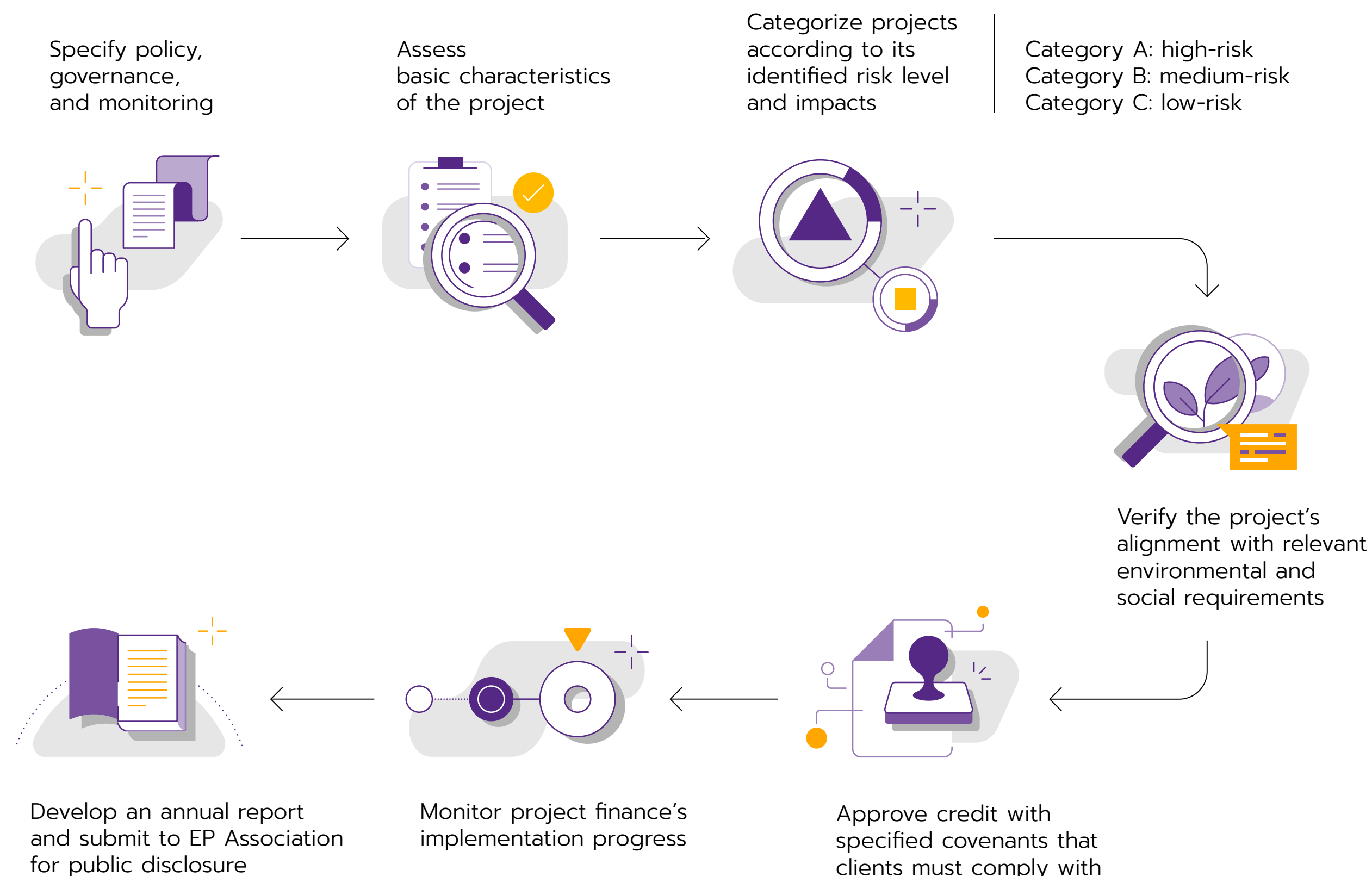


Adopting the Equator Principles

The Bank integrates the Equator Principles as a component of its credit process. At the same time, the Bank is building engagement with relevant business units, including Wholesale Business Group, SME Banking, Risk Office, and Strategy Group (Corporate Sustainability Function), with guidance from external environmental and social consultants in order to support policy implementation. In 2021, SCB developed manuals and tools, and provided EP training to over 300 relevant business units and personnel. The two sessions sought to provide knowledge, understanding, and uplift their capabilities in adopting the Equator Principles.

- 1. International Finance Corporation Performance Standard:** For management and personnel to understand different types of environmental and social impacts associated with project finance, as well as its systematic risk management approach, in consistency with International Finance Corporation (IFC) practice.
- 2. EPs The Equator Principles:** For management and personnel to understand principles and requirements in adopting the 10 principles along with roles and responsibilities of each relevant business units.

Internal EP Compliance Process





'Robinhood' The First No-GP Food Delivery Platform creating shared value through the 'Social Enterprise' model

From our determination to help small eateries overcome the COVID-19 crisis and thrive, SCB subsidiary, Purple Ventures, launched 'Robinhood' – a food delivery platform—built upon SCB's financial intelligence and digital capability. The platform embraces the social enterprise concept with a mission to support and find solutions for the small players. Since its inception, Robinhood has continued to offer and expand online sales channels for small eateries, create jobs for riders, and bring benefits to customers in a way to build a solid and sustainable ecosystem. The ambitious target is to ultimately become a digital fulfillment and lifestyle platform.

2020



June

The beginning of our platform to 'help the small players'

At the height of the COVID-19 pandemic in April 2020, many restaurants in Thailand were forced to enter food delivery platforms in order to stay connected with customers. Even so, SCB found that over 50% of small eateries gave up the opportunity since they were unable to bear gross profit (GP) fees or platform commissions. Another problem was liquidity crunch, as payment often takes long before being transferred into the merchant's account. Meanwhile, pain points for delivery riders were advance food payment for customers, unfair income, and lack of respect from society.

'Robinhood' was then developed from a customer-centric perspective, taking into account the above pain points. The platform was completed in the span of three months plus two for simulation tests to be ready for service.



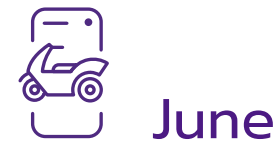
26th October

Officially launched 'Robinhood Food Delivery—the Thai app for Thai people'

With an ambition to help restaurants, especially the small eateries, and to stand by Thai people through good and bad times, Robinhood entered into service with key distinct features:

- **No gross profit (GP) fees charged** to help small merchants increase income and profit without additional cost from using the online platform
- **Cash availability within 1 hour** after food and drink delivery is completed, to solve liquidity crunch and help small merchants keep their business running throughout the economic crisis
- **Fair income for riders** with same-day payment, 24-hour insurance, and commission-free
- **100% digital payment** to ensure everyone's safety, no cash involved, and no need for riders to advance food payment

2021



June

Launched 'Robinhood Rider Application' and Introduced 'Robinhood EV Bike'—the first model among food delivery platforms in Thailand to uplift rider's well-being along with environmental sustainability

Aside from the food shop, another small player who is a meaningful jigsaw piece in food delivery business is the 'delivery rider.' At Robinhood, Robinhood riders are more than just delivery guys. They deliver not only food packages but also happiness in every meal to Robinhood customers.

With that in mind, SCB Robinhood Rider Application was developed to improve the rider job distribution system based upon three core principles: "Increasing income, Increasing jobs, Increasing opportunity." Robinhood then partners with ETRAN and H SEM, the Thai electrical motorcycle (EV Bike) manufacturers, to found the "Robinhood EV Bike model" offering EV bike rental at only 120 baht per day for all riders, either having or not having their own bikes. This collaboration aims to increase job opportunities and support riders' well-being in the face of fragile economy. Through this model, the Bank also hopes that Robinhood will be a part that drives forward the green EV ecosystem in Thailand.



2021

Over 3,000 riders

registered with the EV bike program



Target in 2022

Having more than

6,000 EV bikes available.

Expanding battery replacement stations from 14 stations in 2021 to 120 stations in Bangkok and vicinity areas



July

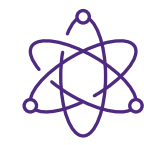
'Free Delivery Campaign' To relieve financial burden for Thai people during lockdown

The flare-up outbreaks in July prompted the Thai government to enforce lockdown on areas of maximum and strict COVID-19 control. SCB thus teamed up with Robinhood to launch the special campaign 'Free Delivery for Every Order' from July 11 to August 2, 2021, subsidizing delivery fees in a bid to ease customers' cost of living. The campaign also helped small eateries gain orders and earn income to keep their business running and, at the same time, created more jobs for riders. Apart from that, SCB Group strongly hopes that this special campaign will be the first step to showing how a "Big Guy" can give back to society and help a "Small Guy" get through the tough times together.

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SCB Group strives to enhance data literacy for more than 185,000 shops on the Robinhood platform, in hope that they can effectively leverage data in hand to achieve fruitful results.

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December

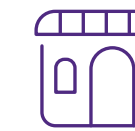
Joined forces with SCB DBANK and introduced the ‘Intelligence Dashboard’—an in-depth data analysis for Robinhood merchants

Recognizing the importance of data, Robinhood teamed up with SCB DBANK—SCB’s digital banking unit—in devising in-house data intelligence to conduct in-depth analysis based on Robinhood data and turned them into the ‘Intelligence Dashboard.’ The dashboard is designed to be user-friendly and compiles key figures such as net sales, weekly sales, gross orders, orders by day, orders by time of day, best-selling menu, top-ordered menu by time of day, total monthly customers, repeat customers from previous month, main customer groups, delivery distance and area coverage, and top searched keywords. These data dashboards are shared with more than 185,000 Robinhood merchants, all free of charge, hoping that the insights would help them improve business operation. For example, they could use insights on the top-selling menu to enhance raw material stock control, use peak time data to improve sales management, or launch a marketing campaign that caters to customer behavior and preference.

Robinhood Food Delivery performance at year-end 2021



2.45 million registered users



More than 185,000 merchants available on platform



28,000 riders



130,000 average daily orders

2022

The next milestone of Robinhood: becoming the 'Thai Super App' Ready to embark on a regional market as a thriving player

Target to expand the customer base to 4 million

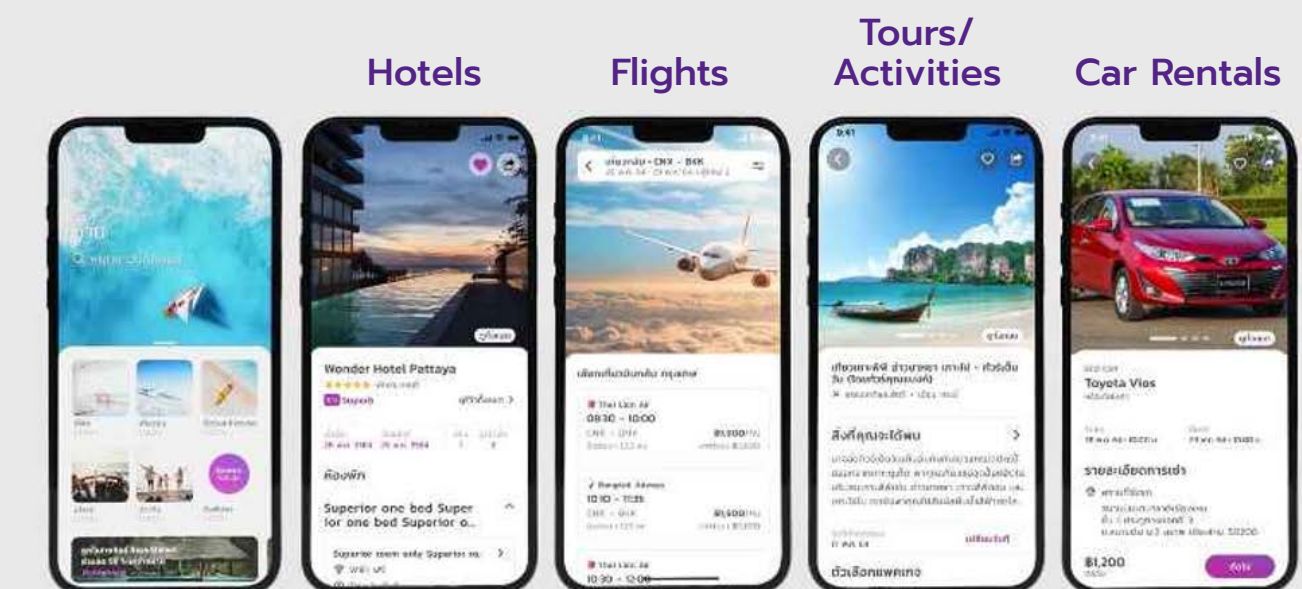
Robinhood is committed to assisting Thai entrepreneurs in a broader range of services and now prepares to enter three non-food businesses:

- 1. Online Travel Agent (OTA):** Reservation services for accommodation, air ticket, car rental, and insurance to help small entrepreneurs reduce costs of using sales agents
- 2. Mart Service:** order and delivery service for grocery shopping to help merchants expand sales channels
- 3. Express Service:** on-demand pickup and delivery service to serve the burgeoning e-commerce business

In addition, the original Robinhood Food Delivery also looks to extend its reach to 3 popular tourism provinces—namely Pattaya, Chiang Mai, and Phuket—in parallel with uplifting the capability and quality of its merchants and delivery riders. Robinhood will team up with SCB^x to enhance customer acquisition strategy and take proactive steps in devising data to improve the Bank's loan products and other financial services, as well as launching advertisements and promotions with our customers, so as to bring the ultimate benefits to Robinhood merchants and users. Robinhood targets to raise funds and grow its customer base to 4 million, paving the way to set foot in a regional market as the 'Thai Super App.'



The first Thai OTA offering all-in-one travel experience on one platform with zero commission



Heartfelt Feedbacks from Food Merchants



A little thing called love

"...We believe that Robinhood started giving opportunity to small shops like us, this creates the power of love, goodness and generosity, spreading and passing these forward in our society..."

Nua' Boat Noodles - Ratchayothin
July 17, 2021

Voices from Robinhood Riders

Drive to Fulfill Myself



Click on the picture to watch 'The Rider Series: EP 3. "Aunty Maew" An elder Rider with a teenage heart' video

"I was out of work for ten years. I used to work as a pharmacy manager in a department store and became jobless. Back then, I told myself: if I don't get started today, there might be no tomorrow.

Things did not go smoothly at first. I had no clue about the direction, not much confidence either. Luckily, the admin staff at Robinhood help me a lot with good advice.

I'm now in my sixties so driving in Bangkok is quite tiring and challenging. But when riding with Robinhood, it's the joy that makes me feel like I'm sixteen again."

Kanyanat "Aunty Maew" Yangsataphon

"I might be just a little guy, but I can contribute to something meaningful every day."



Click on the picture to watch The Rider Series: EP 5. "Note" a Rider who pour his heart into the job

"Being a rider never entered my mind as a dream career. If it weren't for the COVID-19, I would be flying in the sky right now. On the first day at Robinhood, I was told that my work was meaningful, but back then I did not understand. Is the rider's job purposeful? I used to doubt. But when I put my heart into the task, I start to learn something from it. I learn to help others, learn to pay more attention to people in front of me, learn to weather the worst, learn to try something new, and learn to help make the world a better place to live (from riding an EV bike).

I finally realized the reason why we work. We work to become our better self and to bring happiness to someone out there, through our small but meaningful work."

Athitphon "Note" Chanthanakul
Former student pilot, Now Robinhood rider

Resilience through and Beyond COVID-19

The COVID-19 pandemic not only takes a heavy toll on the Thai economy and everyday lives but also poses critical challenges to businesses in all regions and sectors. Getting through the recent crisis calls for self-evaluation on our operational efficiency, which ushers the Bank to rethink and reshape our business model in pursuit of an innovation-driven economy and building a better society and environment for all.

Since March 2020, the Bank has put in place the Business Continuity Plan (BCP) and undertaken the Business Impact Analysis (BIA)—approved by the Board of Directors and oversight by the Risk Management Committee. The action plan is under the supervision of SCB Crisis Management Team (CMT) and COVID-19 Working Group, who share a common goal to **‘Strengthen the Bank – Stand by Our Customers – Support the Society’** in overcoming the epidemic together and paving the way for sustainable long-term growth.

Strengthen the Bank

SCB pursues the **‘Holistic Organization Management’** towards resilience capability to adapt and respond to rapid and disruptive changes while adhering to the Bank’s commitment to helping its customers and society grow and thrive even in turbulent times.



Leadership with Head, Heart, Hands

Develops aspiring leaders with the modern leadership trinity



Smart Work

Nurtures work efficiency and productivity



Flexible Workforce

Increases flexibility through ‘Work From Anywhere’ arrangement



Purpose Driven Culture

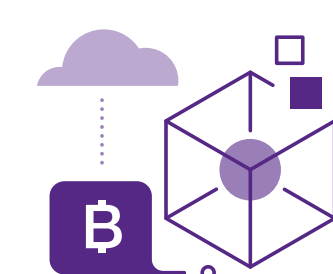
Fosters a goal-oriented corporate culture that embraces shared value creation

Holistic Organization Management



Physical and Mental Health

Embraces physical and mental well-being



New Operating Model with Digital Backbone

Uncovers new digital-driven business models



New Paradigm for Skills and Talent

Explores new learning paradigms to uplift essential skills and attract talents

'Work from Anywhere' Enriching flexibility and work-life balance

The Bank has extended the 'Work From Anywhere' (WFA) arrangement into 2021 to increase workforce flexibility, build a culture of trust, and enhance our employee well-being. The arrangement is based upon the '3Es' management framework, seeking to help SCB employees to become resilient, agile, and well-organized in the face of changes.

Enablement: Provides devices and VPN readiness to executives and staff at every level across the organization; adjusts work process; and develop digital platforms specifically for human resource management, such as HR on Mobile and SCB Telecare, to ensure that SCB employees can work with convenience and seamless connection while maintaining a healthy state of body and mind. [\(More details on page 93-98\)](#)

Engagement: Continually conducts the employee survey on WFA arrangement to help enhance work-life balance

Empowerment: Consistently improves the knowledge management to ensure that the Bank's knowledge base is readily accessible to all employees and available when needed, in hope to strengthen culture and fundamental for building a learning organization.



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The first Thai bank to announce WFA policy which has continued since March 9, 2020, until today
"

80% of our employees can follow WFA enjoyed WFA agreed that they can work efficiently with WFA

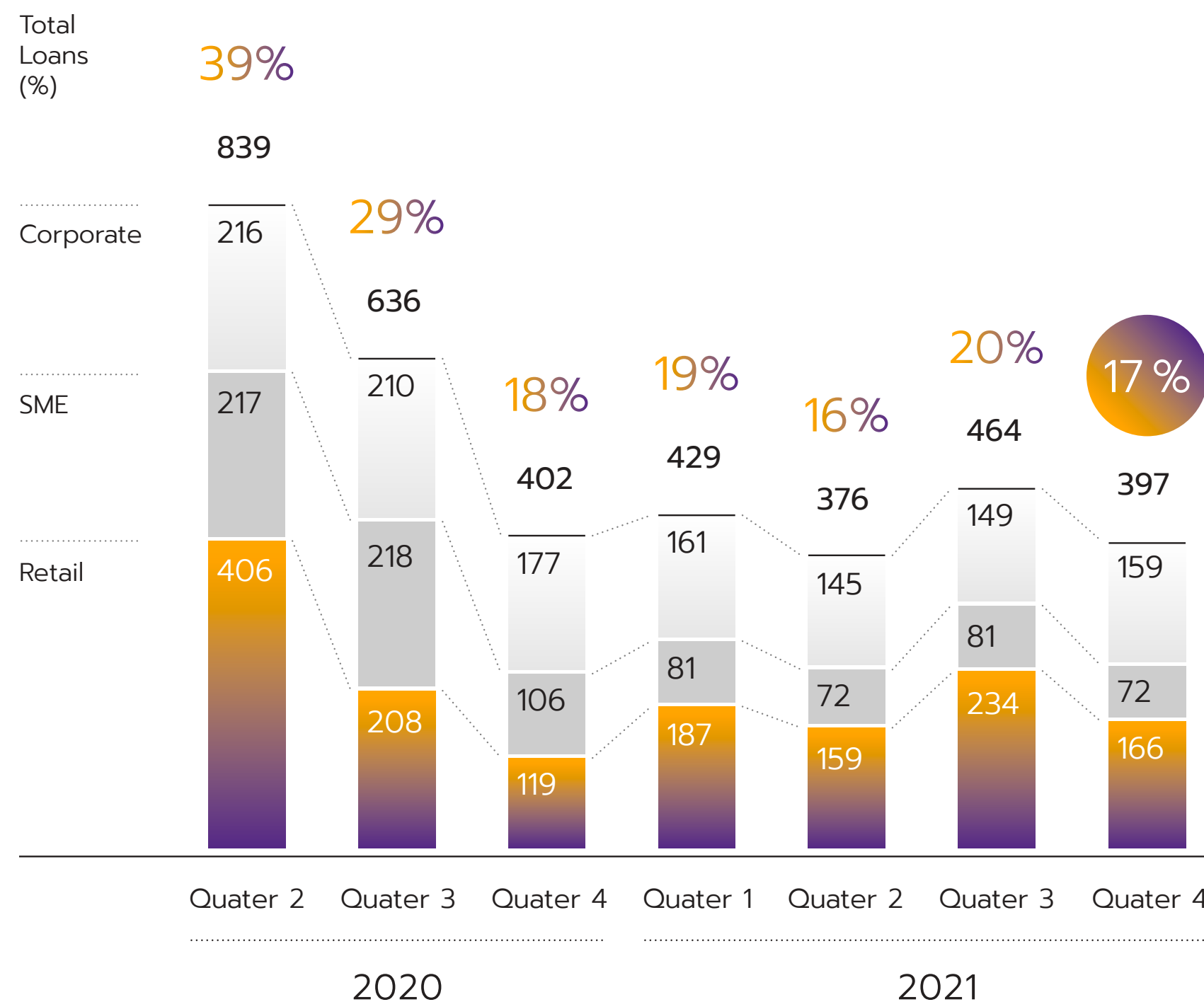
Cut down the Bank's operational expense by over 1,480 million baht

Reduced greenhouse gas emission of over 960,000 million tons of carbon dioxide equivalent per annum, compared to the normal work arrangement

Stand By Our Customers

Throughout 2021, the Bank has continuously rolled out assistance measures to clients suffering from the outbreaks under our 'Deep-Long-Survive' approach. The Bank provides financial solutions for short and long-term remedies that fit each client's need based on in-depth customer impact analysis. Special relief plans are also provided for small- and medium-sized enterprises (SMEs) and sSMEs—helping them cut costs, boost sales, and expand a business—in hope to foster sustainable post-pandemic growth.

Loans under SCB relief program in 2020-2021 (billion baht)



With a commitment to stand by our customers, SCB helped more than

1.2 million customers to overcome the COVID-19 crisis together.

Customer Transformation Empowering SMEs to Thrive in Digital Era

SCB offers soft loan schemes, new lending conditions, working capital facilities, and debt restructuring measures to help our SME clients stay buoyant during the pandemic. Apart from that, the Bank also emphasizes enhancing SMEs' capability and delivering new experiences in a way to assist our customers on their journey to digital transformation.



“SCB SME is my partner. For me, ‘Being a Partner’ means that our friendship helps us grow better together. SCB SME is like a stairway in my house—something indispensable. If I want to climb some flights, they help me ascend to the upper floor. If I encounter a crisis and need to take some steps back, they wait for me at the landing. SCB SME is always here to help me in both good and bad times.”

Mr. Peerasin Tangkijngamwong
Managing Director
Saivijit Co., Ltd.

Digital Platform	Customer Academy	Business Matching	Financial Assistance
<p>Integrates digital platform into our customer business to expand market channels, cut costs, and bolster sales</p>	<p>Equips knowledge and skills on business management and administration</p> <p>Continuing Course</p> <ul style="list-style-type: none"> • IEP-SCB Intelligent Entrepreneur Program • ITP-SCB Intelligent Trade Program • IBE-SCB Innovation-based Enterprise • The Dots <p>Industry-Specific Course</p> <ul style="list-style-type: none"> • Food & Beverage Game Changer • Hotel Game Changer • The Hospitality Survival <p>Over 2,300 participants, averaging more than 100 learning hours/ person</p>	<p>Collaborates with government agencies, tech partners, and leading companies to expand customer’s market channel, establish a sustainable supply chain, and broaden business opportunities through business matching events</p> <p>Over 400 businesses matched</p>	<p>Offers tailored financial solutions that acknowledge customers' demand and condition, and strengthen our partnership with the government to enhance SME accessibility to financial supports.</p>

Support the Society



Employee

The Bank has launched various initiatives to take care of our employees since the emergence of the COVID-19 pandemic until today.



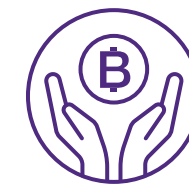
Safety

Extend 'Work from Anywhere' arrangement and prepare the 'Split Working Site' at on-site office areas to alleviate infection risks.



Health

- Cover insurance excess for medical check-up fees and treatments
- Provide Antigen Test Kits and offer alternative vaccines to every employee
- Help to find hospital and hospitel beds for infected employees or family members
- Cooperate with hospital partners to accommodate home isolation
- Develop a real-time dashboard to help the management keep a close monitor on infected employees and recover progress



Finance

- COVID Staff Loan—a contingency lending for employees facing financial difficulties from the pandemic
- Special financial aids for employees working at branches that were affected under the government's curfew and lockdown measures.
- Debt moratorium for staff loan



Supplier

The Bank revised the credit term policy from 45-60 days to 15 days, effective until the pandemic subsides, to buttress our supplier liquidity.

Society

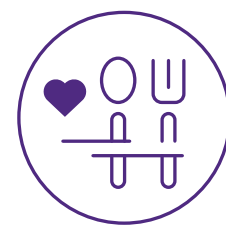
With collective efforts to ride out the pandemic, SCB has implemented collaboration and assistance projects such as:

Field Hospitals and Medical Equipment Supports

SCB made a financial contribution of **over 18 million baht** to set up 2 COVID-19 field wards at Chulalongkorn hospital, and purchase medical equipment and other facilities to establish field hospitals for municipalities, foundations, and local hospitals.

A Helping Hand for Small Eateries and Thai People

SCB's Robinhood launched the "We Help You, You Help Eateries" campaign offering free delivery to all food orders for 23 days during July lockdown. Robinhood also joined forces with Siriraj hospital and Ramathibodi hospital to arrange food supports for COVID-19 patients under 14-day home isolation—3 meals a day and all free of charge.



More than
3 Million
delivery-free orders



Food supports for more than
200
COVID-19 patients in home isolation



**Vaccination Center:
Boosting Thailand's herd immunity in a battle against the COVID-19 pandemic**

In this critical time where COVID-19 is taking a toll on the economy, society, and everyday lives, a speedy vaccine rollout is considered an urgent national agenda to prevent virus spread and alleviate disease vitality. To this end, SCB partnered with the Bangkok Metropolitan Administration, the Thai Chamber of Commerce, and Phyathai-Paolo hospitals under the Bangkok Dusit Medical Services Group (BDMS), to establish the COVID-19 vaccination center at SCB Head Office with the mission to boost herd immunity across Thailand. The SCB COVID-19 vaccination center is among non-hospital vaccination sites operated under "Thai Ruam Jai, Keep Bangkok Safe," in which SCB is one of the 25 private enterprises participating in the campaign.

SCB is proud to help provide COVID-19 vaccine access to

201,300 Thai people

for

84 days

over the past 7 months

With the dedication of more than

240 medical professionals

from Phyathai-Paolo hospitals

The collective efforts of

368 volunteers

under the "SCB, Let's Do Good" campaign, together with over

50 cleaning and security staff



The success of the SCB vaccination center is owed to a cooperative determination to shore up Thailand on the road to economic recovery whilst keeping people safe and sound during pandemic times. The vaccination center was operated by a competent team with the very same motivation, under a management strategy built upon a design thinking approach and customer-centric foundation.