



FROM ESG TO SDGs: WHY IT MATTERS

Siam Commercial Bank Public Company Limited
February 24th, 2020 | The Athenee Hotel

At SCB, we focus on the following 6 SDGs as our primary goals and embed them into our business practices



NO POVERTY

Availability of Products and Services for those on Low Incomes



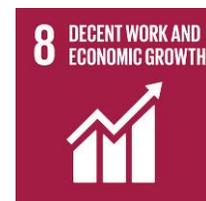
QUALITY EDUCATION

Education for Sustainable Development



AFFORDABLE AND CLEAN ENERGY

- Renewable Energy
- Energy Efficiency
- Infrastructure and Environmental Investments



DECENT WORK AND ECONOMIC GROWTH

- Employment
- Capacity Building
- Economic Inclusion



INNOVATION AND INFRASTRUCTURE

Access to Financial Services



CLIMATE ACTION

- Energy efficiency
- Environmental Investments
- GHG Emissions
- Risks and Opportunities due to Climate Change



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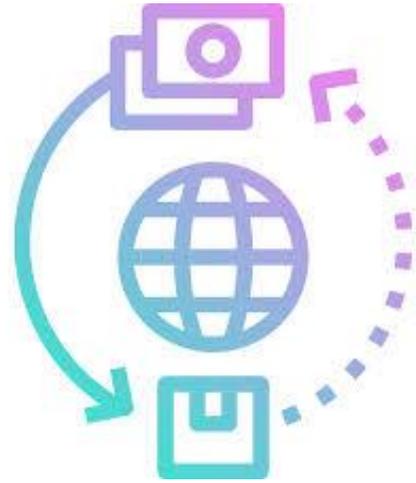
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1 SUSTAINABLE FINANCE

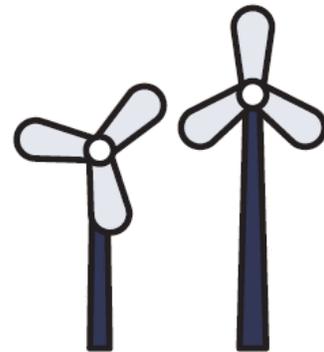


RESPONSIBLE LENDING



GREEN FINANCE

100% of the vulnerable customers go through **affordability test** before receiving the loan

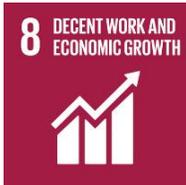


>50 projects related to **renewable energy** production were supported by SCB



100% of project finance complied to **SCB Responsible Lending Framework**

>THB 74 BILLION provided to green projects



2 FINANCIAL INCLUSION

CHALLENGE

Globally
1.7 billion or **30%**
 —
 In Thailand
10 million or **18%**
 of adults are
UNBANKED

3 KEY APPROACHES TO ACCELERATE FINANCIAL ACCESSIBILITY



T ECHNOLOGY

FACIAL RECOGNITION FOR e-KYC



P RODUCTS

มีตัวค

BASIC BANKING ACCOUNT



P ARTNERSHIP





3 FINANCIAL LITERACY

CHALLENGE

FIRST JOBBERS (AGE 25-35)



50%

of population have debt



20%

of borrowers are delinquent

THERE ARE OVER 2 MILLION SME IN THAILAND

Most are facing competitiveness issues and not well equipped with business and financial knowledge



SCB INVESTMENT LAB
1st Virtual Investment Lab in Thailand

MAHIDOL VIRTUAL CLASSROOM
1st smart university classroom in Thailand



SCB BUSINESS CENTER
>24,000 SMEs visited and utilized

>4,500 SMEs participated in seminars and training initiatives

THANK YOU

SCB 