

Sustainability at SCB

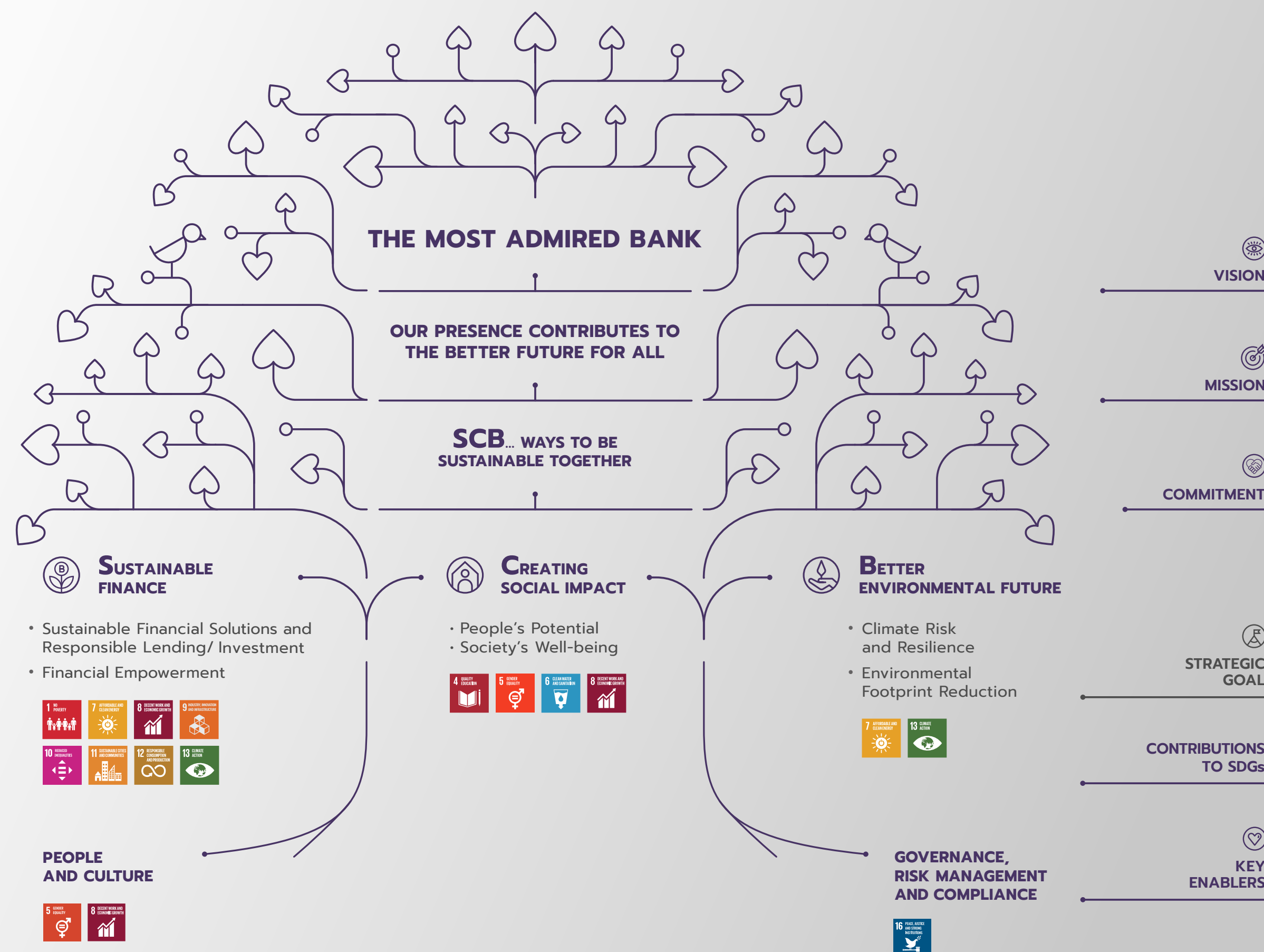


Sustainability Policy and Framework

SCB's journey to sustainability is driven by its commitment to strengthening economic stability and creating value for society while conserving the environment. Accordingly, the Bank has established a sustainability mission under an 'Our Presence Contributes to a Better Future for All' concept, steered by three key pillars: Sustainable Finance, Creating Social Impact, and Better Environmental Future.

Sustainability Governance Structure

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



Sustainability Framework

Sustainability Target and SDGs Contributions

2021 Performance Highlights

3 PILLARS

6 GOALS

2023 TARGETS

2021 PERFORMANCE

SDGs



Sustainable Financial Solutions and Responsible Lending/ Investment

Directly fund or facilitate 53 billion baht in sustainable finance to support SDGs

Develop and offer at least 100 ESG financial products having a Morningstar Sustainability Rating at or above 3 globes

Integrate ESG criteria as part of credit and advisory policies, with processes based on relevant principles and standards

Funded over 40.15 billion baht in financing to help mitigate climate change impact, reduce inequality and promote well-being

Offered 79 ESG funds as alternative investment choice

Assessed and considered ESG-related risks in 100% of project finance



Financial Empowerment

Support 200,000 sSME to access innovative and digital financial services

Promote financial literacy among 67,000 customers and the general public

Facilitated access to digital lending for more than 35,300 sSME customers and society through mobile banking with over 13 million users, 700 branches, and more than 8,880 ATMs

Helped over 25,000 customers, employees and other Thais to develop financial knowledge



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People Potential

Increase the share of SCB employees with STEM capability

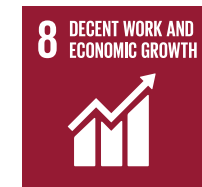
11% of SCB's current workforce has STEM capabilities



Target 4.4 and 4.6



Target 5.1



Target 8.5

Provide training to 1 million people on essential digital, career and business skills by 2025

Helped more than 300,000 Thais access training to develop digital skills and skills of the future

Society Well-being

Provide social benefits to 1 million people through corporate social responsibility programs

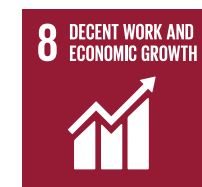
Benefitted over 678,000 small entrepreneurs, youths, and community members via the Bank's CSR efforts including career development, education and digital skills, access to water resource as well as health and well-being



Target 4.4 and 4.6



Target 6.1 and 6.4



Target 8.3



Climate Risk and Resilience

Integrate climate change considerations into the Bank's risk management system, including climate scenario analysis in line with TCFD's recommendations as one of the inputs for stress testing to set industry limits and inform business strategy

Required large-scale and high-risk projects to conduct climate risk assessment as part of underwriting process



Target 13.2

Reduction of Environmental Footprint

Reduce 10% of GHGs emissions (Scope 2) resulting from electricity consumption at SCB headquarters (against 2019 baseline).

Achieved 37% reduction of GHG emissions (Scope 2) resulting from electricity consumption at SCB headquarters (against 2019 baseline).



Target Goal 7.2 and 7.3



Target Goal 13.2