



## SUSTAINABILITY REPORT 2015

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The annual report is part of a set that includes the sustainability report

## MESSAGE FROM THE BOARD OF DIRECTORS



**Mr. Yol Phokasub**  
President

**Mr. Anand Panyarachun**  
Chairman of the Board

**Dr. Vichit Suraphongchai**  
Chairman of the  
Executive Committee

**Mr. Arthid Nanthawithaya**  
Chief Executive Officer  
and Deputy Chairman  
of the Executive Committee

### (G4-1,G4-2)

Siam Commercial Bank PCL (SCB) has the vision to be the "Bank of Choice" for our customers, shareholders, employees, and the community. This Sustainability Report 2015 was produced as a companion document to the Annual Report in order to address key sustainability issues and disclose the progress on the Bank's sustainability performance to its stakeholders, in the pursuit of driving the organisation to contribute long-term value in all three dimensions of sustainability; economic, social, and environmental.

### Sustainability at SCB

As the first Thai bank, SCB is proud to have the heritage of being a pillar in the nation's socio-economic foundation and the pursuit of sustainable development. SCB is committed to conducting business in accordance with good governance practices, recognising that ethical business conduct, transparency, social and environmental responsibility are essential for building and maintaining public trust. SCB is

therefore continuously improving its business processes and developing a wide range of financial products and services to meet customer needs in various segments, while striving to be a truly innovative organisation. The Bank also uses its capacity and extensive branch network to increase access to financial services and promote financial literacy among consumers of all ages, in order to support its stable growth as well as strengthen the foundation for economic sustainability for Thai society as a whole.

SCB recognises the importance of being prepared for challenges in order to adapt to changes and manage associated risks, whether they are in stakeholder expectations, economic conditions, climate change, aging demographics, or disruptive innovations. Organisational agility provides the ability to continually adjust strategies to constant change, and helps to build and sustain the Bank's strength and resilience. SCB is therefore committed to building its employees' capacity and positive view of change, while maintaining the highest standards of professional ethics in providing services.

In addition to economic sustainability, SCB also places importance on positive social impact and environmental conservation. SCB has therefore encouraged a culture of volunteerism among its employees, so that they have the opportunity to participate in creating social impact. As a result, SCB works hand in hand with the Siam Commercial Foundation (SCBF), and other partner organisations in various activities that cover youth and education, environmental management and quality of life, and building capacity among local communities. Moreover, SCB has also shared lessons learned from highly effective community projects to other interested organisations for further development of impactful programs.

### PROGRESS IN 2015

The year 2015 was important for SCB as the Bank started to implement a new strategy, focusing on strengthening capabilities. The strategy focused on raising the quality of services to meet stakeholder expectations, maintaining market leadership in Wholesale and Retail Banking, strengthening SME Banking, and aiming for excellence in digital banking. As a means of continuously responding to changing consumer lifestyles in the era of globalisation, SCB's digitisation aimed to increase the ease, speed, and security of its online financial services, in parallel with raising the level of expertise among its employees to become quality financial advisors.

In 2015, SCB was faced with several challenges, some of which affected the Bank's reputation, including a fire incident at the Head Office, an embezzlement of an educational institution's deposit account, and a communication error that led to misunderstandings in SCB's recruitment process for university graduates. The Bank was determined to turn these crises into opportunities for improving its internal systems and laying down preventive measures to safeguard from future incidents. SCB has established a Safety & Security unit to be responsible for all safety issues and to maintain the highest standards on its premises, including by promoting occupational health and safety awareness among its employees. With regard to fraud and corruption, SCB has

always maintained a zero-tolerance policy towards all forms of malpractice, which would compromise its corporate governance and reputation. SCB has taken the lessons learned from the embezzlement case to improve and strengthen its internal controls and procedures, as well as to cultivate a culture of transparency and accountability in all of its business activities. Moreover, it continued to fight against corruption and bribery by becoming a member of the Private Sector Collective Action Coalition Against Corruption (CAC) in January 2015. Throughout the year, the Bank communicated the new anti-corruption policy to both internal and stakeholders.

Another important step that SCB has taken is developing an environmental policy, a means of demonstrating the Bank's commitment to delivering products and services with consideration of environmental impact. SCB aims to develop a business culture that is mindful of resource consumption, along with establishing a data management system which can be used to create targets, plans and other standardised measures across the company. With regard to financial products and services, the Bank's credit policy requires strict legal compliance for loans that may have social and environmental impact. Moreover, SCB's energy financing is based on consideration of the social and environmental responsibility aspects in order to support and provide financial advisory to energy efficiency, renewable energy, and clean energy projects.

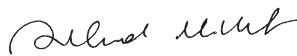
Through this Sustainability Report, SCB sincerely hopes to demonstrate the Bank's commitment to continuous development of its responsible business conduct. With the highest appreciation of its stakeholders for their trust and support, SCB strives through changes to achieve progress with stability in order to be a sustainable and proud organisation of the Thai people.



**Mr. Anand Panyarachun**  
Chairman of the Board



**Dr. Vichit Suraphongchai**  
Chairman of the  
Executive Committee



**Mr. Arthid Nanthawithaya**  
Chief Executive Officer  
and Deputy Chairman  
of the Executive Committee



**Mr. Yol Phokasub**  
President

**OUR VISION**

**TO BE THE BANK OF CHOICE FOR  
OUR CUSTOMERS, SHAREHOLDERS, EMPLOYEES  
AND COMMUNITY**

**OUR MISSION**

**TO BE THE BEST UNIVERSAL BANK IN THAILAND**

# ABOUT THIS REPORT

(G4-22, G4-23, G4-28, G4-29, G4-30, G4-32 G4-33)

The Siam Commercial Bank Public Company Limited (SCB) has produced a Sustainability Report for its third consecutive year in order to inform stakeholders of the Bank's performance in the economic, environmental, social, and governance dimensions. SCB's 2015 Sustainability Report is written in accordance with the "Core" criteria laid out in the G4 Guidelines of the Global Reporting Initiative (GRI). The Core criteria comprise four guiding principles for quality reporting on business sustainability issues, namely: Sustainability Context, Materiality, Completeness and Stakeholder Inclusiveness. To ensure quality of the report, SCB has commissioned Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. to perform limited assurance procedures on selected subject matters (see page 65) presented in this sustainability report.

The scope of this Sustainability Report covers SCB's activities and performance between 1 January 2015 and 31 December 2015. Economic performance and its reporting boundary can be found in SCB's Annual Report and snapshot can be found on page 9. In the case of environmental performance and human resources, the report covers the activities of SCB Securities Co.,Ltd. (SCBS), SCB Asset Management Co.,Ltd. (SCBAM) and SCB Life Assurance PCL (SCBLIFE). A sustainability performance is available on page 58-60, where additional information related to sustainability reporting can be found in SCB's Annual Report and [www.scb.co.th](http://www.scb.co.th).

## Scope of this report and Group companies<sup>1/</sup> (G4-17, G4-23)

Company Name	Environmental Performance			Social Performance
	Energy	Water	Emission	Human Resource
The Siam Commercial Bank PCL	√	√	√	√
SCB Securities Co., Ltd.	√	√	√	√
SCB Asset Management Co., Ltd.	√	√	√	√
SCB Life Assurance PCL	√	√	√	√
Rutchayothin Assets Management Co., Ltd.		-		
Siam Commercial Leasing PCL		-		
SCB Training Centre Co., Ltd.		-		
Siam Phitiwat Co., Ltd.		-		
SCB Plus Co., Ltd.		-		
VinaSiam Bank <sup>2/</sup>		-		
Cambodian Commercial Bank Ltd.		-		
Sor. Or. Kor. PCL <sup>3/</sup>		-		
Mahisorn Co., Ltd. <sup>4/</sup>		-		

Note: <sup>1/</sup> In 2015, the Bank expanded the boundary of environmental performance and human resources reporting to cover the activities of SCB Securities Co., Ltd. (SCBS), SCB Asset Management Co., Ltd. (SCBAM) and SCB Life Assurance PCL (SCBLIFE)

<sup>2/</sup> In the process of transferring all assets and liabilities to a new branch in Ho Chi Minh City, Vietnam

<sup>3/</sup> The entire business has been transferred to the Bank on 1 October 2012, was discontinued on 27 November 2012 and is being liquidated.

<sup>4/</sup> Subsidiary of SCB Plus Co., Ltd.

## Defining Report Content (G4-18)

### Step 1: Identify sustainability issues

SCB identified its key sustainability issues by considering a broad range of global sustainability issues that are relevant to SCB and the financial sector, as well as stakeholder interests.

### Step 2: Prioritise key sustainability issues

SCB's management and related functions gathered to discuss and prioritise sustainability issues, taking into account SCB's current business strategies and the expectations of its stakeholders. SCB's sustainability priorities were selected based on the following three criteria:

- Likelihood that an issue will directly affect SCB's business activities
- Impact of an issue on SCB and its stakeholders
- Gap size of SCB's sustainability performance benchmarked against best practices in the banking industry

### Step 3: Review materiality

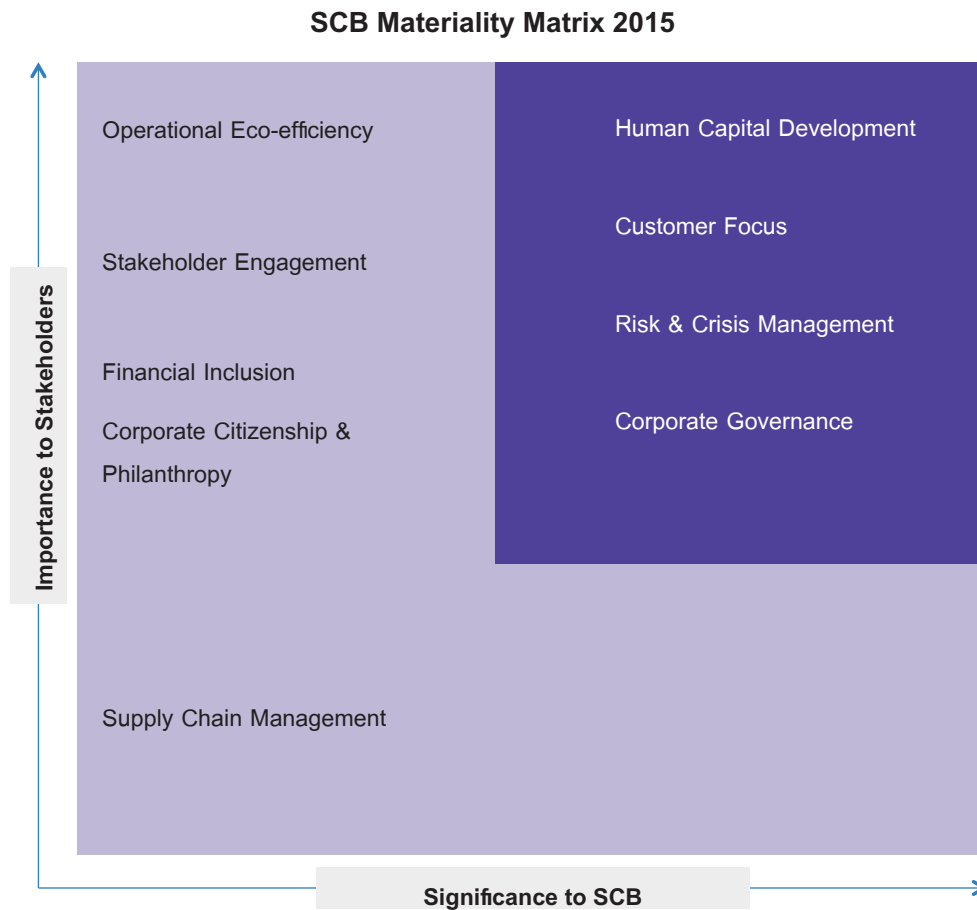
SCB's Management Committee reviewed the selected sustainability priorities and considered the scope and boundary of reporting. In addition, SCB commissioned an independent third-party to review the selected subject matters.

### Step 4: Improve reporting process

In order to improve the process of future reports, SCB is preparing to review its reporting process, including comments from both internal and external stakeholders, which are essential for comprehensiveness and relevance to its stakeholders.

### Material Aspects (G4-19)

Based on the priorities of sustainability issues facing SCB in 2015, this report has identified nine material aspects, four of which are high priority areas and five are medium. For the high priority areas, SCB has been reviewing its policies, targets, processes, and communication strategies in order to best achieve its long-term objectives.



## Sustainability assessment summary (G4-5, G4-19, G4-20, G4-21, G4-31)

Material Aspects	GRI framework	Chapter	Scope of reporting										
			Internal	External						Suppliers	Society and Environment		
				Customers	Shareholders	Regulators	Business Partners and competitors	Creditors					
1) Human Capital Development	<ul style="list-style-type: none"> <li>• Employment</li> <li>• Occupational Health and Safety</li> <li>• Training and Education</li> </ul>	Our People	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2) Customer Focus	<ul style="list-style-type: none"> <li>• Customer Data Security</li> </ul>	Our Customer	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3) Risk & Crisis Management	<ul style="list-style-type: none"> <li>• Supervision</li> </ul>	Corporate Governance & Risk Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4) Corporate Governance	<ul style="list-style-type: none"> <li>• Supervision</li> </ul>	Corporate Governance & Risk Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
5) Operational Eco-Efficiency	<ul style="list-style-type: none"> <li>• Material Diversification</li> <li>• Water</li> <li>• Power</li> <li>• Waste</li> <li>• Greenhouse Gas Emissions</li> </ul>	Our Footprint	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
6) Stakeholder Engagement	<ul style="list-style-type: none"> <li>• Stakeholder Participation</li> </ul>	Stakeholder Engagement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
7) Financial Inclusion	<ul style="list-style-type: none"> <li>• Community</li> </ul>	Our Community	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
8) Corporate Citizenship & Philanthropy	<ul style="list-style-type: none"> <li>• Community</li> <li>• Products and Services</li> </ul>	Our Community	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
9) Supply Chain Management	<ul style="list-style-type: none"> <li>• Products and Services</li> </ul>	Corporate Governance & Risk Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



(G4-5, G4-31)

For inquiries and comments on this report, please contact:

Corporate Strategy and Business Development

Siam Commercial Bank PCL

Head Office, 9 Ratchadapisek Road, Jatujak, Bangkok 10900

Tel: 0-2544-4222

E-mail: [sustainability@scb.co.th](mailto:sustainability@scb.co.th)

## ABOUT SCB

Siam Commercial Bank PCL(SCB) was the first bank established in Thailand. Originally named the "Book Club", the Bank was founded under the visionary leadership of Prince Mahisara Rajaharudaya, who saw the need for an indigenous bank to facilitate the country's economic and financial growth. Under the Royal Charter granted by His Majesty King Chulalongkorn Rama V, Siam Commercial Bank Limited officially became a full-fledged commercial bank on January 30, 1907. The Bank changed its Thai name to Siam Commercial Bank, pronounced "Thanakarn-Thai-Phanit", on November 16, 1939. On February 19, 1993, the Bank was registered as a public company and has been known as "Siam Commercial Bank Public Company Limited".

Throughout its 109 years of operations, SCB has been an integrated partner in the Thai economy. With the vision to be the "Bank of choice for its customers, shareholders, employees and community", SCB is committed to good corporate governance and ethical business practices, particularly being conscientious of the interdependency of economic, social, and environmental dimensions. Moreover, SCB strives to create long-term value for all of its stakeholders, which include customers, shareholders, employees, regulators, business partners, creditors, suppliers, society and the environment. SCB has a clear mission to become "the best universal bank in Thailand".

To best serve all customers with diverse needs, SCB offers a wide range of financial products and services through its three businesses: Wholesale Banking, Business Banking (serving SME clients), and Retail Banking. Furthermore, the SCB Group includes three major subsidiaries offering financial services to meet specific customers' needs: SCB Securities (SCBS), SCB Asset Management (SCBAM), and SCB Life Assurance (SCBLIFE). At present, SCB has the most extensive branch network and service locations among all financial institutions in Thailand. As of the end of 2015, SCB had a total of 1,209 branches, 104 foreign exchange kiosks, and 9,904 ATMs. Moreover, there are branches, representative offices, and subsidiary banks strategically located in key countries throughout Asia, which, so far, are Hong Kong, Singapore, Laos, Cambodia, Vietnam, Myanmar, and China, with a plan to further expand its international presence to prepare for the future trade and investment growth between ASEAN and other countries.

(G4-9)



## Products and Services of SCB (G4-4)



### Corporate and Business Customers

Lending product

Cash management

International trade financing

Treasury product

Financial advisory and investment banking

Capital market Product



### ReTail Customers

Deposit products

Investment Products

Insurance products

Home Loans

Personal loans

Car loans

Credit cards and Debit cards

Foreign exchange and Money transfers



### Wealth Customers

Deposit product

Investment Product

Insurance Product

## Products and Services of SCB Group Companies



Securities brokerage services

Equity underwriting

Financial advisory

Securities business services



Mutual funds

Private funds

Provident funds

Property funds

Infrastructure fund



Life insurance products

In 2015, SCB underwent an organisational restructuring process in response to the changing business landscape with a focus on enhancing internal collaboration, empowering employees in the decision-making process, being customer centric, prioritising specialized skills and allocating resources to maximise operational efficiency. The goal of this organisational restructuring is to deliver high quality products and services

to better meet customers' needs, while also strengthen the Bank's risk management practice and promote good corporate governance. The new structure consists of five clusters of responsibilities as follows: (1) Customer Segment Cluster (2) Product Cluster (3) Strategic Cluster (4) Risk and Control Cluster, and (5) Support Cluster.

**Business operations in 8 countries**

**1,209 branches in Thailand**

**11 office branches overseas**

### SCB Nationwide Network (G4-6,G4-8)



**Siam Commercial Bank Co.,Ltd. Beijing Representative Office**  
SCB provides

source for business information and regulations, advice, contacts, and coordination with government agencies and the private sector in China.



**Siam Commercial Bank Co., Ltd. Hong Kong Branch**

- Foreign currency deposit account
- Loans
- International fund transfers
- International Trade Finance
- Guarantees
- Treasury services
- Global Transaction Services
- Escrow Account
- Investor Financial Advisory Service
- Tailor-made Financial Services/ Flexible Financial Services



**Siam Commercial Bank Co., Ltd. Vientiane Branch**

- Foreign currency deposit account
- Loans
- International fund transfers
- International Trade Finance
- Guarantees
- Treasury services
- Merchant acquisition
- Escrow Account
- Financial Advisory Services
- MoneyGram
- Financial Services/ Flexible Financial Services



**Siam Commercial Bank Co., Ltd. Yangon Representative Office**

SCB provides information, such as news update, business contacts, and liaising with government offices and private sector in Myanmar, as well as regulatory requirement for doing business



**Siam Commercial Bank PCL., Singapore Branch**

- Foreign currency deposit account
- Loans
- International fund transfers
- International Trade Finance
- Guarantees
- Treasury services
- Global Transaction Services
- Escrow Account
- Investor & Financial Advisory Service
- Financial Services / Flexible Financial Services



**Cambodia Commercial Bank**

- Foreign currency deposit account
- Loans
- International fund transfers
- International Trade Finance
- Guarantees
- Treasury services
- Merchant acquisition
- Escrow Account
- Financial Advisory Services
- MoneyGram
- Global Transaction Services
- Financial Services / Flexible Financial Services



**Siam Commercial Bank Co., Ltd. Ho Chi Minh City Branch**

- Deposit account
- Loans
- International fund transfers
- International Trade Finance
- Guarantees
- Financial management and foreign exchange services
- Global Transaction Services (2017)
- Financial Advisory Services
- Financial Services/ Flexible Financial Services

## STAKEHOLDER ENGAGEMENT<sup>(G4-25)</sup>

In order to be “the Bank of choice for our customers, shareholders, employees, and community”, SCB is committed to delivering long-term value for stakeholders, with the understanding that stakeholder engagement is essential to the Bank’s sustainable growth. SCB’s guidelines for stakeholder engagement are stipulated in its Code of Conduct. Stakeholders are defined as all persons or organisations, relevant to its business, consisting of customers, shareholders, employees, regulators, business partners and competitors, creditors, suppliers, society and environment.

Throughout 2015, the Bank encouraged all business functions to engage regularly with their stakeholders through various channels and activities, such as meetings, seminars, trainings, and satisfaction surveys in order to take stakeholder needs as input for developing a more comprehensive response to stakeholders.

All stakeholders may directly contact relevant units through channels as follows:

### (G4-31)

<b>Customers, Shareholders and/or others</b>	<ul style="list-style-type: none"> <li>• Contact a branch officer or relationship manager</li> <li>• SCB Easy Call Center Tel: 0-2777-7777</li> <li>• Board Secretariat and Shareholder Services Office Tel: 0-2544-4221 Fax: 0-2937-7931 E-mail: company_secretary@scb.co.th</li> <li>• Investor Relations Tel: 0-2544-4358, Fax: 0-2937-7721 E-mail: investor.relations@scb.co.th</li> </ul>
<b>Employees and/or others</b>	<ul style="list-style-type: none"> <li>• HR Call Center Tel: 0-2544-4444</li> <li>• Employee Engagement E-mail: purple_talk@scb.co.th</li> <li>• Whistle-blowing E-mail: whistleblower@scb.co.th</li> <li>• Letters to the President or the Executives or to P.O. 177, Chatuchak Post Office 10900 or Tel: 0-2544-2000</li> </ul>

The Bank has formulated a clear policy and guidelines for handling customer and employee complaints, securing confidentiality of information, investigation, finding a solution, and reporting further to the Audit Committee and the Board.

## Stakeholder Engagement Practice

Stakeholders (G4-24)	Method of Engagement (G4-26)	Examples of Stakeholder Expectations (G4-27)	SCB Response
<b>Customers</b>	<ul style="list-style-type: none"> <li>• Face-to-face meetings</li> <li>• Online communication</li> <li>• Satisfaction surveys</li> <li>• Call center</li> <li>• Training programmes</li> </ul>	<ul style="list-style-type: none"> <li>• Innovative products and services which comprehensively meet customers' expectations</li> <li>• Financial advisory</li> <li>• Secure banking transaction</li> <li>• Customer data protection</li> <li>• Develop Fintech to enhance customers' confidence in fast, modern, and safe manner</li> <li>• Facilitate convenient use of products and services</li> <li>• Provide customer benefits beyond standard services</li> </ul>	<ul style="list-style-type: none"> <li>• Continuously develop new innovations and services to meet customer expectations</li> <li>• Establish stringent customer data protection measures</li> <li>• Strengthen efficiency of risk manage system and internal control process</li> <li>• Enhance customer financial knowledge through training and communication</li> <li>• Enhance employee competencies as financial advisors</li> </ul>

Stakeholders (G4-24)	Method of Engagement (G4-26)	Examples of Stakeholder Expectations (G4-27)	SCB Response
<b>Shareholders</b>	<ul style="list-style-type: none"> <li>• Annual General Meeting</li> <li>• Extraordinary meeting</li> <li>• 56-1 Report</li> <li>• Annual report</li> <li>• Press release</li> <li>• Quarterly financial result announcements</li> <li>• Meeting/conferences with investors</li> <li>• Calls with investors</li> <li>• Meetings with equity analysts</li> <li>• Investor conferences and global road shows</li> </ul>	<ul style="list-style-type: none"> <li>• Transparent information disclosure, in accordance with acceptable standards</li> <li>• Equitable treatment</li> <li>• Ensure fair operations with sound operating results</li> <li>• Strengthen internal control and audit systems</li> <li>• Strengthen risk management system</li> <li>• Provide appropriate returns on investments</li> <li>• Promote sound and sustainable growth of the organization</li> <li>• Convenient information access</li> </ul>	<ul style="list-style-type: none"> <li>• Distribute appropriate dividend payment</li> <li>• Transparent and timely information disclosure over and above regulatory requirement</li> <li>• Conduct business according to corporate governance principles</li> </ul>
<b>Employees</b>	<ul style="list-style-type: none"> <li>• Communication of policy and news through meetings and online channels</li> <li>• Town-halls, meetings, conferences and CSR activities</li> <li>• Performance evaluation</li> <li>• Engagement surveys</li> <li>• Employee development programmes</li> <li>• Recognition awards</li> <li>• HR satisfaction surveys</li> <li>• HR Call Center</li> <li>• Career advancement training</li> </ul>	<ul style="list-style-type: none"> <li>• Provide fair compensation and benefits based on individual performance and market rates</li> <li>• Strengthen employee competency development</li> <li>• Support career advancement and job security</li> <li>• Safe workplace</li> <li>• Work-life balance</li> </ul>	<ul style="list-style-type: none"> <li>• Respect human rights and treat employees equally</li> <li>• Encourage employees to express their opinions</li> <li>• Continuously provide and improve employees benefits</li> <li>• Enhance employee development and training programmes</li> <li>• Conduct employee engagement activities</li> <li>• Ensure a safe and hygienic workplace conducive to an effective work environment</li> <li>• Promote health and well-being, provide facilities and activities</li> </ul>
<b>Regulators</b>	<ul style="list-style-type: none"> <li>• Assign representative heads to Compliance unit to coordinate with regulators</li> <li>• Attend meetings and hearings on regulatory policies and approaches</li> <li>• Attend forums on regulatory compliance matters</li> <li>• Obtain review and assessment feedback from regulators</li> <li>• Request comments and guidelines for regulatory compliance</li> <li>• Provide comments from public hearing on related regulations</li> </ul>	<ul style="list-style-type: none"> <li>• Comply with relevant laws and regulations</li> <li>• Establish and update relevant policies and procedures</li> <li>• Enhance data security and safety in financial transactions</li> </ul>	<ul style="list-style-type: none"> <li>• Strictly comply with laws and regulations</li> <li>• Implement recommendations from regulatory bodies to improve operations</li> <li>• Maintain positive relationships with regulators</li> </ul>

Stakeholders (G4-24)	Method of Engagement (G4-26)	Examples of Stakeholder Expectations (G4-27)	SCB Response
<b>Business Partners and Competitors</b>	<ul style="list-style-type: none"> <li>• Inter-banking transactions</li> <li>• Meetings with the Joint Standing Committee on Commerce, Industry and Banking (JSCCIB)</li> <li>• Meetings with the Thai Bankers' Association</li> <li>• Exchange information among various economic research centers</li> </ul>	<ul style="list-style-type: none"> <li>• Treat trade partners and competitors fairly</li> <li>• Maintain confidentiality under relevant laws and regulations</li> <li>• Refrain from seeking trade partner and competitor data through unfair and dishonest means</li> <li>• Enhance banking development standard and practices</li> </ul>	<ul style="list-style-type: none"> <li>• Promote code of ethics for running business transparently and under fair competition</li> <li>• Promote employee code of conduct</li> <li>• Provide training in anti-money laundering</li> <li>• Observe fairness in competition and avoid any under unfair methods</li> </ul>
<b>Creditors</b>	<ul style="list-style-type: none"> <li>• Seminars and meetings</li> <li>• Online resources</li> </ul>	<ul style="list-style-type: none"> <li>• Strictly comply with terms and conditions provided to all types of creditors</li> <li>• Promote effective communication channels</li> </ul>	<ul style="list-style-type: none"> <li>• Develop regulations that are fair and responsible to creditors</li> <li>• Make loan repayments as scheduled</li> </ul>
<b>Suppliers</b>	<ul style="list-style-type: none"> <li>• Seminars, meetings, and other activities</li> <li>• Online resources</li> <li>• Vendor dialogues</li> </ul>	<ul style="list-style-type: none"> <li>• Promote mutual sustainable growth and treat trade partners fairly and responsibly</li> <li>• Refrain from participation in activities that negatively affect Thai society and the quality of life for Thai people</li> <li>• Operate business transparently</li> <li>• Improve procurement process</li> </ul>	<ul style="list-style-type: none"> <li>• Make service payments as scheduled</li> <li>• Provide a supplier code of conduct</li> <li>• Comply with contracted terms and conditions in trade</li> </ul>
<b>Society and Environment</b>	<ul style="list-style-type: none"> <li>• Initiatives implemented and/or supported by SCB and the Siam Commercial Foundation in knowledge management and various programmes involving SCB staff</li> <li>• Focus on youth development, volunteerism and quality of life and environmental management</li> <li>• Conservation of natural resources through awareness raising campaigns</li> <li>• Programmes to educate and engage staff, business partners, customers, and other CSR networks in volunteer activities</li> <li>• Communication of financial literacy in social media</li> <li>• Community surveys</li> <li>• Community engagement</li> </ul>	<ul style="list-style-type: none"> <li>• Conduct business with social responsibility, particularly concerning public benefits</li> <li>• Promote and participate in activities that benefit communities and society</li> <li>• Compliance with human rights principles and anti-corruption practices by conducting business with social responsibility</li> <li>• Strictly comply with governing laws and regulations</li> <li>• Actively care for safety, health, and the environment</li> </ul>	<ul style="list-style-type: none"> <li>• Support and arrange activities that benefit communities and society</li> <li>• Encourage volunteer staff to participate in activities that benefit communities and society</li> <li>• Strictly comply with environmental laws and regulations</li> <li>• Promote natural resources and environmental conservation projects</li> <li>• Improve operational eco-efficiency</li> </ul>

# CORPORATE GOVERNANCE AND RISK MANAGEMENT

Financial institutions play a critical role in supporting all the building blocks of a country's economy, namely, agriculture, manufacturing, infrastructure, trade, services and consumables. Economic crises in various countries have highlighted the importance of the stability of financial institutions to a country's financial system and economy. Management and supervision of financial institutions based on good governance principles and effective risk management are therefore the key factors for building credibility and financial stability, which, in turn, strengthen the financial system and the economy at a country level. SCB strives to continually improve its corporate governance and enhance the effectiveness of its risk management practice with the goal of delivering products and services that meet customers' needs and creating long-term value for all stakeholders.

## Corporate Governance

### Corporate Governance Structure (G4-34)

The key to achieve sustainable growth and stability for a financial institution is an effective management guided by good corporate governance under a transparent, credible, auditable business framework. The Bank's Board of Directors has a

transparent structure with clear checks and balances, consisting of four sub-committees and seven management committees. Further information can be found at [www.scb.co.th](http://www.scb.co.th).

## ORGANIZATION STRUCTURE

### Governance structure as of January 1, 2016

#### BOARD OF DIRECTORS

##### BOARD COMMITTEES

###### Executive committee

(Chairperson: Dr. Vichit Suraphongchai)

###### Audit Committee

(Chairperson: Mr. Prasan Chuaphanich)

###### Nomination, Compensation, and Corporate Governance Committee

(Chairperson: Mr. Chumpol NaLamlieng)

###### Corporate Social Responsibility Committee

(Chairperson: Prof. Vicharn Panich, M.D.)

##### MANAGEMENT COMMITTEES

###### People Development Committee

(Chairperson: Dr. Vichit Suraphongchai)

###### Assets and Liabilities Management Committee

(Chairperson: Dr. Vichit Suraphongchai)

###### i-Committee

(Chairperson: Dr. Vichit Suraphongchai)

###### Risk Management Committee

(Chairperson: Mr. Arthid Nanthawithaya)

###### Equity Investment Management Committee

(Chairperson: Mr. Arthid Nanthawithaya)

###### Management Committee

(Chairperson: Mr. Yol Phokasub)

###### Information Technology Steering Committee

(Chairperson: Mr. Yol Phokasub)

The role of the Board of Directors is to set the Bank's policies, directions and key strategies, as well as to ensure that there is no conflict of interest and that the management practice is efficient and consistent with the Bank's policies, directions and strategies within an acceptable level of risk to maximise long-term value for the Bank, its shareholders and other

stakeholders. Moreover, the Board is responsible for monitoring and ensuring that the business operations comply with legal requirements and other codes of conduct, particularly preventing frauds and corruptions, as well as encouraging business practices that are socially and environmentally responsible to achieve long-term sustainability



## Ethical Conduct

SCB is committed to conducting its business under good governance principles and requiring strict adherence by employees and executives at all levels. The Bank's dedication to good governance principles is clearly reflected in the following policies and codes of conduct.

- Corporate Code of Conduct
- Director Code of Conduct
- Employee Code of Conduct
- Supplier Code of Conduct
- Anti-Corruption and Bribery Policy
- Anti-Money Laundering and Combating the Financing of Terrorism Policy: AML/CFT
- Whistleblower Policy

The Employee Code of Conduct applies to all employees of the Bank, its subsidiaries, its affiliates and other businesses under the Bank's control including its overseas operations. "Employees" in this context refers to both full-time and part-time regular employees, temporary employees, those who are hired under special contracts and employees of the vendor companies. The Bank expects all employees to strictly comply with the code of conduct and policies listed above, and has no tolerance against any act of corruption and bribery which violates the Bank's core values.

SCB deems corruption to be a serious problem in the society with a negative impact on the overall business and the economy. Thus, the Bank has an unwavering commitment to fight against corruption and bribery which led to officially joining the Private Sector Collective Action Coalition Against Corruption (CAC) on January 16, 2015. The Bank has communicated its anti-corruption stance and policies to all employees, other stakeholders, and counterparties to ensure proper understanding and implementation.

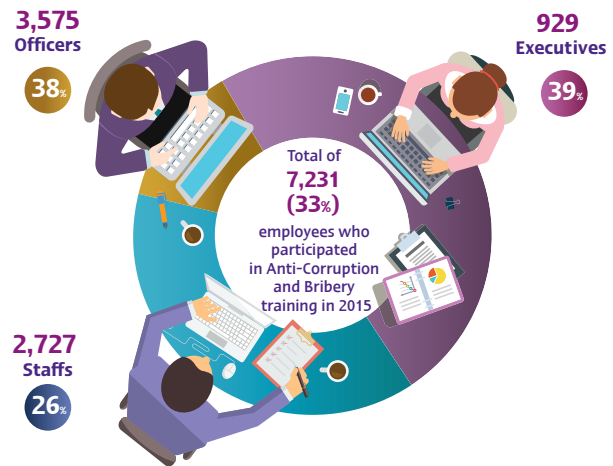
For employees, SCB has improved its Employee Code of Conduct to be consistent with the Anti-Corruption and Bribery Policy and has provided a mandatory training for every employee via the e-learning, which covers various topics such as 'Employee Code of Conduct', 'Anti-Corruption and Bribery', and 'Anti-Money Laundering and Combating the Financing of Terrorism Policy'.

- As of December 31, 2015, 33% of the total employees completed the 'Anti-Corruption and Bribery' course. The Bank has a target to reach 100% completion within the second quarter of 2016, after which the course will be mandatory for all new employees.
- Training on 'Anti-Money Laundering and Counter Terrorism' took place between October 2013 and March 2015 and are organized into 3 groups which are: (1) employees with customer contact, (2) employees with financial roles in the SCB Group, and (3) executives of the Bank and the SCB Group.

As of February 28, 2015, all 22,964 employees (100%) completed the course. Since then, the course has been mandatory for all new employees with a total number of 4,422 new employees completed this course in 2015.

- The course on 'Employee Code of Conduct' was being revised in the fourth quarter of 2015. The Bank will require all existing employees to take the revised course as well as making it mandatory for all new employees in 2016.

Moreover, all employees are required to review all three courses every two years.



For 3 Board of Directors or 17.6% has been attend anti-corruption course. One of the BoD has been attend the course from IOD, and 2 of BoD has been completed anti-corruption and bribery course via e-learning

For its counterparties, the Bank started to include anti-corruption and bribery statements in documents sent to customers such as in credit card statements in order to convey its commitment in 2015. Moreover, the procurement unit has communicated the Anti-Corruption and Bribery Policy to the Bank's suppliers and organises a "Vendor Communication Day" every year to reiterate the Supplier Code of Conduct for which 1,088 suppliers attended in 2015. The procurement unit also sent a letter to external companies and offices informing them of the Bank's no-gifts policy for New Year's or any other special occasions.

SCB has several channels for employees and other stakeholders to report any suspicious activities or to file complaints on corruption, non-compliance, unfair treatment or any other governance issues: (1) by emailing whistleblower@scb.co.th, (2) by sending a letter to the President, the Head of Audit and the Head of Human Resources at PO. Box 117, Chatuchak, or (3) by calling a direct line at 02-544-2000. The Bank will keep the name and identity of any person filing a complaint confidential. Once a complaint is filed, the Executives and/or the Board of Directors will undertake an investigation before providing an appropriate resolution. In 2015, the Bank received a total of 22 complaints, of which 16 were substantiated as inappropriate behaviour and incidents of non-compliance, all of which had been addressed and rectified.

In 2015, the embezzlement of the fund from the King Mongkut's Institute of Technology Ladkrabang (KMITL) savings account negatively affected the Bank's reputation. Guided by its deep sense of commitment to good governance principles and the Bank's duty to its depositors, SCB agreed with KMITL to compensate KMITL for losses. This payment does not provide protection or stop the legal action against the embezzlers. The Bank is a co-plaintiff in the case and is cooperating with the authorities to prosecute the wrongdoers until justice is done and their assets seized to repay the Bank.

This embezzlement case has given the Bank a valuable lesson which then has been used to improve all aspects of the Bank's operations. Particularly, the Bank has instituted a more

**Risk Management**

Effective risk management is a crucial factor for growth and stability of a financial institution. The Bank is fully aware that a systematic risk management practice underpins its stability and sustainability and builds the trust of customers, shareholders and other stakeholders. Thus, SCB continues to improve and enhance the effectiveness of its risk management system based on transparency and accountability, while promoting employee awareness and responsibility in managing operational risk in all activities.

**Risk Management Structure**

At SCB, every unit and function is responsible for risk management. With this concerted effort and joint responsibility from all business units, the impact of risk can be mitigated. The Board of Directors has the highest level of authority to approve the Bank's risk management policies and manages the risk through 3 sub-committees as follows:

Executive Committee	Audit Committee	Risk Management Committee
<ul style="list-style-type: none"> <li>Responsible for reviewing risk management policies and recommending them to the Board of Directors for approval</li> <li>Authorise approval of loans and investments, and to administer related functions as specified by the Board of Directors</li> </ul>	<ul style="list-style-type: none"> <li>Responsible for reviewing the adequacy of the Bank's internal control, risk management processes and policies.</li> <li>Responsible for reviewing the effectiveness of the risk management systems of the Bank and SCB Group</li> </ul>	<ul style="list-style-type: none"> <li>Responsible for reviewing risk management policies and making recommendations to the Executive Committee and the Board of Directors for approval</li> <li>Formulate risk management strategies that are consistent with guidance by the Board of Directors</li> <li>Manage the overall risk of the Bank</li> </ul>

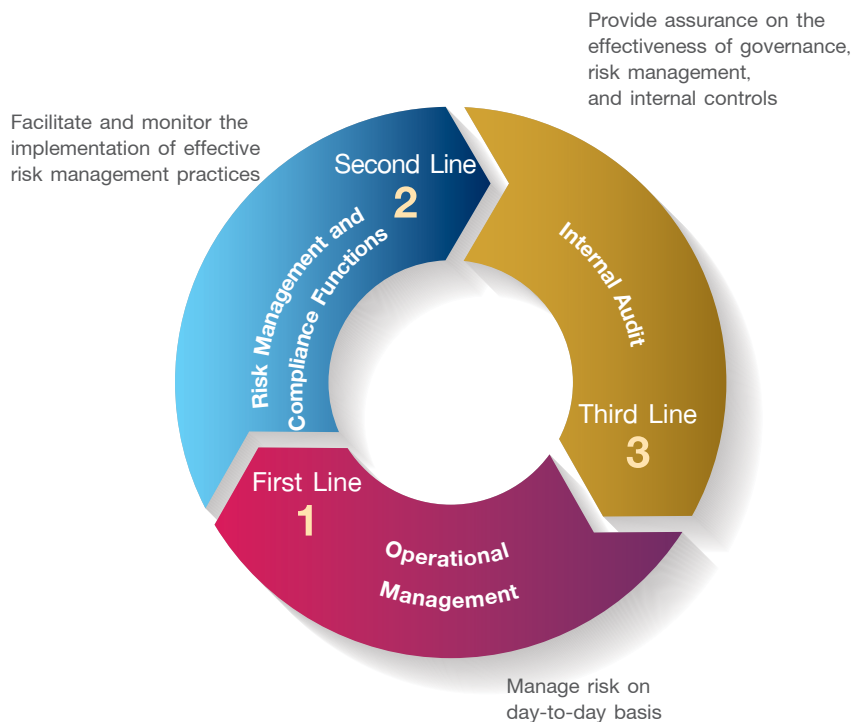
Furthermore, the Bank has also set up sub-committees to manage specific risk, such as the Assets and Liabilities Management Committee, Credit Committee, and Equity Investment Management Committee.



rigorous internal control and audit system, such as enhanced supervision of the Branch operations, increasing the number of experienced employees in the branch supervision unit in order to closely monitor the branches' approval decisions and to thoroughly audit the branch transactions. Moreover, the Bank has introduced new technology in the auditing process to help detect irregular transactions and close off any loopholes in the system which may lead to fraud. The Bank had also revised the Employee Code of Conduct and created an environment that encourages employees to report any possible wrong doing under the Whistleblower policy. The Bank is confident that any future fraud can be prevented by having appropriate strategies, effective operations, and preventive measures in place.



SCB is focused on enhancing the effectiveness of risk management for the Group under the SCB Group Risk Management Policy, which provides the standard procedure to effectively identify, assess, control, monitor and report on all seven risks of the corresponding business. The Bank's goal is to build a strong risk culture, with a systematic procedure and a clearly designated role and responsibility to manage each risk. The Bank and its Group companies employ the '3 lines of defence' governance framework to manage operational risk and use the Risk Control Self-Assessment (RCSA) in all work units to provide an initial risk assessment.



The Bank provides risk management training for all employees, in particular for those who are in the risk management, audit and compliance functions. The training aims to equip the Bank's personnel with sufficient knowledge in risk management according to the Bank of Thailand's supervision guidelines, which is part of employees' capability building to become strategic partners with other work units.

Lateral growth (through diversification) and rapid changes in the global business landscape necessitate a change in the nature of risk facing the Bank. Thus, it is essential to continually improve and upgrade the risk management systems to deal with this challenge. The Bank has brought in resources with specialised skills and expert knowledge to develop a superior, up-to-date risk management system that is capable of identifying and managing associated risks in order to minimise disruptions in product and service delivery. Details on the Bank's risk factors can be found on page xx in the 2015 Annual Report. In addition, the Bank intends to combine the risk management process with brand and reputation management in order to increase the effectiveness of risk management and risk mitigation to be more comprehensive, responsive and sustainable.

Besides the seven types of risks previously mentioned, SCB is focused on monitoring emerging risks, which include the following.

- 1. Climate Change** – Climate change is a major cause of extreme weather events and disasters such as flash floods and drought, which have a direct impact on the economy, business operations and quality of life. Financial institutions have an important role in helping various sectors to prepare for the changes by developing financial products and services to manage such risk. These include catastrophe bonds, disaster insurance, and disaster loans.
- 2. Disruptive Innovation** – In particular, Financial Technology (FinTech) increases competition in financial services through, for example, financial transactions at convenience stores and loan credits.
- 3. Cyber Security** – The Bank has used the latest technology to provide online banking services in response to customers' needs. This has made financial transactions and payments faster and more convenient, providing access to customers anywhere at anytime. However, along with technology come cyber threats, which have been increasing at a rapid pace, in the form of network disruption, fake websites, or more complex malware, and may cause damage to the Bank and customers if there is no effective preventive system in place.
- 4. Social Media** – The widespread use of social media is generally perceived as a major source of reputational risk, as public perception can be influenced by political, economic, or social factors, including particular expectations of the Bank. Risks from social media can occur abruptly and greatly affect the Bank's reputation.
- 5. Aging Demographics** – With a lower birth rate, Thailand is becoming an aging society. This has implications on human capital development and organisational capacity

whereby the supply of high quality labour cannot keep pace with the market demand. This leads to a risk that the Bank may not be able to find enough suitable replacement to fill the gap in its pool of experienced workers in the near future.

## Credit Risk Management

SCB pays special attention to the checks and balances in the lending process by having a clear separation between business units and the credit approval function. Credit authorisation is based on the level of risk or possible losses depending on the credit limit, as well as on the use of a Borrower Risk Rating and Severity Class.

Non-Retail credit (for Wholesale and SME) requires either committee or individual authorisation. Retail credit falls under the credit policy of the Bank, where target customers are selected using Underwriting Criteria under various Product Programs/Risk Programs approved by the Executive Committee or Retail Credit Committee. The Bank also analyses the overall retail lending portfolio, measures performance, and assesses risk by both product and customer group.

Considering its wide variety of transactions and clients, the Bank is aware of the possibility that some transactions may be considered contentious from the economic, social or political perspective in the public opinion. Therefore, loans with potential issues must be approved by the Executive Committee, with unanimous agreements from the Chairman of the Board, Chairman of the Audit Committee, and Chairman of the Nomination, Compensation, and Corporate Governance Committee. Lending officers and credit officers must strictly comply with the "Guidelines and Procedures for Credit Approval of Transactions with Potential Social Issues". All such cases must be brought to the Credit Committee for consideration prior to further proceedings.

## Crisis Management

The Bank has a Crisis Management Plan in place to provide a framework and guidelines for preparing for and responding to crisis situations arising from natural and human causes in a timely and effective manner. Under the current plan, SCB established bank-wide strategies and measures under the Business Continuity Plan and a Disaster Recovery Plan to determine communications, roles and responsibilities, and resource planning.

There was a fire incident at the SCB head office in February 2015, which resulted in the building being closed for approximately one month. However, the Bank was able to continue business without disruption. Following this incidence, the Bank has improved all aspects of the management and security systems at the head office and branches in order to increase efficiency and meet the highest safety standards according to the National Fire Protection Association (NFPA). SCB consulted international experts on fire protection, building access, air quality and provided training for facility managers and security

staff. In addition, the Bank set up a Safety and Security Function in October 2015 to manage and ensure safety in the building and surrounding areas. Safety standards for contractors had also been increased, with the initial focus on about 15-20 high-risk contractors such as those working on higher floors.

In terms of data security, the Bank had made improvements in the data system in order to mitigate risks that could occur during emergencies. The Bank is ISO/IEC 27001:2013 certified for Information Security Management System (ISMS), an international standard which helps to ensure business operation continuity by reducing risks during, for example, a natural disaster. This also helps in terms of governing the information system, including (1) Systems and Services Management for Cardholder Data (2) IT Security Management (3) IT Network Management (4) Data Centre Management (5) IT Helpdesk Management and Batch Operations, which enables customers to carry out secure financial transactions with confidence at all times.



## OUR CUSTOMERS

SCB has been an integrated part of the Thai financial system for over a century. The Bank aspires to be the “Bank of Choice” for everyone by being a full-service universal financial institution that offers comprehensive and innovative products and services with compelling value to customers. The Bank is moving forward on a long-term sustainable path by operating its business in an ethical and responsible manner with a capability to deliver products and services that meet a wide range of demands from diverse customers which comprise Retail, Small and Medium Enterprises (SMEs), and Corporate customers.

Nowadays, technology has become an integral part of our daily lives, leading to a change in the preferred service channel. In the digital era, customers increasingly prefer to make financial transactions and to search for information on products and services online.



The Bank, therefore, focuses on identifying financial tools and products that leverage digital technology to facilitate financial transactions and businesses. This use of financial technology (Fintech), along with effective communication strategies that reach customers and create new experiences consistent with their lifestyles, will propel the Bank to the forefront in the development of products and services that are diverse, fast, creative, safe, easy to use and also meet customers' needs. Moreover, the Bank supports extensive training and personnel development to ensure that our financial advisors understand the customers' needs and can deliver services that cater to their needs and lifestyles at every stage of their lives. The Bank's goal is to meet customer expectations with the same high standard at every branch within an acceptable level of risk.

### Retail Customers

Nowadays, customers have more familiarity with using technology in their daily lives, and thus turn more toward online and smart phone usage to make their financial transactions. The Bank has strengthened its digital banking capability, focusing on technology that is simple, convenient, fast, and secure anywhere at anytime. The Bank has encouraged customers to make more transactions online by providing multiple usage channels, such as [www.scbeasy.com](http://www.scbeasy.com), the SCB Easy and UP2ME applications. Moreover, the Bank continues to focus on creating a good customer experience for in-branch transactions, inspiring confidence in the security and underlying the convenience of using the online system, ATM machines and CDM deposit machines. New and improved services had been introduced, such as formless deposits-withdrawals which have been well received by customers. At the beginning of 2016, the Bank launched the “E Passbook” service, which allows customers to make their transactions at the branch without passbooks. This new service is expected to save the Bank 65 million Baht within 5 years by reducing paper usage. The Bank has started to store information and documents using electronic files which enable customers to use services or make transactions which used to be restricted to their account-opening branches at any branch. Furthermore, the Bank has improved efficiency for the branch services, with the same standard across all branches, to encourage accessibility and to create a different customer experience.

The limitation of digital services which are only available for basic transactions, such as deposits, transfers and payment means that branch services cannot yet been fully replaced. Fully aware of this limitation, the Bank pursues a two-pronged strategy by urgently increasing its digital capability along with training employees to deepen their product knowledge so that they can assume the role of a financial advisor and recommend products and services that best meet customers' needs, providing a full-service experience and the highest level of satisfaction to our customers. In addition, the Bank has introduced the “Salesforce” system to compile customer data which, once analysed by CRM to obtain a portfolio or asset allocation recommendation, provides a tool that help employees select appropriate products for their customers. The Bank has regularly used ‘Mystery Shopping’ to test employees on the quality of their advising services to ensure the highest standard. From the survey of customer satisfaction using the TRI\*M Index at all 1,197 branches in 2015, we found that 524 branches received satisfaction ratings equivalent to the “World Class” level (90<sup>th</sup> percentile). The Bank's long-term target is for all branches to receive the World Class ranking.

The Bank has continually improved branch operations to minimise the Bank's reputation risk. Particularly, in 2015, the Bank had improved and streamlined the branch systems and processes and established the Branch Control Team to ensure that all branches comply with various regulations, such as

money laundering, Know Your Customer (KYC), Customer Due Diligence (CDD), which are part of the Anti-Money Laundering Act. Moreover, the Bank has further developed the risk monitoring system for deposits and overhauled the customer database, especially for high-risk accounts, by shifting to a digital format to prepare for future business growth as well as to prevent any potential wrong doing and reduce subsequent risk.

## SME Customers

The SME sector forms an important part of Thailand's economic foundation by contributing to job creation and income generation at both the regional and the national level. The Bank is committed to support SME customers at every stage of their business development, from the start of the business to the growing to and then maturing phases, as well as to encourage these customers to differentiate their products and services in order to attain their business goals. The Bank offers three services which address the key needs of SME entrepreneurs: business administration, personal finance, and financial management of business partners and suppliers. The Bank's goal is to become the trusted and preferred bank for SMEs. In 2015, SCB participated in the government stimulus measures to provide assistance to SMEs under the low interest credit program with the overall limit of Baht 100 billion. Of all the participating banks, SCB extends the most credit to SMEs under this program, with total lending of more than Baht 25billion, or 25% of the program limit.

Beyond traditional lending, the Bank offers its SME customers a suite of comprehensive services, such as financial management for businesses, a service to link data on financial transactions between the company and the Bank, and a package for online customers as well as starting a business network by Business Matching such as the SCB IEP Speed Networking under the Intelligent Entrepreneur Program.

**In 2015, 43 percents of all customers used E-Banking services.**



**ELECTRONIC BANKING**

**78%** of all transactions were Electronic Banking:



**ATM**

Via ATM and Cash Deposit Machine (CDM)

**48%**



**APPLICATION**

Smart phone applications

**30%**

an increase of  
**33%**  
over last year

## SME Support and Services



### Product development and services that respond to SME customers' needs

- Products and services for SME customers
- SME packages by Customers' needs
- SME packages by business types
- SME packages by products



### Service channels and professional consultation

1. SCB Call Center 0-2777-7777
2. SCB SME Call Center 0-2722-2222
3. <https://scbsme.scb.co.th>
4. Branches



### Organizing knowledge enhancement activities

- Business Tax for SMEs Seminar
- SCB-FTI Factory Outlet
- SCB Business Caravan for SMEs
- SCB SME Success Seminar
- Business Preparation for Sustainable Growth by being the Listed Company in MAI Seminar
- Unlocking SME Opportunity in Aging Society Market Seminar



### Extending networks for entrepreneurs

- SCB Young Entrepreneur Program - YEP
- SCB SME Intelligent Entrepreneur Program - IEP
- SCB SME - Family & Fun Trip



### Giving honoring awards for entrepreneurs

- Bai Po Business Awards



### SCB Business Caravan for SMES

In 2015, the bank determined to add on to the engagement and development of SMEs' independence in order to strengthen them in multiple aspects by equipping them with up-to-date information, enhancing their visions and competitiveness, as well as furthering their business opportunities with new business partners domestically and internationally. The bank offered two development approaches through business and economic knowledge seminars and SME Clinic consulting in partnership with other organizations. The bank also organized its customers' products roadshows together with the Federation of Thai Industries' members as a publicizing opportunity. The roadshows were organized 3 times in Petchburi, UdonThani, and Chonburi with 350 SME participants.





The 18<sup>th</sup> and 19<sup>th</sup> "SCB Young Entrepreneur Program-YEP" recruited 130 participants, aiming to enhancing skills and visions necessary for business management for the next-generation members of the SME community.



The 10<sup>th</sup> and 11<sup>th</sup> "SCB Intelligent Entrepreneur Program – IEP" recruited 160 participants, aiming to enrich problem analysis and problem solving skills for small and medium entrepreneurs while also forging a SME business network.



SCB IEP (Intelligent Entrepreneur Program) Reunion – unlocking SME towards sustainable business, allowing 400 participants from 11 classes to reunite and build business network



SCB in collaboration with Sasin Graduate Institute of Business Administration of Chulalongkorn University granted the 11<sup>th</sup> honorable "Bai Po Business Awards" to 4 Thai SMEs including KT Restaurant Co., Ltd., Kim PaiLamitube Co., Ltd. After You Cafeand Humanica Co., Ltd. reflecting outstanding capacities and standards of the SMEs.

## Corporate Customers

Corporate customers are the key driver of the Thai economy because of their role in supporting various core industries that are the pillars of economic growth, such as energy, food & beverage, and real estate. Armed with the wealth of experience in providing financial strategy advice, SCB is focused on supporting Corporate customers to become the leader in their respective industries. The Bank is committed to create long-term value for its customers using its capability and networks to maintain the market leading position in investment banking, financial advisory and capital raising services via money markets and capital markets.

The Bank has been providing capital for corporate business development and infrastructure projects, particularly for corporate businesses in the energy sector.

Currently, the Bank is the leader in lending to alternative energy businesses, such as wind energy, hydropower energy, and solar energy, which accounted for 7% of all corporate loans. Additional information can be found in the "Our Footprint" chapter.

SCB is committed to deliver a full range of products and services to serve the entire business supply chain. To achieve this goal requires effective collaboration among all three business units, namely, Corporate, SME Banking, and Retail Banking, since businesses involved in large projects often span the entire range of customer groups from big corporations to retail. This collaboration enables the Bank to offer customized and comprehensive services to each customer group, saving them time and energy from looking for other sources of funds and allowing them to fully focus on reaching their business goals.



To best serve our Corporate customers, SCB offers innovative services, tailored to specific operational characteristics, to help customers maximize their operations and management efficiency. In 2015, the Bank launched the "PTT Cash Easy 1.0," a comprehensive cash flow management innovation which has transformed financial management into a fully automated system with the benefit of enhanced accuracy, speed and efficiency. This new automated service also adds to the infrastructure to support the PTT Group's aspiration to become the leader in every area.

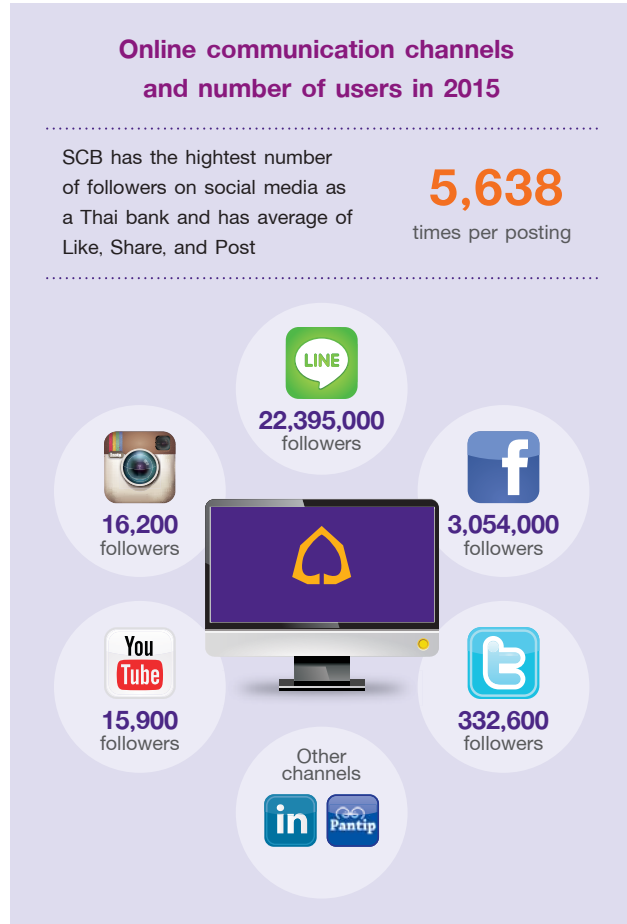


PTT has entrusted the Bank with the responsibility to develop its cash flow management system as well as to act as an intermediary for its domestic online payment services. "PTT Cash Easy 1.0" uses digital innovation to fully automate financial and cash flow management, both inflows and outflows, of companies in the PTT Group as well as its counterparties.

Furthermore, the Bank also targets to widen its Corporate customer base to other industries, such as food and beverage business, wholesale business, and retail business. At the same time, the Bank continues to improve its employee skills and capability, enabling them to become competent investment advisors for complex businesses who can tailor product and service offers for their customers to achieve sustainable growth.

## Brand Management

SCB brand is a mirror that reflects public perception of its image and reputation as well as customers' confidence and understanding of the Bank's business operations. Therefore, the Bank places a special emphasis on branding or corporate image communication to accurately portray its identity, business objectives, and social responsibility. The Bank recognises that brand communication is not only about just the products and services, but also about every employee who represents the Bank and plays a pivotal role in reinforcing the Bank's positive image on Trust, Transparency, Knowledgeability, Integrity, Loyalty and Accountability. The Bank focuses on ensuring that its brand communication effort reaches all target groups and stakeholders by using a wide variety of channels, particularly online social networks. The Bank plans to review and revise, if necessary, its brand management strategy to be more in line with its business strategy. In addition, the Bank had engaged leading external consulting firms to conduct in-depth analyses of its products and services and its brand management to come up with a Brand Purpose that best addresses customers' demands and needs. In 2015, the Bank introduced an integrated platform, "SCB Thailand," which brings all social networks and online communication channels, such as Line, Facebook, Twitter, Instagram and Youtube, into one touch point with an improved format and layout that makes it easier to communicate and exchange information on the Bank's products and services, promotions, news, lifestyle information and the Bank's charitable activities. In addition to providing news and information, the Bank has used its online channels to educate consumers on financial products to ensure a proper understanding of the opportunity and risk that each product offers as well as to promote Financial Literacy and Financial Capability among customers.



Moreover, to encourage financial discipline, the Bank has also provided information on personal finance, investment techniques, and the virtue of thrifts, as well as highlighted new trends, such as online commerce, in an easy-to-understand infographic form via its online channels.

## Financial Literacy Training and Seminars

The Bank has organised joint training and seminars with leading organisations, such as Mizuho Bank, Ltd., the Community Development Department and OTOP Networks in Thailand, and the Creative Entrepreneurship Development Institute, to provide continual education on finance-related matters to customers, to brainstorm ideas for new products that meet customer needs as well as to provide updates on investment trends. In 2015, the Bank organised 45 of such seminars.

## Financial Literacy Training and Seminars

**Corporate**

- 1st Strategic alliance Workshop
- “China Outlook for 2015 and Beyond” seminar

**SME**

- SCB – OTOP
- SCB SME Intelligent Entrepreneur Program:(SCB IEP)
- SCB Young Entrepreneur Program: (SCB YEP)
- “SCB SME Success” seminar
- SCB-FTI Factory Outlet
- FIT (Feed-in Tariff) Premium with Bio Energy seminar

**Retail**

- Investment Strategy Seminar
- Launched “Retired Chill Chill Financial Plan”
- SCB FIRST ‘Cambodia 360’- Starting a Business is Possible seminar
- SCB PRIVATE BANKING: The Wealth Report 2015 & Luxury Property Investment”
- SCB FIRST online marketing seminar
- Stock In-depth Q2/2015 seminar

**SCBS**

- Stock Market Investment Strategy Seminar
- In-Depth Seminar about business Strategy of Listed Companies
- SCBS Innite Wealth Program
- Stock Investment Trend Seminar

**Media relations**

- Bangkok Post Forum 2015 “Rebuilding the Thai economy: meet the economic team”
- Krungthep Turakij Thailand Economic Outlook 2016

**Promoting financial knowledge management**

The Bank also publishes the SCB BIZ Circle journal on a quarterly basis with contents ranging from hot news, business knowledge, success tips from leading entrepreneurs, charitable activities, and activities that appeal to the customer’s lifestyles



## Economic Intelligence Centre (EIC)

The EIC was set up to be “the brain” of the Bank, providing useful economic and business intelligence for customers and the Bank’s executives and staff. . EIC publishes research that provides macroeconomic analyses and industry analyses in the form of news and magazine articles as well as infographics that are interesting, unique and easy to understand. Moreover, EIC’s experienced staff also perform the duty of business advisors for the corporate sector to support customers in reaching their goals. Articles can be downloaded from [www.scbeic.com](http://www.scbeic.com).

**Economic Intelligence Center**

- 1


  - Business Advisor
  - Center of business know-how
- 2


  - Collect Data
  - Idea sharing
- 3


  - Analyse data of 15 industries
- 4

**EIC Online**  
[www.scbeic.com](http://www.scbeic.com)



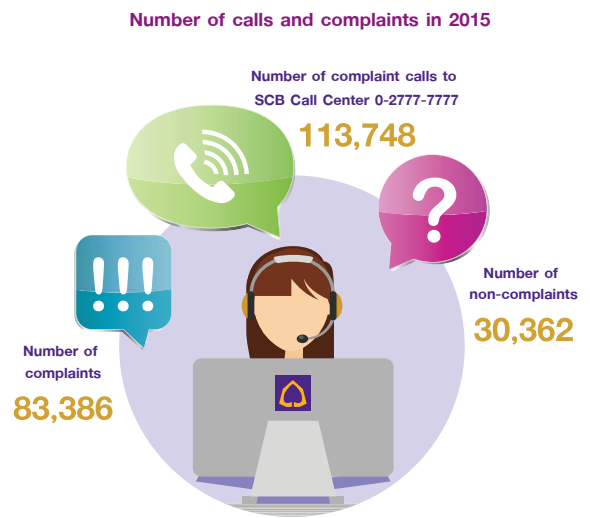
  - Publish content and be nancial advisor

## Complaints and Customer Satisfaction Survey

Customer satisfaction is of great importance to the Bank. Therefore, the Bank has increased the communication channels for our customers for both voice and non-voice channels, such as the 0-2777-7777 Call Centre and online social media as discussed above. In addition, the Bank established the Complain Committee and is using Management Information Systems (MIS) to monitor the complaint volume as well as setting a Service Level Agreement (SLA) to ensure a timely response to each customer’s complaint. The Bank uses the suggestions and complaints to improve its operations and communicate the results to the executives every month. Furthermore, the Bank coordinates with government agencies responsible for consumer protection to ensure that the customers’ issues will be resolved in a satisfactory manner.

The Bank uses the TRI\*M Index, a world-class methodology, to measure customer satisfaction. The results from applying this methodology at the branch level are used as an important input to further improve the Bank’s products and services. In 2015, the Bank’s level of Branch TRI\*M Index<sup>1</sup> stood at 96 which is a “World Class”<sup>2</sup> level among all banks globally.

In 2016, the Bank will introduce the Net Promoter Score (NPS), another measure of customer satisfaction and loyalty, to be used in conjunction with TRI\*M Index, which will provide a clearer and more accurate picture of customer satisfaction with the Bank.



1: TRI\*M Index is obtained by collecting information from 141,781 customers who used services at the branches and were interviewed in 2015.  
 2: TRI\*M Index ranges from -60 to 134. To be in the World Class level (90 percentile) in 2015, the TRI\*M Index must be 95 and above.



The SCB Call Center has received the Call Centre Award for two consecutive years from the Office of the Consumer Protection Board and the Management System Certification Institute by demonstrating outstanding management of complaints and complaint resolution for consumers. This success reflects our care and dedication to services while effectively resolving customers' issues

In 2016, the Bank plans to focus on enhancing the level of services in 4 dimensions to increase customer satisfaction:

- 1) Atmosphere: Create an inviting atmosphere to attract customers.
- 2) Welcoming: Offer services in a friendly and polite manner to create good customer experience which leads to repeat visits.
- 3) Waiting time: Shorten waiting time, especially for services at branches and department stores as well as resolving complaints in an efficient and timely manner.
- 4) Thought Partner: Employees can act as a financial advisor to the customers in addition to providing basic services to create long-term customer satisfaction.

## Data Security

Customer data security stands at the top of the Bank's priority. The Bank recognises that data security is the key to building confidence in the Bank and is the basic necessity for business operations. In particular, since, nowadays, most data are kept electronically, the ever changing nature of cyber crimes and other digital threats presents a significant risk. The Bank had announced policies and guidelines on information technology security to be strictly implemented to continually upgrade its security level based on the "CIA" principle of safety and security



### Confidentiality

Maintaining secrecy is avoiding any revealing of data regarding Bank assets without approval of the owner (data can be accessed by authorised persons only)

### Integrity

Avoiding amendments to Bank assets by unauthorised persons (data is credible)

### Availability

Avoiding situations which prevent access to Bank assets when needed (data is available for use when needed)

The Bank engages leading firms to check the effectiveness of its security systems on an annual basis to ensure that the data system is safe and secure. Annual training on security is mandatory for all employees to reinforce the awareness of each employee's role in maintaining data security and equip employees with sufficient knowledge to comply with the Bank's policies and guidelines as well as to inform them of new threats. Training materials are revised to be up-to-date and relevant to current situations. Moreover, employees are required to complete an online assessment after the training.

## Employees attending Data Safety Training



**IT Security Awareness**  
(2014 – 2015)  
**20,967**  
employees



**Bank Data Leakage**  
(2015)  
**21,250**  
employees



**Smartphone Data Security**  
(2015)  
**759**  
employees

(This class is only for employees who use bank's smartphone)

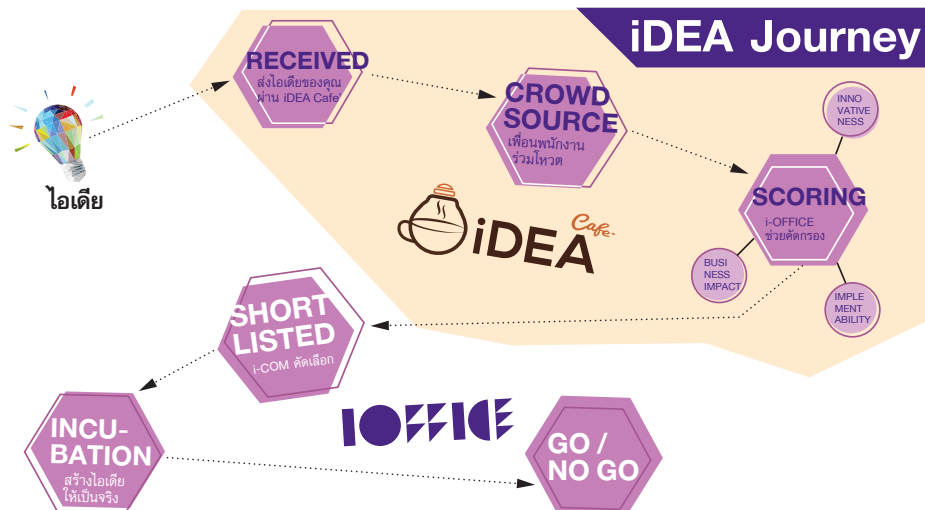
Note: The data covers Siam Commercial Bank Securities (SCBS), Siam Commercial Bank Asset Management Ltd. (SCBAM), and Siam Commercial Bank Life Assurance (SBCLIFE).

The Bank receives the ISO/IEC 27001:2013 certification, which is the international standard for data security as a result of the improvement in work processes and the continuous education on IT security for employees

## Innovations

Innovations prepare the Bank to face with diverse changes ranging from economic volatility, technology development and new business entrants. The Bank recognises the importance of having an innovation process that is sustainable and consistent with the business strategy in order to create new products and services which are appropriate for the future and for the changing customer behaviours and increase the Bank's competitiveness. Specifically, the Bank plans to increase investment in research, in particular for innovations related to Financial Technology or FinTech, to effectively support the growth in digital banking.

To encourage internal innovations, the Bank has set up the i-OFFICE (Innovation Office) team as a special team under i-COM (Innovation Committee) with a joint goal of driving the Bank's innovations and inspiring creativity among employees. Moreover, the iDEA Café is set up to provide a social platform for employees for idea sharing. The i-OFFICE team, then, selects the ideas that are original, useful and actionable to submit to i-COM for evaluation and further development into a useful innovation for the Bank. In 2015, more than 1,000 ideas were submitted by employees and more than 10,000 people used iDEA Café.



Moreover, the SCB Innovation Centre, which is a state-of-the-art incubating centre representing the first of its kind among Thai banks, marks an important milestone for the Bank. The objective of the Centre is to support the process of bringing the idea to life by starting with the design concept then developing into a prototype, and finally testing with actual customers.

The incubation facilities are fully equipped, including a model for an SME store that can operate like a real shop. Moreover, for a complete picture of an ecosystem, the Centre also has a co-working space for start-ups equipped with modern technology and lab equipments, and Cloud computing services from the leading global company, Amazon.



Space for the employees to meet and exchange ideas and work together in creating new innovations

To prepare for the growth in digital technology and the changing lifestyle of customers, the Bank focuses on creating digital innovations for various services while encouraging customers to make more transactions online. The Bank has developed and improved the SCB Easy Net system and the various applications, such as SCB UP2ME and SCB Stock Advisor, to be up-to-date, safe and responsive to customer usage needs. Most recently, i-OFFICE has developed a prototype for a "Digital ATM," the first of its kind in the world, which enables customers in the future to use their cellular phones to complete all transactions at ATM machines. This kind of product innovation represents progress towards a digital era.

**Number of downloader of SCB Easy**  
in 2015  
**1.9 million**

**Number of downloader of SCB UP2ME**  
in 2015  
**380,000**

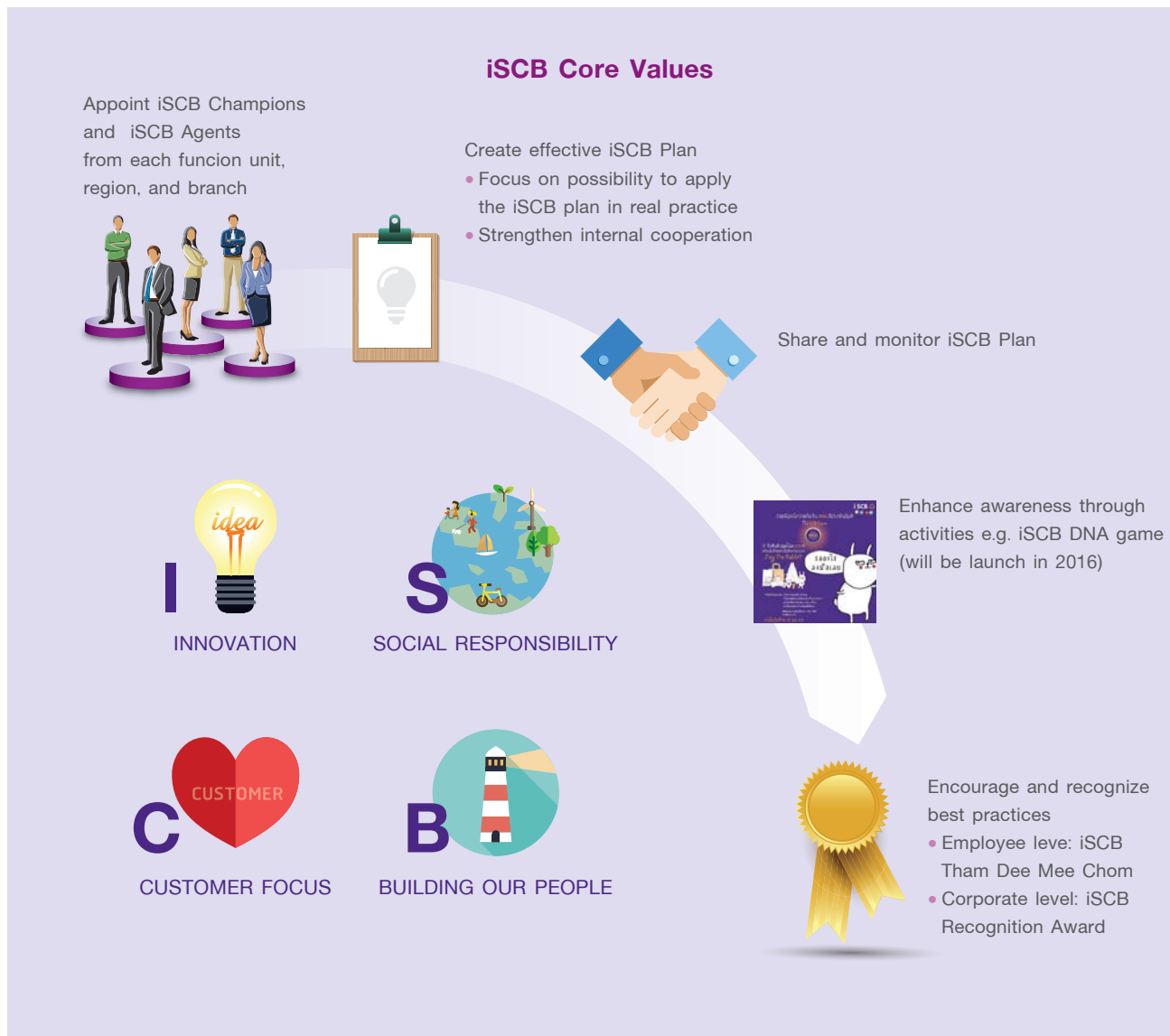




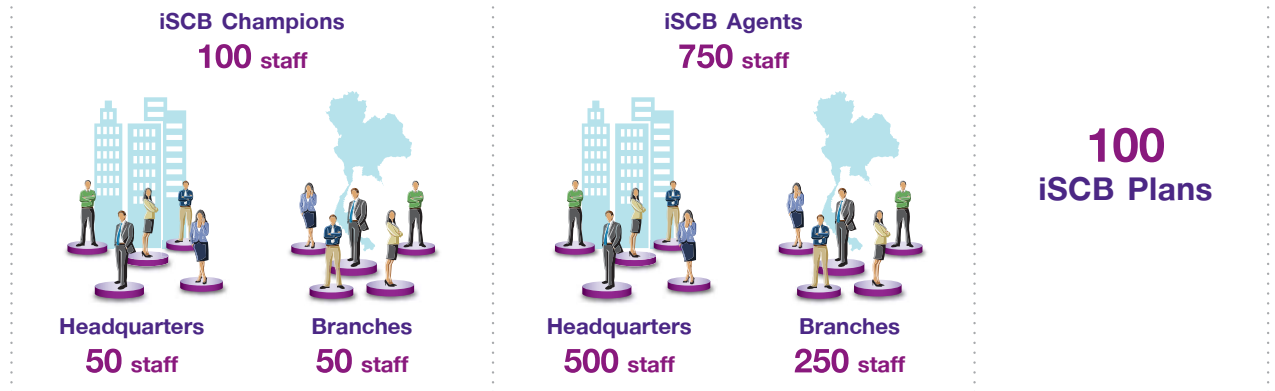
## OUR PEOPLE

Human resources are considered the core engine for SCB's success and sustainable growth. The Bank's challenge lies in attracting and retaining talents as well as building employee capabilities in a competitive environment. The Bank focuses on developing high quality human resources who are socially responsible, creative, and proud of their work. In order to accomplish such goal, the Bank uses the iSCB core values as to guide its human resources management as well as encourages employees to apply the core values at work and in everyday life. In 2015, the Bank encouraged all departments to fully embrace and utilise iSCB at work by naming an iSCB Champion and iSCB Agents for each department to form an organisation-wide network to reinforce these values.

The Bank is committed to develop employee skills and capabilities for career advancement to meet both the needs of employees and the organisation. The Bank recognises that every SCB employee is its representative who has an important role in delivering products and services that meets customers' demand at every stage of life. Therefore, the Bank endeavours to continuously develop its human resources while building a participatory work culture that facilitates knowledge sharing and promotes bonding among the SCB family members. This Sustainability Report presents the Bank's approach and performance results in the area of human resources, covering talent attraction, human capital development and retention.



## iSCB Goals 2015



The 1<sup>st</sup> Quarter 2015 iSCB Recognition Award event which showed recognition and congratulated employees who emerged as iSCB role models

### Talent Attraction

SCB endeavours to be the “Employer of Choice,” that provides opportunities for talented individuals at every level, ranging from new hire, mid-career, to senior executives, to become part of the SCB family. The Bank seeks talents from many relevant fields to maintain competitiveness. Moreover, the Bank ensures that the recruiting strategy is in line with its business strategy by setting a clear and fair recruiting strategy that can find and attract the right people for the Bank. This strategy requires efficient recruiting channels and a wide variety of sources for potential candidates. The Bank uses a two-way communication approach to provide potential job candidates with the opportunity to obtain additional job information directly from human resources officers. The Bank has 5 main recruiting channels as follows:

- 1) Partnering with universities to build relationships and recruit high quality students from a variety of fields by offering appealing internship programmes, such as the ‘Young Talent’ and the ‘Functional Management Trainee’ programmes, which not only provide training and skills building opportunities but also introduce participants to career advancement planning.
- 2) Developing online communication channels such as Facebook, Twitter, LinkedIn and YouTube to widen the reach to target groups.

- 3) Encouraging all employees to participate in recruiting by allowing employees to refer potential job candidates to be part of the SCB family.
- 4) Joining recruiting events as well as regularly organising a nation-wide recruiting roadshow at universities and industry associations to provide information to new graduates. In 2015, SCB carried out 16 recruiting roadshows, participated in 11 public and private sector recruiting events, and gave 9 presentations at various universities.
- 5) Engaging the leading recruiting firms to identify high potential candidates from both domestic and abroad.



### SCB Future Leader Challenge (SCBFLC)

SCB and Sasin Graduate Institute of Business Administration of Chulalongkorn University organised the SCB Future Leader Challenge (SCBFLC) for the second year. This provides an opportunity for Masters Degree students from leading academic institutions in Thailand and abroad to compete using actual case studies, as part of developing future business talent. Over two years, there had been 704 individuals or 176 teams participating in this activity.

In addition, the Bank has improved the effectiveness of the screening process, in order to accelerate the process of identifying suitable talent and reduce operation costs. The interview evaluation has been improved and standardised across the organisation ensuring fair treatment for all job applicants.



## Becoming Part of the SCB family

SCB organises various activities and learning, including in-class training and e-learning, to welcome and familiarise new members to the SCB culture and the people. New recruits must participate in both in-class training and e-learning.

In-Class training	E-learning
<ul style="list-style-type: none"> <li>• New Employee Orientation</li> <li>• iSCB Team Activities</li> <li>• Banking Business Understanding (for non-bankersonly)</li> </ul>	<ul style="list-style-type: none"> <li>• Employee code of conduct</li> <li>• Anti-money laundering</li> <li>• Anti-corruption and bribery</li> <li>• Data leakage</li> <li>• Performancemanagement system</li> <li>• VOE</li> </ul>

In 2015, the Bank launched the Weekly Engagement Programme (WE Programme) to help new employees quickly adjust to the Bank. Under this programme, new employees have a weekly meeting with human resources staff over a 6-month period to discuss any issues, ask for advice and exchange ideas. In addition, the Bank monitors the quality of this engagement effort throughout the entire duration of the programme. In 2015, there were 517 new employees participated in this programme.

Moreover, the Bank has implemented the Mentor and Buddy Programme for new employees for a period of three months. This programme pairs up each new employee with a mentor from whom the new employee can get advice and learn from the mentor's experience and a buddy who helps with the adjustment process and connects the new employee with other colleagues. Beside welcoming new employees and familiarising them with the organisational culture, the programme also benefits employees who serve as mentors and buddies by creating a sense of pride for their generosity and a sense of belonging from their contribution.

## Human Capital Development and Retention

### Career Development

SCB recognises the importance of career development of employees at all levels. The Bank carries out evaluations and determines individual development plans (IDP) via the IDP e-Survey on an annual basis. Employees are required to identify their strengths, their areas of development as well as to select courses according to their development plans. This self-assessment tool helps facilitate an on-going dialogue between an employee and a line manager to continually build employee capability and enhance his/her efficiency and effectiveness which prepares the employee to step up the career ladder.

In 2014, the Bank initiated a pilot project to develop skill assessment tools for individual employees in selected business units, such as the Branch Network, HR, and Technology. The methodology of this assessment emphasises the alignment of the Bank's objectives and the employee's work targets. Moreover, it assesses and identifies each employee's area of expertise and area for improvement. In 2014, 12,603 employees participated in this assessment project. In 2015, the Bank had used the results from this assessment to make its training programme more relevant and efficient before full implementation of this assessment

### Training and Scholarships

Continuous skill development for employees at all levels is essential for preparing the workforce to manage and handle any situations that may arise in an effective manner. With a determination to raise employee capabilities so that employees gain expertise and become more confident in their respective fields the Bank has established competency-based training for employees which includes core competency and leadership competency. The Bank provides personalised training that suits individual employees at different levels and skills, such as communications, teamwork, and computer use. Training is organised into three main areas:

- 1) Internal training which includes mandatory courses and elective courses organised by the Bank
- 2) External training by leading institutions, such as the Thai Institute of Banking and Finance and courses from leading universities
- 3) SCB supports employees to continue their education at the master's level at leading institutions domestically and abroad.

In 2015, the Bank allocated a budget of more than 270 million Baht for human resources development; of which 252 million Baht was for executive and staff development and 18 million Baht was for funding 50 scholarships in Thailand and abroad.

The Bank has also improved its training courses to ensure an alignment with the Bank's strategy and the changes in business climate. Specifically, the Bank has developed training courses to focus on increasing employee capability, such as the Wealth RM Development Programme for employees in the Wealth function and a One-One-One programme for employees providing services to SME customers, and WBA 101 programme for developing relationship manager to support corporate customers.

## Wealth Relationship Management (RM) Development Programme

Customers in the Wealth group are currently turning to invest in more complex products. In response to this, the Bank recognises the importance of developing employee capacity to deliver services which meet customer needs, support customer growth and long-term value, and provide quality service. The Wealth RM Development Roadmap was created to develop capability in understanding investment risks and other skills necessary for providing professional advice as a Relationship Management (RM) employee specifically for Wealth customers. Employees who qualify for the Wealth RM Development Roadmap must take various types of training such as knowledge of financial products, investment advisory, legal requirements, ethical conduct, customer relationship management, grievance management, and effective communication. Moreover, Wealth RM and First RM trainees gain knowledge through on-the-job rotational training in various units and have mentors who advise them throughout the programme. In 2015, 66 employees participated in the training programme.



Wealth Management Institute (WMI) in Singapore, provides training to employees in Private Banking and FirstRM Wealth Segment Function to build capabilities in customer service excellence. The training took place between June-August 2015.

## Leadership Development Programme

SCB places a high emphasis on developing leadership skills and, thus, organises continuous capability building programmes to prepare for future leaders of the organisation. In 2015, the Bank has strengthened the leadership training strategy by providing an opportunity for employees to develop various skills, such as strategic thinking, leadership skills, understanding customer needs, innovation, human resource development, and building cooperative networks, at leading institutions. Examples of participating training institutions are the University of Pennsylvania, IMD Business School, Capital Market Academy, Thailand Energy Academy, and Thailand National Defence College. A total of 519 employees participated in the programme.

### CEO Insight

CEO Insight is a dialogue platform to provide an opportunity for employees to learn from and exchange viewpoints on success with executives of leading organisations from around the world. This year, the Bank organised the activities under the theme of "The Stage of Digital Transformation" to develop the digital capability of staff in order to support the Bank's strategy to become the leader in digital banking. The Bank invited executives from Tencent, China to share their experiences with 120 employees.



The Bank held CEO Insights under the theme of "The Stage of Digital Transformation." to develop the digital capacity for our employees.

**Employee Engagement, the Heart of the SCB Family**

SCB recognises that human resources management is not only about attracting talent and building a skilled and knowledgeable workforce, but also includes building engagement for employees and creating a sense of unity within the organisation. The Bank treats every employee like a family member by supporting

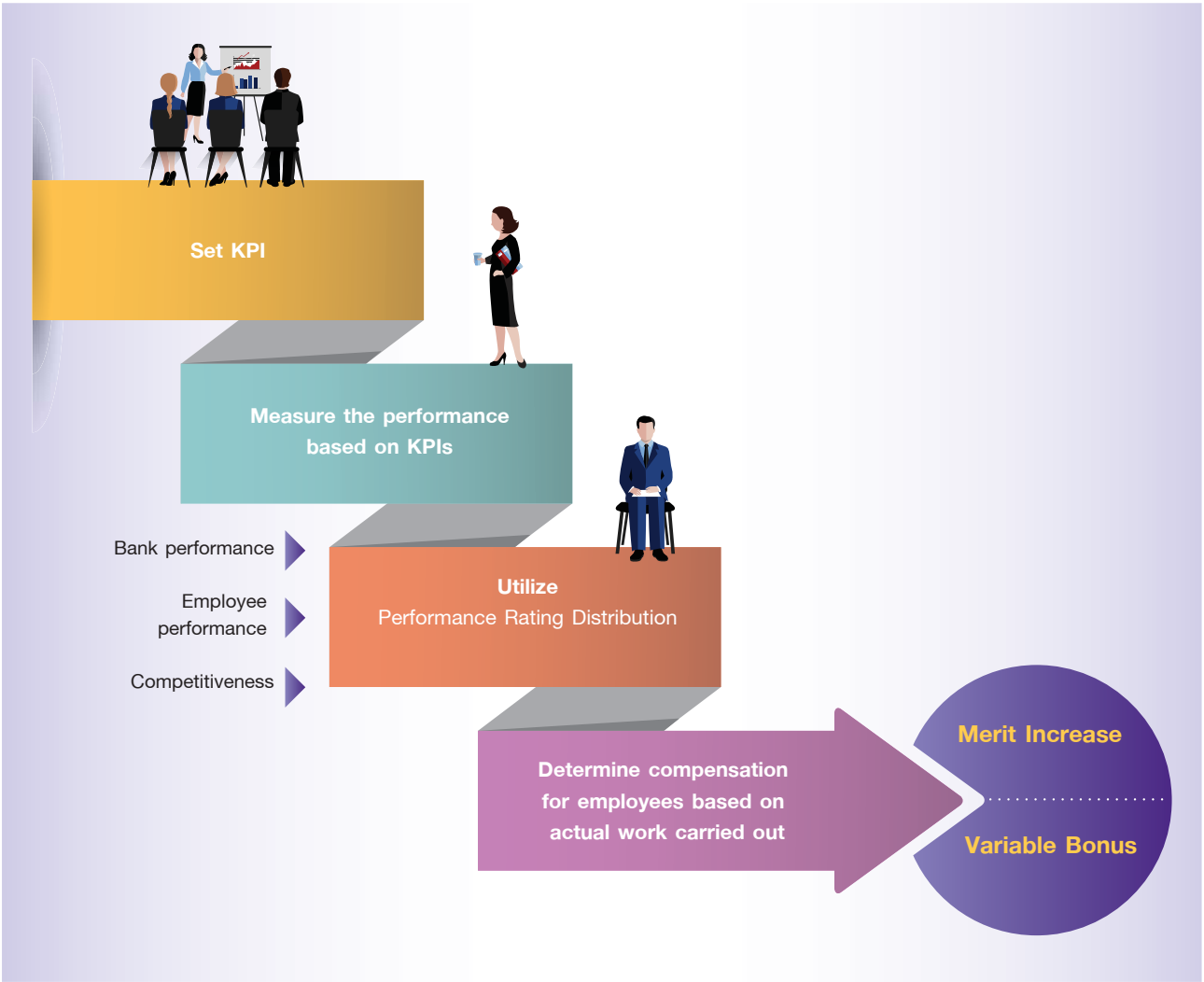
his or her career advancement, providing opportunities to demonstrate their skills and knowledge, organising activities and programmes to strengthen bonding among employees, and creating a good working environment.

**Performance Based Compensation**

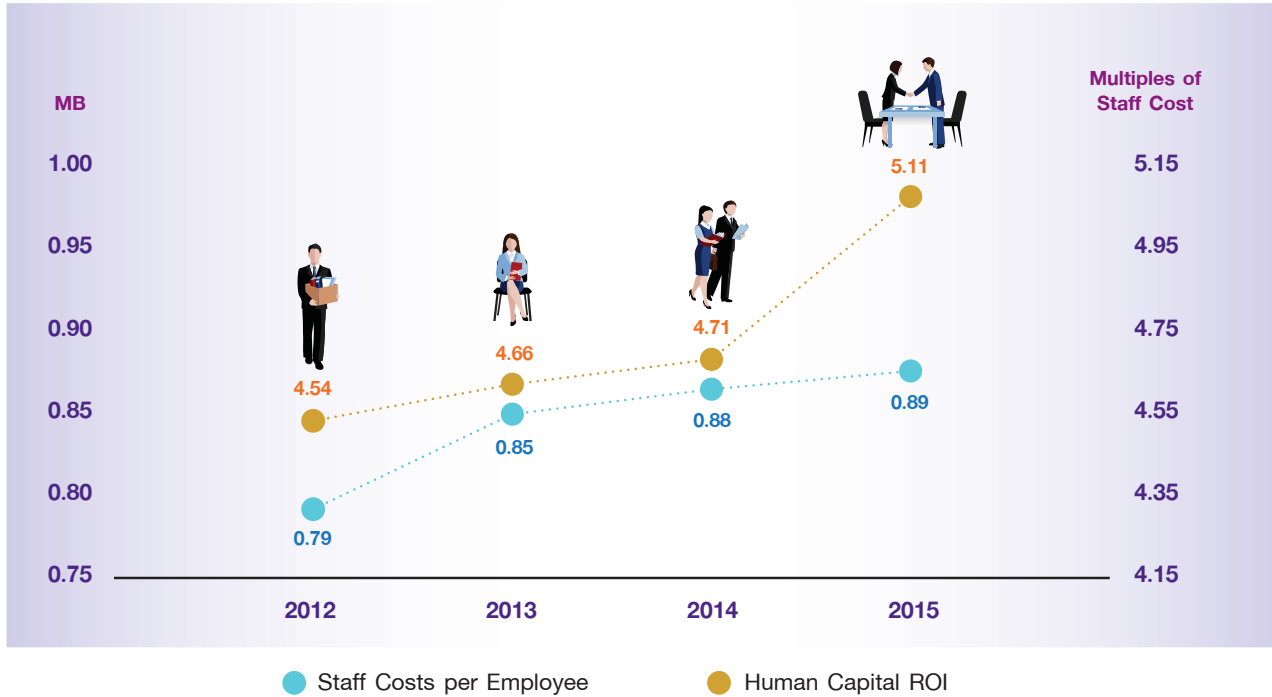
The Bank recognises the importance of performance measurement and compensation for employees and uses Key Performance Indicators(KPI) to measure employees' performance at all levels. In particular, the Bank has clear performance indicators for employees at the management level which are reviewed and revised annually. These top-level performance indicators then cascade down to employees at other levels to align their performance goals with that of the line managers and the Bank's direction. For new employees, the Bank provides training on performance evaluations and the SMART (Specific, Measureable, Achievable, Realistic, Timely) KPI indicators so that they can apply to their own performance assessment.

In addition, the Bank uses the Performance Rating Distribution framework to determine compensation for employees. An employee's pay is based on actual performance as evident by the Bank's compensation structure which consists of an annual merit-based increase and a variable year-end bonus which vary by the individual employee's performance and the applicable pay scale updated each year. This compensation structure ensures that employees receive fair compensation commensurate with their performance, capabilities and skills.

In 2015, the Bank reviewed its compensation and benefits structure to inform future improvements of the compensation and benefits system



## Human Capital Return on Investment



Note: in 2015, the Bank reviewed the calculation of Average Headcount for more accuracy

### Succession Plan

Under a succession plan, the Bank's objective is to identify and develop key personnel to maintain continuity in the leadership of SCB. The Board assigns the Nomination, Compensation and Corporate Governance Committee to be responsible for succession planning to ensure the continuity in each key management position. Key management positions

that require succession planning are the Chairman of the Executive Committee, CEO, President and senior executives, the key positions in the Bank's management structure or business operations, or the positions for which specific expertise is required and replacements are difficult to find.

## Succession plan preparation process



## Planning for Retirement

SCB prepares employees for their retirement by organising activities that help with financial planning, taking care of emotional and physical health after retirement, tax planning, and other entitled benefits, with the aim to assist them in retirement planning according to their goals. Moreover, the Bank organises joint activities with the SCB Employees Alumni Club to maintain relationships with former employees.

## Great Workplace

SCB has a policy to create a workplace with a good working environment and work-life balance. The Bank has setup a committee to monitor and oversee workplace health and safety standards, as well as organised activities to promote employee participation in creating a healthy workplace according to occupational health and safety principles.

SCB won the "Best Company Award in Labour Relations and Welfare for the second consecutive year from the Department of Labour Protection and Welfare. This award is a testament of the Bank's commitment to uphold a high standard for employee relations and welfare.



Best Workplace Award from the Department of Labor Protection and Welfare. 2015



## OUR COMMUNITY (G4-S01)

SCB is a leading financial institution that has been a partner to Thai society for over a century. The Bank supports Thailand's sustainable development in three main areas: youth development and education, volunteer network, and development of quality of life and the environment, which aim to strengthen the foundation and conditions that foster the quality of life sustainably. The Bank has been working with the Siam Commercial Foundation (SCBF) and partner organisations such as non-profits, business partners, public agencies, and the private sector to support CSR activities in three approaches: charitable donation, community investment, and commercial initiatives in the community. In 2015, the collaboration between SCB and SCBF was enhanced in order to better align the development of the quality of community life, where the synergy for various projects is to yield the highest value for all stakeholders.

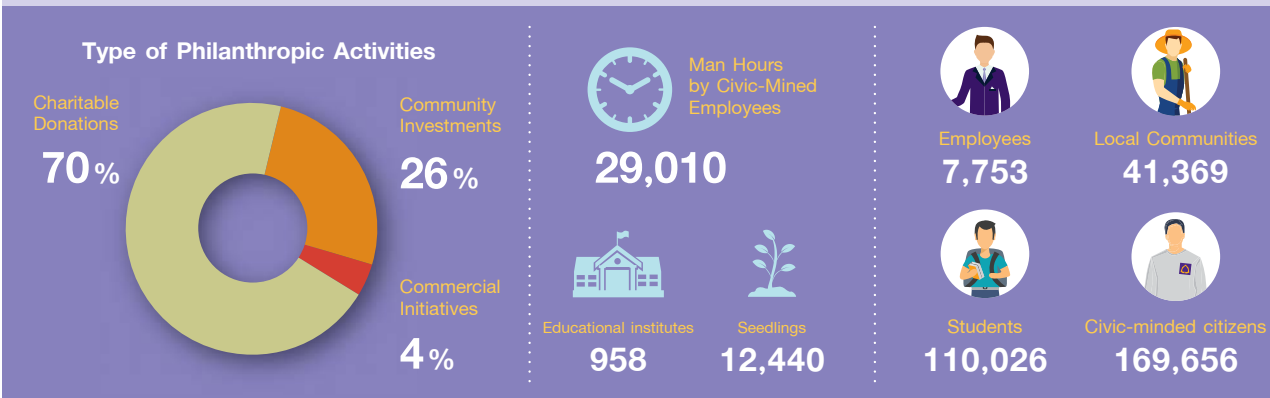
SCB aims to continuously support Thailand's sustainable development in the three aforementioned approaches in a more balanced proportion, while seeking new opportunities

to contribute to communities, using the Bank's capacity to achieve success. The Bank plans to strengthen the network linkages in order to support Thai social enterprises more comprehensively by increasing financial access to individuals, groups, or communities pursuing business that develops communities and the environment, building their management and financial capabilities, and helping them to reach their goals. This includes supporting SMEs in growing their social enterprises, networking, and self-reliance. Moreover, the Bank will encourage both internal and external stakeholders to participate in contributing to society, using their knowledge and expertise proudly in materialising results. SCB branch employees will be encouraged to represent the Bank's community development intentions and bring local communities' input to develop responsive CSR activities. SCBF will be the main mobiliser of youth development and education, whose knowledge and expertise in project development with both qualitative and quantitative results can be shared in the network as a model for measurable outcome.

# Overview of CSR Activities in 2015



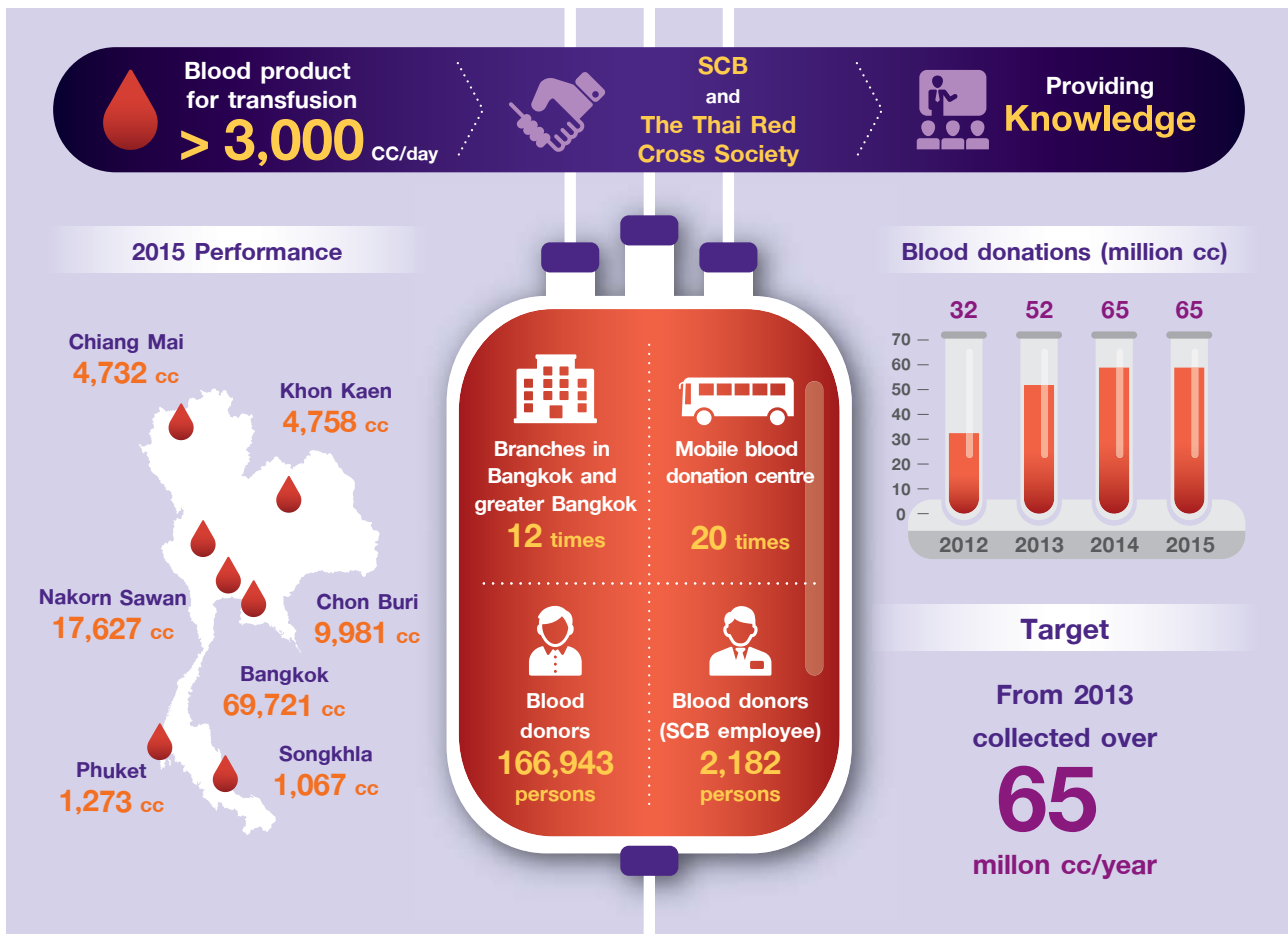
	<b>Develop</b> 	<b>Connect</b> 	<b>Sustain</b> 
<b>Dimension</b>	Youth Development and Education	Volunteer Network	Development of Quality of life and environment
<b>Goal</b>	Develop Thai youth to be "brilliant and ethical" in order to become quality future human resources for developing Thailand	Promote the awareness of one's role and usefulness to society among Bank employees and expand the cooperation network nationwide	Support the development of the quality of life and the environment in the long term
<b>Target group</b>	 Youth	 Youth Employee Community	 Youth Employee Community
<b>Strategy</b>	Provide opportunities to youth of all age groups and educational level to express their creativity, learn teamwork, and volunteerism through participatory community development	Continuously carry out projects and activities in a sustainable way by considering actual needs of the community, while encouraging employee participation with youth and communities	Build capacity in problem identification and make recommendations on environmental conservation for the long term quality of life
<b>Project highlight</b>	<b>SCB Challenge The Songkha Youth Citizenship Project</b>	<b>SCB with 3 qualities</b>	<b>Blood Donation Community Enterprise Development Project in the Western Forest Complex</b>



## SCB Blood Donation

To support the quality of life of the Thai people through ensuring sufficient blood supply for patients, SCB has been driving blood donation with the National Blood Center of the Thai Red Cross Society for 20 years. Internally, the Bank encourages voluntary blood donation among its employees to emphasise the importance of helping others. It carries out the blood drive all over the country, while also promoting how to prepare oneself before donating blood. Due to the strong branch network and partnerships, SCB is the financial institution that yields the highest blood donation to the National Blood Center of the Thai Red Cross Society. SCB has blood donation

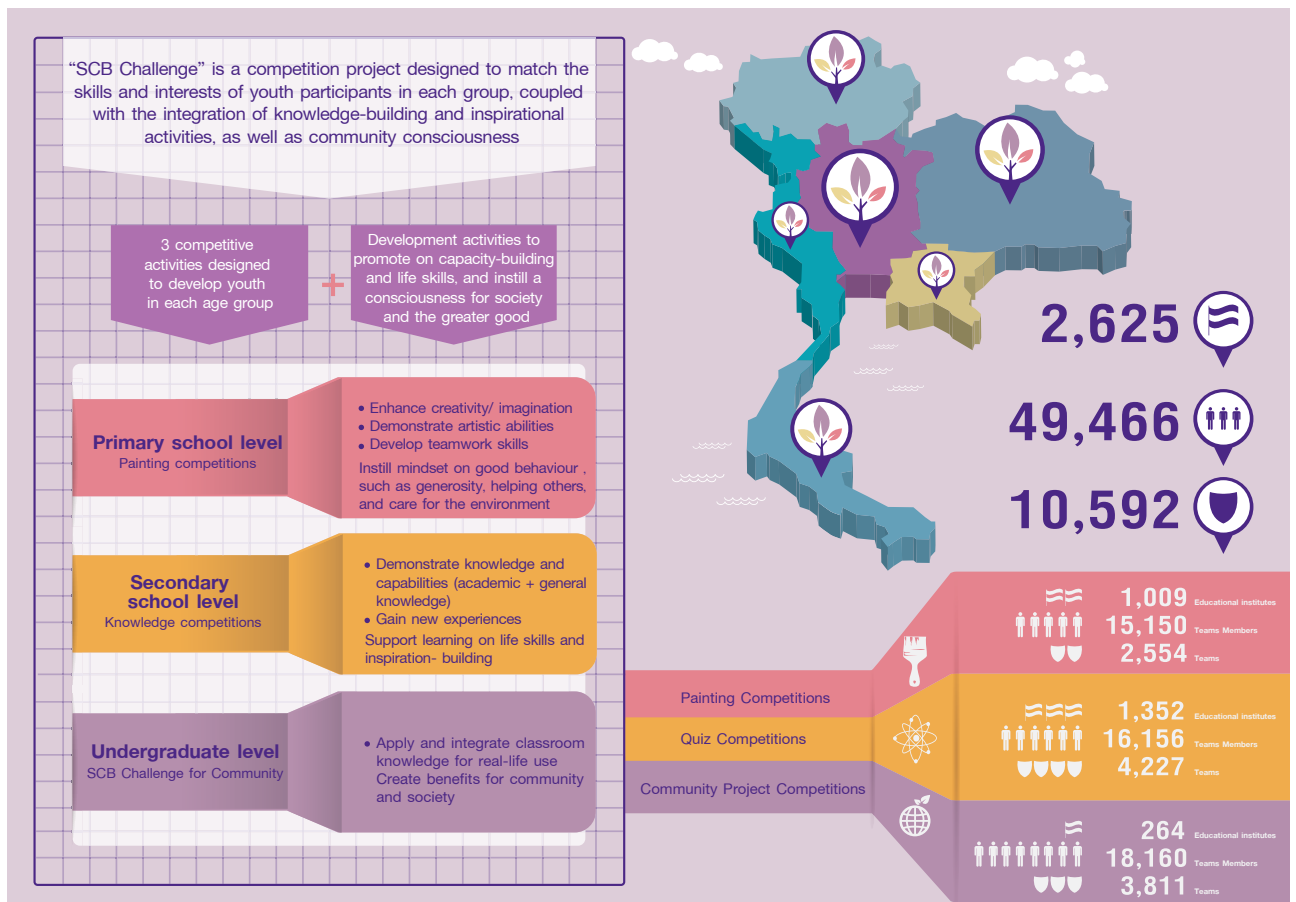
centers in four regions of Thailand, namely, Chiangmai, Phuket, Chonburi, Songkhla, Khonkaen, and Nakhonsawan. In 2015, the Bank collected more than 65 million cc of blood. It has established a plan to expand the donation network among customers and business partners, where the annual target is to hold at least four blood donation events at the Head Office for a minimum of 1,300 donors each time, while encouraging more cooperation among employees of other organisations in surrounding areas.



## SCB Challenge

Started in 2006 to develop Thai youth into future quality human capital, the SCB Challenge is an annual series of competitions for students at all levels to express their ideas and creativity and find inspiration for self-development. Working in teams,

students compete in three areas according to their age group and capabilities, from elementary to secondary to undergraduates levels. In the past ten years, SCB hosted SCB Challenge for 2,600 academic institutions and 50,000 students. More information can be found at [www.scbchallenge.com](http://www.scbchallenge.com)



## The Young Active Citizens of Songkhla Project

With the objective of building the understanding in the importance of community and environmental development among Thai youth, as well as instilling self-awareness in their role in sustainable development, SCB has assigned SCBF to support Songkhla Forum, where young people ages 14-25 participate in community projects to develop themselves as change agents, focusing on building active citizenship, with assistance from coaches.

The youth who have participated have selected projects based on their interest and skills, which include the following six topics; 1) natural resources and environment 2) history, culture, and local wisdom 3) community development 4) health 5) education/learning and 6) occupation development. Their participation in developing their own community has shown that the energy of the new generation has catalysed public participation in local communities and various sectors in the province to initiate problem-solving, brainstorming, and issue management in a concrete way together.

### Goal

Build life skills and embed civic-minded citizen for youth to become change agent jointly careful and protect their homes

### Develop youth in 5 dimensions



### Support young people between 14 and 25 years of age in Songkhla province to participate in community projects and learn with coaches from Songkhla forum



### Number of youth participate to the project



### During the past 3 years (2013-2015) 375 participants took part in 75 projects

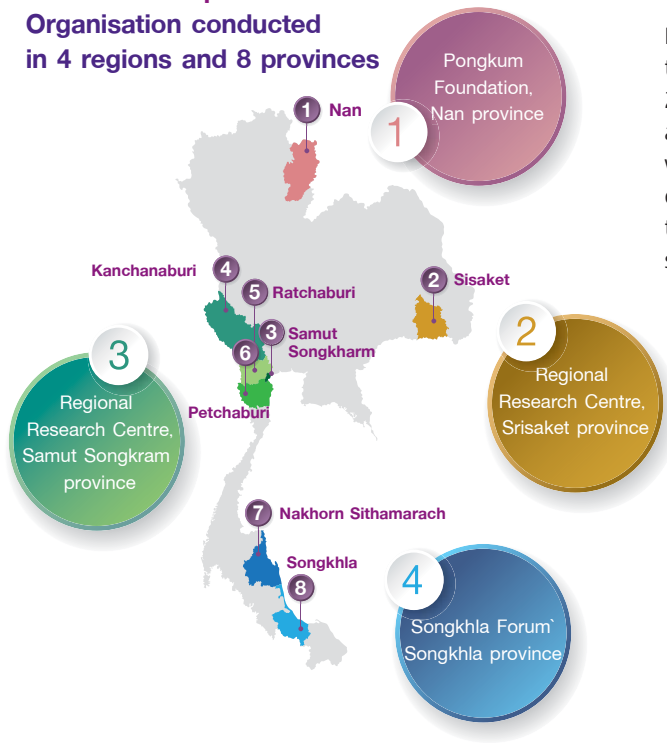




Alisa (Fon) Bindulah  
 Researched laws for sustainable beach conservation,  
 Member of Law Long Beach Project

*"This is our second year doing this project. We help each other to analyse the intent, pros and cons of related laws, where we learned that even though beaches are a public asset as important as forests, they are not clearly protected by any law. We learned that the loopholes in the law exist because they are not linked to society, and that we can't consider only one law, but we need to study other laws as they oftentimes affect each other. At first I didn't think it would be difficult but once we started, we realised there are so many issues we still can't figure out. Nonetheless, we will keep going until we succeed. We want a law to conserve beaches because it's the only tool to enable citizens to protect the community's natural resources by themselves."*

**Private Development  
 Organisation conducted  
 in 4 regions and 8 provinces**



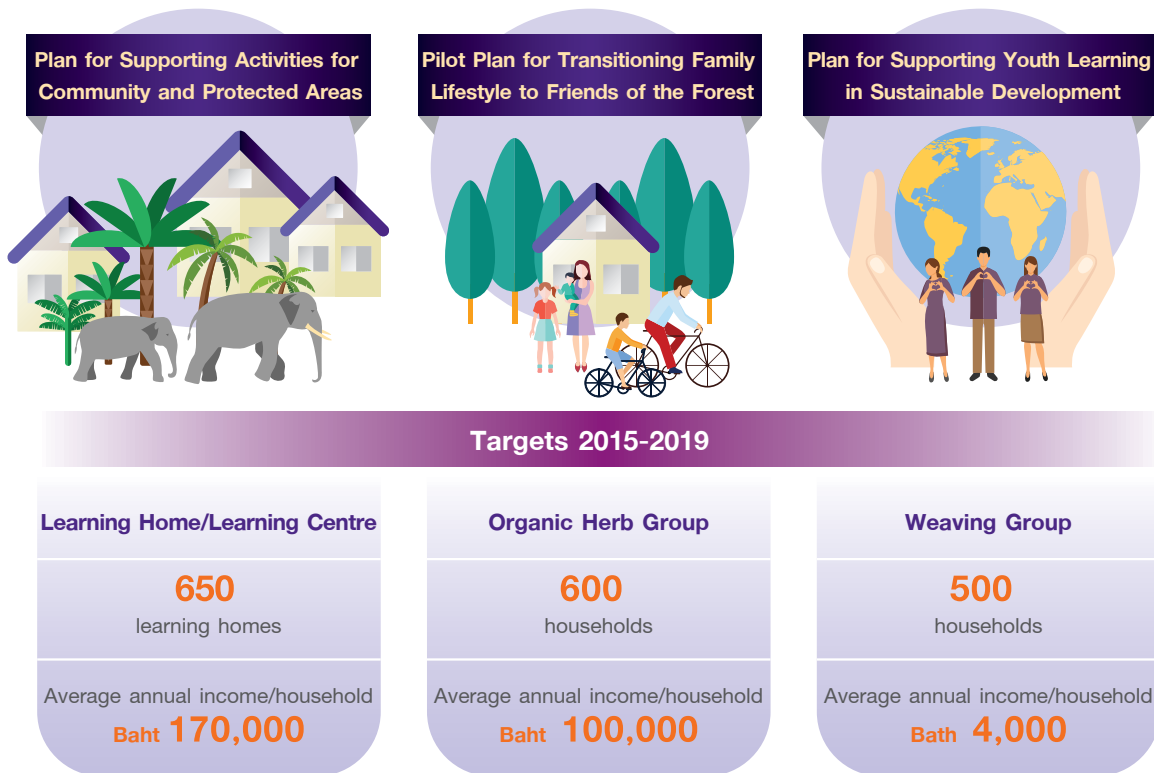
Based on the success of Songkhla Forum, SCBF collaborated with the Thai Health Organisation to expand to four projects during 2013-2017 in three other provinces; Nan, Samutsongkram, and Srisaket. SCBF's role is to develop the mindset and work approach of the project officers by coaching them in communication skills, upgrading from the role of teaching to the role of supporting learning. It also helps to build a supportive network to facilitate continuous operations.

## Community Enterprise Development Project in the Western Forest Complex

SCB supports the Western Forest Conservation Project in order to support the sustainability of environmental management, natural resources conservation, and quality of life. The project objective is to enable the community to conserve natural resources while sustaining quality of life and income. The Western Forest Complex of Thailand is a significant part of Thailand, covering 12 million rais (about 4.7 million acres) of the

western part of the country, which includes the six provinces of Tak, Kamphangphet, Nakhornsawan, Uthaithani, Suphanburi, and Kanchanaburi, 11 national parks, and 6 wildlife conservation areas. It is a mountain water source with abundant biodiversity, which is also home to 131 communities and 154 surrounding communities, totalling 40,587 households.

### Overall Project Plan



In 2015, the project has reached the second phase of its 5-year plan from 2014-2019. SCB supports the Community Enterprise Development Project in the Western Forest Complex, a continuation of a project aimed to support the forest communities of 131 to live in harmony with nature happily in terms of occupation, natural resource rehabilitation and conservation. The project also facilitated the participation of the 154 surrounding communities in sustainable natural resource management, focusing on strengthening the community network and self-management for various groups such as the organic herb group, mountain water source coffee group, and weaving group. It also helped to develop the income base of the Seub Nakhasatien Foundation to be a sustainable organisation, as well as project management skills such as coordination between communities and various organisations,

organisational restructuring, and human capital development.

With the concept of "living together – people, forest, and animals", SCB's intention is to strengthen the community enterprise groups in the Western Forest Complex to be have self-reliance and an effective self-management process in order to develop the community enterprise along with natural resource conservation. SCB provides financial support and knowledge in occupational development for the forest communities in order to conserve the forest in a peaceful way, including increasing the distribution channel for the products under the Jompa brand. Part of the revenue is returned to the self-managed natural resource conservation of the community.

### SCB with 3 Qualities

Basic knowledge in personal finance starting in childhood helps children to understand their own spending habits, financial planning, the importance of savings, and to grow up to be adults with financial discipline, an important part of building a stable economic foundation of the country. With this recognition, SCB and SCBF has been carrying out "SCB with 3 Qualities" since 2013 with the objective to instill in children the importance of personal finance management through fun and easy to understand activities, where children

acquire the knowledge to develop skills and the discipline in earning, saving, and spending. SCB employees also have the opportunity to share their financial expertise and contribute to the sustainable development of youth and to society in general. During 2014-2015, the Bank organised training for two batches of volunteer employees of more than 100 to become presenters of "The Value of Money" in activities for 958 elementary and highschool students from 22 schools in 18 provinces





## Main CSR Projects of SCB

Project	Goal	Strategy	2015 Performance
<b>Youth Development and Education</b>			
<b>Scholarships and Educational Supplies</b>	<ul style="list-style-type: none"> <li>To expand learning opportunities for qualified students who lack financial capital nationwide, particularly in 184 Border Patrol Police schools that are in remote areas and 162 schools under the Bank's branch network</li> </ul>	<ul style="list-style-type: none"> <li>Provide continuous scholarships for students until completion of undergraduate level</li> <li>Establish scholarship database to support project management</li> <li>Promote learning outside the classroom to expand learning opportunities and experience</li> </ul>	<ul style="list-style-type: none"> <li>Provided 346 scholarships to               <ol style="list-style-type: none"> <li>Border Patrol Police school: 184 scholarships</li> <li>Elementary, high school, and university levels: 162 scholarships</li> </ol> </li> </ul>
<b>Art Creates Happiness</b>	<ul style="list-style-type: none"> <li>To enhance learning in children with special needs</li> <li>To roll out 5 art therapy centers in Panyanukul school</li> <li>To promote role model teachers in 19 Panyanukul schools nationwide</li> </ul>	<ul style="list-style-type: none"> <li>Join hands with an Anthroposophic Art Therapy institute to design the learning process for children with special needs</li> <li>Build knowledge management in Anthroposophic Art Therapy in role model teachers to enable the design and adaptation in learning environments</li> </ul>	<ul style="list-style-type: none"> <li>Achieved the target by setting up the 5th art therapy center at Kawila-anukul school, Chiang Mai province</li> <li>Achieved the target of 96 role model teachers from 19 schools nationwide completing the training</li> <li>40 role model teachers from 5 art therapy centers were trained to be a facilitator of this project</li> </ul>



Believing in the value of education, SCB helps 184 students at Border Patrol Police schools nationwide receive a proper education. After graduation they will return to help develop their own communities as good citizens.



Realizing the value of Thai classical small puppets as a renowned cultural art heritage, since 2007 SCB has continuously supported the Nattayasala Hun Lakorn Lek Foundation under the patronage of late HRH Princess Galyani Vadhana.

Project	Goal	Strategy	2015 Performance
<b>Youth Development in 4 Regions</b>	<ul style="list-style-type: none"> <li>To promote learning and development of children, youth, and personnel in local areas to be active citizens in 12 local organisations in 3 provinces</li> </ul>	<ul style="list-style-type: none"> <li>Join hands with local organisations to develop training course for children and family development</li> </ul>	<ul style="list-style-type: none"> <li>Developed a network of 300 youth leaders</li> <li>Established learning centres for child and youth development in 12 local administrative areas</li> </ul>
<b>Teachers Network</b>	<ul style="list-style-type: none"> <li>To develop "Learning Network" for teachers to enhance skills and capability in teaching, enabling students to be more knowledgeable, skillful, and demonstrate good behaviour continuously</li> </ul>	<ul style="list-style-type: none"> <li>Collaborate with organisations working on capacity development for teachers in setting goals and plans</li> <li>Promote lessons learned and develop communications via multiple channels; website, social network, and mass media</li> </ul>	<ul style="list-style-type: none"> <li>Develop online communication channels for teachers from 23 organisations</li> </ul>
<b>University Network for Change</b>	<ul style="list-style-type: none"> <li>To develop a collaboration network between civil societies and universities with art and communications courses, enabling students to learn from social issues and produce quality media</li> </ul>	<ul style="list-style-type: none"> <li>Organise a workshop to expand learning opportunities to civil society by collaborating with teachers network</li> <li>Encourage universities to integrate practice of learning from social reality into their regular curriculum</li> <li>Encourage the promotion of students' media work</li> </ul>	<ul style="list-style-type: none"> <li>Develop network of 12 academic institutes and civil society organisations</li> <li>Promote quality civic media to society</li> </ul>
<b>Volunteer Network</b>			
<b>SCB, Let's Do Good Campaign</b>	<ul style="list-style-type: none"> <li>To promote "civic-awareness" among SCB staff, who will be encouraged to spend their free time for beneficial purposes within the communities</li> <li>8,000 employees participating in 2015, over 9,000 in 2016, and over 11,000 in 2017</li> </ul>	<ul style="list-style-type: none"> <li>Embed 'iSCB' in practices</li> <li>Define boundary and goal in accordance to SCB CSR strategy</li> </ul>	<ul style="list-style-type: none"> <li>8,285 volunteers initiated 96 projects as follows: <ol style="list-style-type: none"> <li>Good for Kids: 43 projects and 3,403 employees</li> <li>Good for Community: 35 projects and 3,368 employees</li> <li>Good for Environment: 18 projects and 1,514 employees</li> </ol> </li> </ul>

Project	Goal	Strategy	2015 Performance
<b>Environmental Management and the Quality of Life</b>			
<b>Sukjai Market</b>	<ul style="list-style-type: none"> <li>To expand distribution channel and connect farmers with consumers directly</li> <li>To encourage employees and the public in SCB Park Plaza to consume quality organic goods at a fair price</li> <li>To be a model of a Sukjai project that will be expanded to other organisations</li> </ul>	<ul style="list-style-type: none"> <li>Collaborate with the Sukjai Foundation in developing system to support marketing, linking with the Bank's payment system</li> <li>Encourage online distribution of organic products</li> <li>Encourage Bank employees to become members of the Sukjai Market</li> <li>Provide the venue for packaging and product distribution</li> </ul>	<ul style="list-style-type: none"> <li>Organised 11 Sukjai Market events</li> <li>Revenue of Baht 929,408 from Sukjai Market events</li> <li>Gained 400 members</li> </ul>
<b>Planting Beach Forests</b>	<ul style="list-style-type: none"> <li>Conserve and rehabilitate beach forests and coastal ecosystems in the areas of the Mrigadayavan Palace and the Rama VI Military Camp, Petchaburi, to be a demonstration place for learning about beach plants</li> </ul>	<ul style="list-style-type: none"> <li>Collaborate with the Mrigadayavan Palace Foundation, Seub Nakhasatien Foundation, Prince of Songkhla University, Chulalongkorn University, GISTDA in designing and developing the demonstration place for beach forest</li> <li>Build the learning process between the area owners and the community for continuous and sustainable development</li> </ul>	<ul style="list-style-type: none"> <li>70 SCB Let's Do Good volunteers participated in the learning and activities for beach forest and ecosystem conservation and rehabilitation, including planting 4,500 beach forest plants.</li> <li>Landscaping the beach forest at the Mrigadayavan Palace</li> </ul>
<b>SCB Relief Fund for Disaster Victims</b>	<ul style="list-style-type: none"> <li>To mobilize aid for victims of natural disasters in 2 ways:               <ol style="list-style-type: none"> <li>Emergency Relief</li> <li>Mid-term Recovery Assistance</li> </ol> </li> </ul>	<ul style="list-style-type: none"> <li>Collaborate with SCB branches, governmental agencies, and other charitable organisations such as the Royal Thai Air Force, Thai Red Cross Society</li> <li>Create national natural disaster database for planning emergency life kits distribution</li> </ul>	<p><b>Flood</b></p> <ul style="list-style-type: none"> <li>Public donations of Baht 3,530,200 raised through "SCBF-SCB for Disaster Relief" account to help support flood victims in Myanmar</li> </ul> <p><b>Earthquake</b></p> <ul style="list-style-type: none"> <li>Donated Baht 35,035,017 to the Thai Red Cross Society for the Nepal Red Cross Society</li> </ul> <p><b>Drought and Temperature Drop in Winter</b></p> <ul style="list-style-type: none"> <li>Provided 2,000-litre water tanks, water filters, and construction at schools and communities in 15 areas in 9 provinces</li> <li>Donated unused uniform materials for making 6,000 blankets for disaster victims</li> </ul>

Project	Goal	Strategy	2015 Performance
<b>Art and Culture</b>			
<b>Youth Musician and Cultural Conservation</b>	<ul style="list-style-type: none"> <li>To support occidental and classical music in 3 music institutes of Thailand</li> <li>To support and promote Thai cultural conservation through 4 institutions</li> </ul>	<ul style="list-style-type: none"> <li>Collaborate with Princess Galyani Vadhana Institute of Music, Silpakorn University, and Mahidol University to develop learning process and provide opportunity for youth to show their talent in occidental and classical music</li> <li>Support 4 organisations in cultural conservation as follows:               <ol style="list-style-type: none"> <li>(1) the Foundation of the Promotion of Supplementary Occupations and Related Techniques of Her Majesty Queen Sirikit of Thailand</li> <li>(2) His Royal Highness Admiral Prince Abhakara of Chumphon's Family Foundation</li> <li>(3) Chakrabhand Foundation</li> <li>(4) Traditional Thai Puppet Theater (Joe Louis)</li> </ol> </li> </ul>	<ul style="list-style-type: none"> <li>Support Royal Khon Performance under the Foundation of the Promotion of Supplementary Occupations and Related Techniques of Her Majesty Queen Sirikit of Thailand</li> <li>Support the singing contest for HRH Princess Sirindhorn's Trophy of His Royal Highness Admiral Prince Abhakara of Chumphon's Family Foundation</li> <li>Support youth performance of classical music in Princess Galyani Vadhana Institute of Music</li> <li>Support Silpakorn Summer Music Camp performance and ProMusica, Silpakorn University</li> <li>Support performance of Thailand Philharmonic Orchestra of College of Music, Mahidol University</li> <li>Support traditional puppet show of Joe Louis Theater</li> <li>Support puppet repair of Chakrabhand Foundation</li> </ul>

## OUR FOOTPRINT

Communities all across the world are currently facing the impact of climate change, as well as severe resources scarcity. Environmental problems are a shared responsibility, and in particular large organisations have an important role in contributing to sustainable development. With the awareness that SCB's business operations rely on resources such as water, electricity, paper, and fuel, the Bank is committed to social and environmental responsibility. The Bank is determined to develop environmentally-friendly products and services, as well as manage resource use in three aspects; internal resource efficiency awareness, knowledge sharing with customers and the general public, and partnerships.

With the recognition that a healthy environment is the foundation of a healthy life, SCB continuously enhances its environmental management. The Bank is working towards redefining its environmental policy, which covers operational eco-efficiency and development of products and services such as energy loans. The Bank will clearly determine an environmental management system and embed a positive mindset among its employees towards environmental conservation in daily life.



## Energy loans

Energy conservation is a fundamental factor for economic development and quality of life. At present, the impact of climate change is increasingly severe, and has led to the change from fossil fuel use to alternative energy as a way to reduce impact on people and the environment. In response, SCB provides financing and advisory services and is committed to continuously supporting alternative and clean energy projects.

In 2015, SCB was a financial advisor to the Gunkul Engineering Public Co., Ltd. and a mandated lead arranger for the Baht 5.25 billion Wind Energy Development ("WED") project with the production capacity of 60MW, located at Hauybong sub-district, Dan Khun Thot District, Nakhonratchasima province.

SCB also participated in the Baht 4.5 billion Energy Saving Loan Scheme of the Ministry of Energy aimed to promote energy efficiency among Thai companies. The Bank provided soft loans at a low interest rate of 3.5% for a maximum period of 5 years and a maximum credit line of Baht 50 million per project to business operators seeking to install energy efficient equipment or construct new buildings to conserve energy.





The Bank assesses all energy financing projects to ensure that project owners comply with legal requirements and obtain the Environmental Impact Assessment (EIA) approval. Furthermore, SCB regularly monitors and assesses risks in all aspects in order to minimise business impact, encouraging customers or partnerships to conduct business operations responsibly and sustainably.



*"SCB recognises the importance of renewable energy and has therefore assigned a team of technical specialists to provide financial advisory services for renewable business, in particular wind power projects. SCB is the first bank in Thailand to initiate such services, and continuously offers financial support to wind power projects in the country"*

*Mr. Arthid Nanthawithaya  
CEO and Deputy Chairman of the Executive Committee*

**SCB Energy Loan Portfolio and Targets**

Year	 <b>Wind</b>	 <b>Solar</b>	 <b>Hydro</b>	 <b>Conventional</b>
2013	3%	19%	10%	69%
2014	5%	22%	12%	61%
2015	4.7%	26.7%	11.3%	57.2%
Target 2019	34%	5%	13%	48%

## Operational Eco-efficiency

In 2015, SCB launched operational eco-efficiency projects to maximise its resource use for electricity, water, paper, and fuel. The Bank plans to develop an integrated data collection system for the whole organisation and will use the data to establish environmental policy measures, short and long-term targets. Moreover, the Bank encouraged each unit to develop creative and practical innovation for operational eco-efficiency. For example, to save paper consumption, SCB launched the

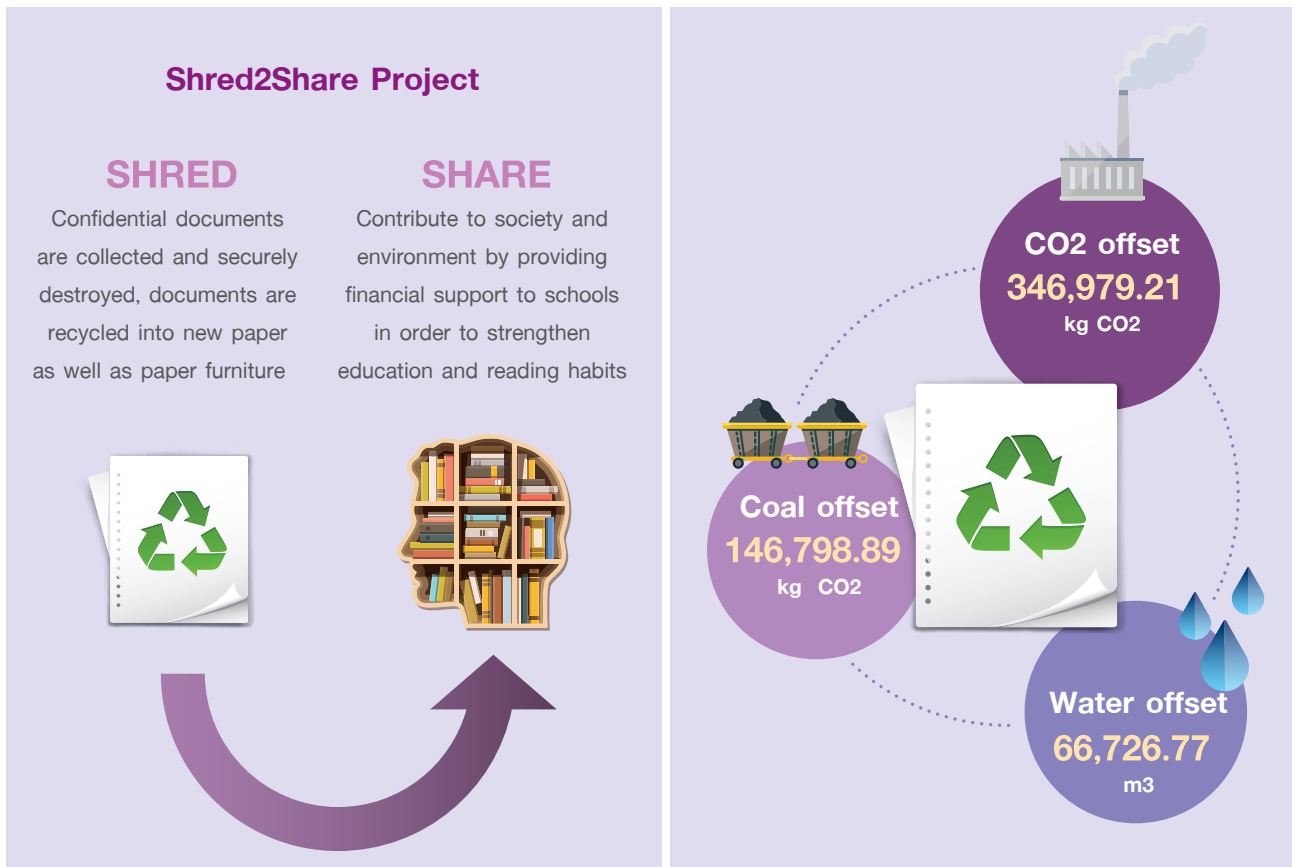
“SCB Tid Tid” application, which enables customers to make a deposit, withdrawal, transfer, and billing transaction at branches using QR codes on their smartphones. To enhance continuous innovation development, winning innovations are selected, developed, and tested inside and outside the Bank

2015 Performance			
Water saved 0.6 %	Electricity saved 3.88 %	Paper saved 20 %	Carbon reduction 9.37 %

## Shred2Share

Under the “Safe Info Safe Environment” theme, SCB has been participating in the “Shred2Share” program jointly organised by InfoZafe, a paper business under the Siam Cement Group, for the eighth consecutive year. Employees collect and drop off used paper in InfoZafe boxes to prevent possible leakage of confidential information and promote environmental conservation. The confidential documents will be safely destroyed and the paper is recycled into new paper as well

as paper furniture. In 2015, SCB sent 1,334.54 tons of old documents for environmentally sound shredding and recycling. Recycling this paper was equivalent to reducing carbon monoxide and contributed to a decrease in the consumption of coal and water as follows:



## Operational Health and Safety

SCB has been promoting the effective use of resource through diverse channels, such as e-News, posters, and various activities throughout the year. Employees are also encouraged to keep the workplace neat and clean, following the '5S' approach, namely, Sort, Set in order, Shine, Standardise, and Sustain.

Following a fire incident at the SCB head office in February 2015, SCB has taken measures to upgrade the level of operational health and safety by establishing new workplace safety

standards. The Bank assigned representatives from both management and operation levels to be a Floor Champion, Zone Leader, Deputy Fire Warden, Fire Warden, and Searcher. The roles of this team are to control the alignment of workplace safety standards and ensure that employees participate in safety training. In addition, the Bank established a committee to monitor practices on every floor and regularly report to the Floor Champion and Zone Leader once a month. At present, five SCB buildings have implemented these practices, including Ratchayothin, Plaza East A, Plaza West B, Childlom, Chaengwattana, and RCP Tower.



SCB holds a "Fire Warden Course" with the assistance of the Office of Disaster Prevention and Mitigation of the Bangkok Metropolitan Administration and Suthisan Fire Station to teach SCB staff basic fire prevention knowledge. The course covers both theory and practice to ensure that staff are familiar with fire fighting tools and procedures





### LED Light Bulb Replacement Project

The Bank replaced fluorescents with LEDs in 10 buildings, such as Head Office, Childlom, Chaengwattana, and RCP tower to save energy consumption. Moreover, LED light bulbs will be installed in all newly opened branches and renovated area.

### Water Saving Campaign

The Bank initiated this campaign in September 2015 to save water consumption from toilet cleaning on Saturday in 3 buildings; Ratchayothin, Chaengwattana, and Childlom. SCB set the target of water saving at 40%, and performance in 2015 indicates that 479,760 liters or 58.1% was saved, which is higher than the target.



### Paperless Meetings

The Bank has been promoting efficient paper use by changing from printing to using an application on the iPad for executive meetings, including the Board and the Management Committee. In 2015, 64,500 sheets of paper were saved and SCB will expand this campaign to other committee meetings.

### Energy Efficient Transport

To reduce energy use in transportation within the Bank, SCB replaced 54 cars with a 1,800 cc capacity to 1,600 cc and changed 15 executive cars to hybrid cars. To deliver the highest efficiency, the Bank will continuously replace cars that reach the end of their term based on appropriate use.



### Employee Mini Bus Service

The Bank changed employee transportation from vans to mini buses since October 2015 for two main routes; Ratchayothin and Childlom.



The objectives of this project are to facilitate employee commute, reduce the use of personal cars to work, and enhance environmental conservation. SCB reduced the number of vans needed by 7 per day.

### Lower Carbon Flights

In 2015, SCB implemented a policy requiring management travelling overseas for less than 3 hours to fly in economy class. This totaled 1003 trips and helped to reduce the greenhouse gas emissions by 340.26 tco<sub>2</sub> equivalent.



### Optimisation model of SCB Cash Pick Up

SCB uses optimisation modelling to find the best routes for transport efficiency in the following tasks:

- ATM cash refill: 1,300 machines in Bangkok
- Cash pickup in greater Bangkok
- Money trucks for cash refill and customer cash payment pickup outside Bangkok



This resulted in reducing the fuel consumption by 68,900 liters per year.

## SCB's Procurement and Suppliers

Banking operations depend on a partnership with suppliers (contractors and vendors) to responsibly deliver services and products that meet customers' needs. In 2015, SCB had more than 1,000 suppliers, which can be classified as follows:

- 1. General procurement: fundamental products and services e.g. office equipment and printed materials, equipment for sales promotion, document/cash delivery, plastic card production, security service, and cleaning service
- 2. Information technology e.g. office electronics
- 3. Building works e.g. maintenance, office and branch interior decoration, spare parts/equipment repair and maintenance

To emphasise resource efficiency among its suppliers, SCB has established a 'Supplier Code of Conduct' to be the basis

of supplier selection in the procurement unit. Suppliers must sign to acknowledge and strictly follow the 'Supplier Code of Conduct'. The Bank regularly monitors and audits the suppliers by integrating ESG (Environmental, Social, and Governance) criteria in to its guideline. In the case of non-compliance, the Bank reserves the right to stop work in consideration of impact or damage.

The Supplier Code of Conduct covers business ethics, labour and human rights, and Environmental Health and Safety (EHS) laws and regulations. In the environmental aspect, suppliers shall follow relevant laws, regulations, environmental standards, and optimise their resource use by adopting the '3Rs' principles; Reduce, Reuse/Recycle and Replenish.



SCB holds an annual "Vendor Community Day" to ensure vendors understand our "Supplier Code of Conduct" purchasing procedures.

# SUSTAINABILITY PERFORMANCE

## Workforce, 2012-2015

### Workforce Profile by Gender, Level, Age (G4-9, G4-10)

Performance	Unit	2012	2013	2014	2015
Total employees	Persons	23,573	24,530	24,071	24,106
By gender					
Male	Persons	8,039	8,059	7,744	7,623
Female	Persons	15,534	16,471	16,327	16,483
By level					
Executives	Persons	2,320	2,494	2,595	2,751
Officers	Persons	8,632	9,061	9,533	9,778
Staff	Persons	12,621	12,975	11,943	11,577
By age					
Younger than 30	Persons	10,142	10,211	9,123	8,810
30 – 40 years old	Persons	7,409	7,810	8,085	8,244
40 – 50 years old	Persons	4,677	5,010	5,166	5,212
50 – 60 years old	Persons	1,324	1,475	1,669	1,819
Older than 60 years old	Persons	21	24	28	21

### New Hires (G4-LA1)

Performance	2012		2013		2014		2015	
	Person	%	Person	%	Person	%	Person	%
Total	4,914	21.41%	5,083	21.01%	3,278	13.58%	3,791	15.86%
By gender								
Male	1,056	13.21%	1,126	13.97%	714	9.08%	920	12.08%
Female	3,858	25.80%	3,957	24.52%	2,564	15.75%	2,871	17.63%
By age								
Younger than 30	4,073	40.78%	4,155	40.31%	2,637	27.57%	3,042	34.23%
30 – 40 years old	729	10.15%	793	10.43%	532	6.72%	584	7.25%
40 – 50 years old	91	2.02%	113	2.32%	87	1.72%	136	2.62%
50 – 60 years old	10	0.80%	11	0.79%	19	1.21%	17	0.98%
Older than 60 years old	11	64.39%	11	43.28%	3	12.68%	12	48.00%

### Turnover (G4-LA1)

Performance	2012		2013		2014		2015	
	Person	%	Person	%	Person	%	Person	%
Total	3,031	13.21%	3,775	15.60%	3,878	16.06%	3,371	14.10%
By gender								
- Male	780	9.75%	931	11.55%	1,006	12.79%	844	11.08%
- Female	2,251	15.05%	2,844	17.62%	2,872	17.64%	2,527	15.52%

Performance	2012		2013		2014		2015	
	Person	%	Person	%	Person	%	Person	%
By age								
Younger than 30	2,111	21.13%	2,670	25.90%	2,407	25.17%	1,979	22.27%
30 – 40 years old	711	9.90%	890	11.70%	1,139	14.38%	1,145	14.21%
40 – 50 years old	187	4.15%	182	3.74%	280	5.53%	203	3.91%
50 – 60 years old	22	1.75%	33	2.36%	49	3.13%	39	2.24%
Older than 60 years old	0	0.00%	0	0.00%	3	12.68%	5	20.00%

Note: The 2012 -2013 turnover does not include SCBLIFE

## Employee leave (G4-LA3, G4-LA6)

Performance	Unit	2012	2013	2014	2015
Number of employees took parental leave	Persons	629	705	646	659
Number of sick leave days					
SCB	Days	2.6	2.6	2.5	1.9
SCBS	Days	3	1.5	2.9	3.7
SCBAM	Days	3.1	4.7	4.4	4.3
SCBLIFE	Days	2.25	1.25	4	4

## Employee Engagement Survey

Performance	Unit	2012	2013	2014	2015
Employee Engagement					
SCB	%	91	91	92	91
SCBS	%	56	77	81	82
SCBAM	%	71	73	74	72
SCBLIFE	%	N/A	72	72	65
Percentage of employees who participated in Employee Engagement Survey					
SCB	%	98	98	99	98
SCBS	%	97	100	100	99
SCBAM	%	100	98	98	100
SCBLIFE	%	N/A	99	98	98

## Training (G4-LA9)

Performance	Unit	2012	2013	2014	2015
Total hours of training <sup>1</sup>	Hours	1,184,461	1,559,779	1,327,354	1,306,991
By level					
Executives <sup>2</sup>	Hours	211	207	233	233
Officers <sup>3</sup>	Hours	246	250	266	281
Staff <sup>4</sup>	Hours	726	808	789	954
Average hours of training per year per employee by gender					
Male <sup>5</sup>	Hours	52	48.8	58.4	59.1
Female <sup>6</sup>	Hours	56.8	63.2	60	56.9

Note:

<sup>1</sup> The total hours of training at SCB in 2014 and 2015 were 1,309,467 and 1,279,551, respectively.

<sup>2</sup> The total hours of training at SCB for executive level in 2014 and 2015 were 33 and 31, respectively.

<sup>3</sup> The total hours of training at SCB for officer level in 2014 and 2015 were 60 and 57, respectively.

<sup>4</sup> The total hours of training at SCB for staff level in 2014 and 2015 were 65 and 64, respectively.

<sup>5</sup> The average hours of training for male does not include SCBS SCBAM SCBLIFE

<sup>6</sup> The average hours of training for female does not include SCBS SCBAM SCBLIFE

## Environmental Performance, 2012-2015

GRI	Performance	Unit	2012	2013	2014	2015
Energy consumption						
G4-EN3	Electricity consumption (purchased)	Mwh	59,830.00	55,948.00	52,845.00 <sup>1</sup>	50,810 <sup>2</sup>
	Diesel oil for backup electric generator	Litres	16,022.00	11,080.00	15,959.00	14,291.00
Water consumption						
G4-EN8	Water consumption (purchased)	million cubic meter	0.37	0.48	0.37 <sup>1</sup>	0.37 <sup>1</sup>
Greenhouse gas						
G4-EN15	Total direct greenhouse gas emissions (GHG Scope 1)	ton of CO <sub>2</sub> e	43	30	43	39
G4-EN16	Total indirect greenhouse gas emissions (GHG Scope 2)	ton of CO <sub>2</sub> e	32,397	28,760	27,362	25,103 <sup>3</sup>

<sup>1</sup> The data cover SCB'S major office buildings (Head Office, Data Centre, Childom, Building, and Chaengwattana Buildings)

<sup>2</sup> Electricity consumption (purchased) at SCB in 2015 is 50,810.00 Mwh

<sup>3</sup> Total indirect greenhouse gas emissions (GHG Scope 2) at SCB in 2015 is 24,797 ton of CO<sub>2</sub>e

## Reporting principles for environmental and social data

In terms of environmental performance and human resources, the report covers the activities of SCB, SCB Securities (SCBS), SCB Asset Management (SCBAM), and SCB Life Assurance (SCBLIFE), unless stated otherwise.

### Environmental

The environmental data only cover SCB'S major office buildings (Head Office, Childlom Building, and Chaengwattana Buildings), and the three major subsidiaries mentioned above. The environmental data are obtained from various sources, including invoices, meter readings and estimates based on basic ground rules.

#### Energy

Total energy consumption includes all electricity consumption in office operations, as well as diesel fuel used by power generators. The units are collected from vendor invoices and meter readings.

#### Greenhouse Gas Emissions (GHGs)

Emissions of greenhouse gases refer to the amount of greenhouse gas emissions from operations of the Bank, calculated based on (1) Thailand Greenhouse Gas Management (Public Organisation) or TGO Revision 2 April 2015 and (2) WRI/WBCSD The Greenhouse Gas Protocol by using data from Thailand Power Development Plan 2010-2030 (PDP 2010)

##### 1) Operational boundary

1.1 Direct GHG emissions (Scope 1): GHG emissions occur from SCB's use of vehicles that are controlled by SCB for travel in the banking business and the uses of power generators.

1.2 Indirect GHG emissions (Scope 2): GHG emissions occurring from purchased energy

##### 2) Inventory

2.1 Scope 1 GHGs emissions are calculated based on fuel consumption times the emission factors as set by the TGO

2.2 Scope 2 GHGs emissions are calculated from electricity consumption, using emission factors of power suppliers based on the Thailand Power Development Plan 2010-2030 (PDP 2010). The PDP 2010 was adopted to calculate GHGs emissions in previous years and to implement future plan, such as the trend of Scope 2 GHGs emissions. For emission factor calculation, the Bank used data from TGO 2009 against PDP 2010. In the future, the Bank will calculate emission factor by referring to PDP 2015 and TGO 2010.

3) The types of GHG emissions to be reported include CO<sub>2</sub>, CH<sub>4</sub>, and N<sub>2</sub>O converted to the universal unit of measurement by Global Warming Potential (GWP) as CO<sub>2</sub> equivalent. The GWP factors are defined by IPCC.

#### Water

Water withdrawal is the volume of water from various sources uses in the Bank's operations, measured using invoices and meter readings. The Bank's water resource is tap water.

#### Social

Employees are the key to sustainable development. SCB has invested in human capital development through training programmes. These programmes will help to improve individual's performance and organizational performance. SCB employees are full-time workers under SCB employment contract, not including outsourced staff and temporary staff.

#### Training

SCB has a system to record training data for all personnel via computer network. Training is divided into two levels: executives and employees. The types of training programmes are:

- 1) Internal training by the Bank
- 2) External training conducted by an outside organisation
- 3) Specific training programmes depend on job-related responsibilities, such as training, health and safety, etc.

By following formula are used to calculate

- Average training hours per employees = Total number of training hours provided to employees/ Total number of employees
- Average training hours per female = Total number of training hours provided to female employees/ Total number of female employees
- Average training hours per employee category = Total number of training hours provided to each category of employees/ Total number of employees in category
- Human Capital ROI = (Total Income – (Operating Expense - Staff Costs ))/ Staff Costs

## Awards and Recognitions



### Financial Performance and Management Excellent Awards

- Best Bank in Thailand from Global Finance (U.S.), 10 consecutive years
- Best Bank in Thailand from The Asset (H.K.), 8 consecutive years
- Best Bank in Thailand from Asiamoney (H.K.), 8 years
- Best Investment Bank, 2 consecutive years
- SME Bank of the Year from Asian Banking & Finance (SG), 4 consecutive years
- Best Private Bank from Euromoney (UK) and Best Private Bank from The Banker (UK), 2 consecutive years

### Corporate Social Responsibility and Corporate Governance Awards

- Icon on Corporate Governance from Corporate Governance Asia (H.K.), 8 years
- Best CSR from Corporate Governance Asia (H.K.)
- ASEAN Corporate Governance Awards - Top 50 Publicly Listed Companies from ASEAN Corporate Governance Conference and Awards 2015
- Sustainability Report Recognition Award 2015 from Thai Listed Companies association
- ESG 100 Certificate from Thaipat Institute
- Thailand's Top Corporate Brands from Chulalongkorn University's Faculty of Commerce and Accountancy, 6 consecutive years
- Best Investor Relations from Corporate Governance Asia (H.K.), 8 consecutive years
- Outstanding Customer Call Center Award from The Office of Consumer Call Center Award and the Management System Certification Institute (Thailand), 2 consecutive years

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NR = Not Relevance    NA = Not Available



## SPECIFIC STANDARD DISCLOSURES

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Water	G4-DMA	53	-	-
	G4-EN8	60	-	✓
Emissions	G4-DMA	53	-	-
	G4-EN15	60	-	✓
	G4-EN16	60	-	-
	G4-EN19	54	-	-
Employment	G4-DMA	32	-	-
	G4-LA1	58-59	-	-
	G4-LA2	39	-	-
	G4-LA3	59	-	-
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	G4-LA16	16	-	-
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	G4-SO4	16	-	✓
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# ASSURANCE



บริษัท ดีลอยท์ ทูเช่ โทมัทสึ ไชยยศ  
สอบบัญชี จำกัด  
อาคารวิจิตรถนอม ชั้น 25-26, 28  
3 ถนนสาทรใต้  
แขวงยานนาวา เขตสาทร  
กรุงเทพฯ 10120  
โทร : 66 (0) 2676 5700  
แฟกซ์ : 66 (0) 2676 5757

Deloitte Touche Tohmatsu Jaiyos  
Audit Co., Ltd.  
Rajanakarn Bldg. 25<sup>th</sup>-26<sup>th</sup>, 28<sup>th</sup> Fl.,  
3 South Sathorn Road,  
Yannawa, Sathorn,  
Bangkok 10120, Thailand  
Tel : 66 (0) 2676 5700  
Fax: 66 (0) 2676 5757  
www.deloitte.com

## INDEPENDENT LIMITED ASSURANCE REPORT ON SUSTAINABILITY REPORT 2015

To **President**  
**The Siam Commercial Bank Public Company Limited**

### Scope of our work

The Siam Commercial Bank Public Company Limited (“the Bank”) has engaged Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. (“we” or “us”) to perform limited assurance procedures on selected subject matter (“the Subject Matter”) for the year ended December 31, 2015 presented in the Sustainability report 2015 (“the Sustainability Report”) in accordance with the reporting criteria (“the Criteria”).

### Subject Matter

The selected Subject Matter chosen by the Bank comprises:

- a) Environmental dimension performance indicators expressed numerically
  - o Energy consumption (megawatt-hour) (page 60)
  - o Water withdrawal (million cubic meters) (page 60)
  - o Greenhouse gases emission scope 2 (tons) (page 60)
- b) Social dimension performance indicators
  - o Average hours of training per year per employee (page 60)
  - o Communication and training on anti-corruption policies and procedure (page 16)

### Criteria

The selected Subject Matter above included in the Sustainability Report has been assessed according to the reporting principle prepared by the Bank “Reporting Principles for Environmental and Social Data” (page 61) which has been influenced by the Sustainability Reporting Guidelines version 4 - Core issued by the Global Reporting Initiative (GRI-G4).

### Basis of our work and level of assurance

We carried out limited assurance in accordance with International Standard on Assurance Engagements 3000 (“ISAE 3000”) “Assurance Engagements other than Audits or Reviews of Historical Financial Information” and, International Standard on Assurance Engagements 3410 (“ISAE 3410”) “Assurance Engagements on Greenhouse Gas Statements”.

To achieve limited assurance ISAE 3000 and ISAE 3410 require that we review the process and systems used to compile the areas on which we provide assurance. It does not include detailed testing of source data or the operating effectiveness of processes and internal controls. Therefore, the work for a limited assurance engagement is less detailed than for a reasonable assurance engagement.

We have complied with the independence and other ethical requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

We have applied International Standard on Quality Control 1 and accordingly maintains a comprehensive system of quality control including documented policies and procedure regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

### Inherent limitation

Inherent limitation exists in all assurance engagements due to the selective testing of the information being examined. Therefore fraud, errors or non-compliance may occur and not be detected. Additionally, non-financial data may be subject to more inherent limitations than financial data, given both its nature and the methods used for determining, calculating and estimating such data. Greenhouse gases quantification is subject to inherent uncertainty because of incomplete scientific knowledge used to determine emissions factors and the values needed to combine emissions of different gases.

Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee, (“DTTL”), its network of member firms, and their related entities. DTTL and each of its member firms are legally separate and independent entities. DTTL (also referred to as “Deloitte Global”) does not provide services to clients. Please see [www.deloitte.com/th/about](http://www.deloitte.com/th/about) for a more detailed description of DTTL and its member firms.

#### Key assurance procedures

Considering the risk of material error, we planned and performed the work to obtain all the information and explanations considered necessary to provide sufficient evidence to support our assurance conclusion.

The assurance procedures included the following work:

- interviewing management at the Bank and those with operational responsibility for performance in the areas we are report on
- visiting SCB's Head office
- completing analytical procedures
- reviewing the appropriateness of management review and reporting processes
- performing testing of selected data on sampling basis, and
- reviewing the process for consolidating data at a bank level

As a limited assurance engagement generally comprises of making enquiries, primarily of management, and applying analytical procedures and the work for a limited assurance engagement is less detailed than for a reasonable assurance engagement.

#### Respective responsibilities of the Management and Independent assurance provider

The management of the Bank is responsible for the preparation of the Sustainability Report which is accordance with the Sustainability Reporting Guidelines version 4 - Core issued by the Global Reporting Initiative (GRI-G4), where relevant and determining the adequacy of the Criteria to meet the reporting needs of the Bank. Management's responsibility also includes designing, implementing and maintaining of internal control system relevant to the preparation and fair presentation of the selected Subject Matter that is free from material misstatement, whether due to fraud or error.

Our responsibility is to independently express limited assurance opinion in according with ISAE3000 and ISAE3410 on the selected Subject Matter.

#### Limitation of Use

This report has been prepared in accordance with our engagement terms, solely for the Board of Director as a body, for the purpose of reporting on the selected Subject Matter within the Sustainability Report. To the fullest extent permitted by the law, we do not accept or assume responsibility to anyone other than the Board of Director for our work or for this report, or for any other purpose other than that for which this report was prepared.

#### Our assurance opinion

Based on the work described above, nothing has come to our attention that causes us to believe that the selected Subject Matter for the year ended December 31, 2015 included in the Sustainability Report has not been prepared, in all material respects, in accordance with the Criteria.



Suwatchai Meakhaamnouychai  
Partner  
Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd.

Bangkok, Thailand  
March 10, 2016

## SURVEY OF READER'S OPINION

### SIAM COMMERCIAL BANK PCL SUSTAINABILITY REPORT 2015

Your views and suggestions will be incorporated in the improvement of our sustainability reporting in the future.

SCB appreciates your valuable feedback.

**Please mark X or provide a comment or suggestion in the space provided**

#### 1. Which of the following groups applied to you?

<input type="checkbox"/> Shareholder/Investor	<input type="checkbox"/> Customer	<input type="checkbox"/> Community
<input type="checkbox"/> Employee	<input type="checkbox"/> Supplier	<input type="checkbox"/> Academic
<input type="checkbox"/> Government	<input type="checkbox"/> Media	<input type="checkbox"/> Student
<input type="checkbox"/> Others (Please describe): _____		

#### 2. How do you find out about SCB Sustainability Report?

<input type="checkbox"/> SCB's Website	<input type="checkbox"/> Seminar/ Lecture/ Exhibition	<input type="checkbox"/> SCB's Employees
<input type="checkbox"/> Other Website	<input type="checkbox"/> Annual General Meeting of Shareholders	<input type="checkbox"/> Others (Please specify) _____

#### 3. What is the reason for your interest in SCB sustainability Report 2015?

<input type="checkbox"/> To understand SCB
<input type="checkbox"/> To obtain investment information
<input type="checkbox"/> In the purpose of research and education
<input type="checkbox"/> To prepare your Sustainability Report (or Corporate Social Responsibility Report)
<input type="checkbox"/> To obtain specific information (Please specify) _____
<input type="checkbox"/> Others (Please specify) _____

#### 4. Please rate your level of satisfaction for the SCB Sustainability Report 2015

Completeness of the report	<input type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low	<input type="checkbox"/> Needs improvement
Topics presented in the report	<input type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low	<input type="checkbox"/> Needs improvement
Interesting content	<input type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low	<input type="checkbox"/> Needs improvement
Easy to understand	<input type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low	<input type="checkbox"/> Needs improvement
Report design	<input type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low	<input type="checkbox"/> Needs improvement
Overall satisfaction of the report	<input type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low	<input type="checkbox"/> Needs improvement

**5. Which of SCB's sustainability topics are you interested in?**

<input type="checkbox"/> Corporate Governance and Risk Management	<input type="checkbox"/> Our Customer
<input type="checkbox"/> Our People	<input type="checkbox"/> Our Community
<input type="checkbox"/> Our Footprint	<input type="checkbox"/> Others (Please specify) _____

**6. Does the Sustainability Report 2015 cover all relevant topics for SCB?**  Yes  No

If not, please specify which issues should be added?

.....  
 .....

**7. Additional suggestions for the next report**

.....  
 .....

For inquiries and comments on this report, please contact:

Corporate Strategy and Business Development

Siam Commercial Bank PCL

Head Office, 9 Ratchadapisek Road, Jatujak, Bangkok 10900

Tel: 0-2544-4222

E-mail: sustainability@scb.co.th

Siam Commercial Bank Public Company Limited  
Company Registration Number 0107536000102  
9 Ratchadapisek Road, Jatujak, Bangkok 10900, Thailand

TEL +66 2544-1000/FAX +66 2937-7721  
SCB CALL CENTER +66 2777-7777  
TELEX 82876 SIAMCOM TH / 20492 SIAMBNK TH SWIFT BIC SICOTHBK

[www.scb.co.th](http://www.scb.co.th) |      SCB Thailand

