FROM ESG TO SDGs: WHY IT MATTERS
At SCB, we focus on the following 6 SDGs as our primary goals and embed them into our business practices:

1. **NO POVERTY**
   - Availability of Products and Services for those on Low Incomes

2. **QUALITY EDUCATION**
   - Education for Sustainable Development

3. **AFFORDABLE AND CLEAN ENERGY**
   - Renewable Energy
   - Energy Efficiency
   - Infrastructure and Environmental Investments

4. **DECENT WORK AND ECONOMIC GROWTH**
   - Employment
   - Capacity Building
   - Economic Inclusion

5. **INNOVATION AND INFRASTRUCTURE**
   - Access to Financial Services

6. **CLIMATE ACTION**
   - Energy efficiency
   - Environmental Investments
   - GHG Emissions
   - Risks and Opportunities due to Climate Change
อยากขอสินเชื่อ
อยากขอสินเชื่อ แต่ติดแบนลิสต์
อยากขอสินเชื่อ SME
ภาชนะบุญของอยากขอสินเชื่อ
ติดหนะรออยากขอสินเชื่อ
อะคลาหารประท้วง โรงไฟฟ้าถนนหิน
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% of adults are **UNBANKED**

In Thailand

10 million or 18% of adults are **UNBANKED**

**3 KEY APPROACHES TO ACCELERATE FINANCIAL ACCESSIBILITY**

- **TECHNOLOGY**: Facial Recognition for e-KYC
- **PRODUCTS**: Basic Banking Account
- **PARTNERSHIP**: Strategic partnerships with 7-ELEVEN and Thailand Post
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