

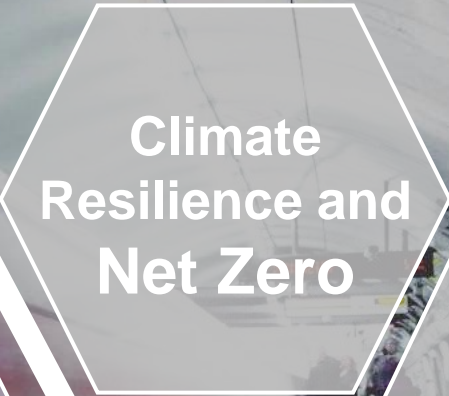
SET AWARDS 2022 SUSTAINABILITY EXCELLENCE

SCB X PUBLIC COMPANY LIMITED
6TH SEPTEMBER 2022

DECENTRALIZATION
of Everything



NEW VALUE
in the New Era
(Beyond Bank)



SCB^x**VISION:**

THE MOST ADMIRABLE REGIONAL FINANCIAL TECHNOLOGY GROUP

MISSION:

TO MAKE FINANCE SIMPLE, ACCESSIBLE, AND AFFORDABLE FOR ALL THROUGH THE POWER OF TECHNOLOGIES AND INNOVATIONS.

STAKEHOLDER CAPITALISM FOR LONG-TERM VALUE CREATION

REGULATORS



TRUST

INVESTORS



TRANSPARENCY

CUSTOMERS



TOTAL SEAMLESS
EXPERIENCE

EMPLOYEES
& TALENTS



ATTRACTION
AND DEVELOPMENT

CLIMATE RESILIENCE AND NET ZERO





JULY 2022

SCB^x

NET ZERO COMMITMENT

By 2030,
Net Zero within
own operations

By 2050,
Net Zero within
lending and investment

JOURNEY TOWARDS NET ZERO

To achieve the Paris-Aligned
Commitment through

4

STRATEGIC THRUSTS



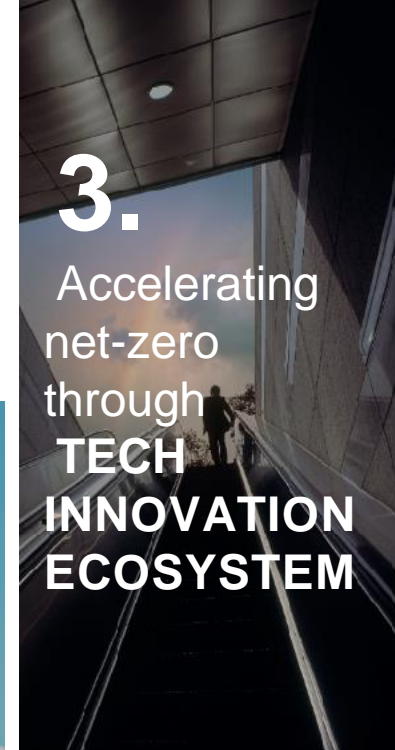
1.
Becoming a
**NET ZERO
FINTECH**

- Mindset
- Smart Building
- Zero Carbon Transportation



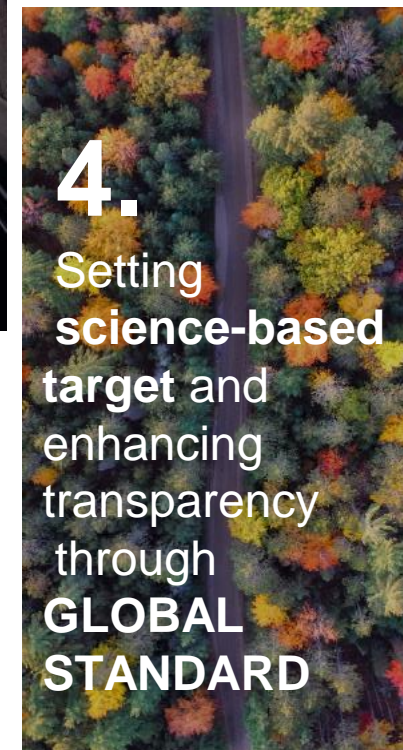
2.
Empowering
& Incentivizing
CUSTOMERS
towards a
Net Zero Future

Mobilizing
THB200 Billion
by 2030
to Support the
Net Zero Transition



3.
Accelerating
net-zero
through
**TECH
INNOVATION
ECOSYSTEM**

Deploying
\$200 Millions
in Climate Funds



4.
Setting
**science-based
target** and
enhancing
transparency
through
**GLOBAL
STANDARD**



From

To



Integrates **EQUATOR Principles** into the credit process

Announces position statement on **FOSSIL Financing**

CLIENT Engagement

Promotes **GREEN Finance** to every segment of customers

CULTURE & CAPABILITY Building

- Green Loan, Green Bond
- Sustainability-linked Derivatives
- SCB Global Clean Energy Fund
- SCB EV and Future Mobility Fund



SCB^x
NET ZERO COMMITMENT

INCLUSIVE OPPORTUNITIES

การส่งเสริมการเข้าถึงโอกาสอย่างทั่วถึง
เพื่อลดความเหลื่อมล้ำ



36 MILLION PEOPLE

or 50% of Thai population have

LOW AND UNSTABLE INCOME

Most of them are struggling with a vicious circle of **SHARK LOAN** with **VERY HIGH INTEREST** and **VIOLENCE** because of a lack of income, knowledge and opportunity

Source: National Statistical Office of Thailand, Ministry of Labor, and The Revenue Department

Due to COVID-19 crisis,

THAILAND'S

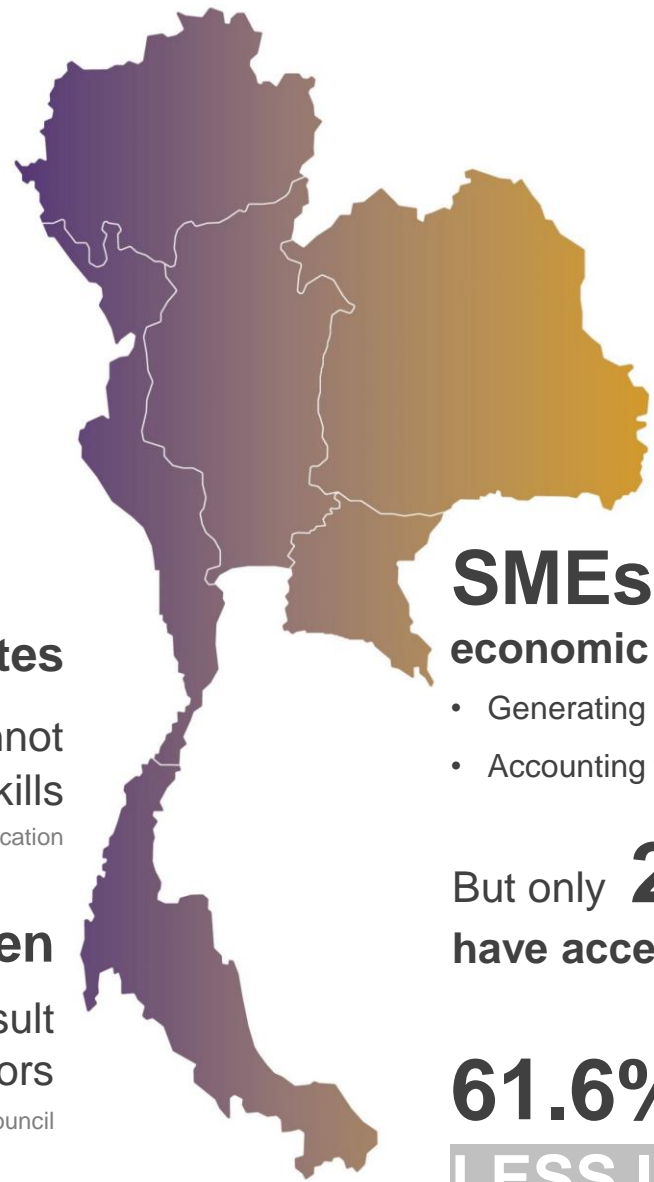
HOUSEHOLD DEBT

has risen to over

90% of GDP

- Highest in Southeast Asia
- 11th Highest in the World

Source: Bank of Thailand, SCB EIC and KKP Research



By 2030, **72%** of Thai graduates

could **LOSE JOBS** if Thai universities cannot build a workforce with future-proof skills

Source: Ministry of Education

1.2 million children

have **dropped out of school** as a result of poverty, family issues and other factors

Source: Education Council

SMEs are significant contributors to economic activities and employment.

- Generating **14 million jobs**, equal to 86% of national employment
- Accounting for **45% of national GDP**, or around \$215 billions

But only **25%** of SMEs have access to finance through financial institutions

61.6% of SMEs have **LESS INCOME** from the COVID-19 pandemic

Source: Asian Development Bank Institute (2020) The Federation Thai SME (2022) and Statista (2021)

INCLUSIVE

FOR

คนตัวเล็ก

Low-Income Group

Self-Employed Group

**Small/ Young Entrepreneurs
Startups
Small-Medium Enterprises**



1. INCOME

Job creation and security
Life-skill improvement



Reducing
INEQUALITY
through the power
of technologies
and innovations



3. EDUCATION

Future-skills development
Life-long learning



2. FINANCE



FINANCE

Digital nano and micro finance



4. HEALTH

HEALTH

Food, Fitness and Telemedicine

SPRING UP



01

Enable Small Guys & SMEs

Helping Small Merchants

- Restaurants
- Rider
- Hotels
- Taxis / Cars

02

Financial Inclusion

Financial Accessibility to All Thais

Promotes Savings

Credit



253,000
onboarded restaurants

97.8%
small & individual merchants

30K+
Jobs for rider

10,000
BHT/month average income

03

Sustainable Environment

Promoting Green Energy



ETRAN HSEI

Robinhood Travel

Support Large Local Ecosystem
with Limited Accessibility to Digital Platform

20% of 8,913 local tour operators

5% of 63,949 local guide

80% of 105 local homestay

60% of 40 local car rentals

04

For Thailand

Thai-owned Super Application





Powered by SCB ABACUS

Driven by the idea of: **INNOVATION X TECHNOLOGY FOR BETTER SOCIETY**

1ST DIGITAL LENDING PLATFORM in Thailand to process the approval **BY USING ALTERNATIVE DATA**



Improving **Access to and Use of Responsible Financial Services** for the Historically Underserved Populations

Client Individuals - **Provided New Access**

Client Individuals - **Female**

Client Individuals - **Minorities/Previously Excluded**

% of borrowers transiting from predatory lending

21.9% have access to formal lending (BOT)

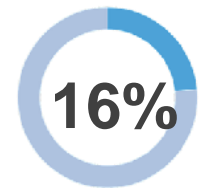
% of borrowers previously denied bank loan

% of female borrowers

48% Female borrowers (PIER)

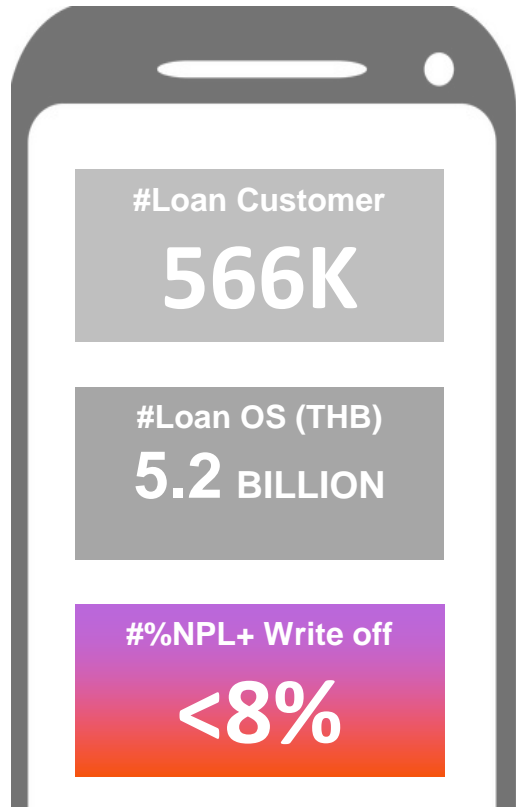
% of borrowers who are 20-25 years old

3.2% Young Entrepreneur borrowers (PIER)



**WE GIVE
CHANCES**

by providing access to legal, small-sized loan which corresponds to borrower’s affordability without undermining their well-being



**WE PROVIDE
JOB OPPORTUNITIES**

by collaborating with partners who provide jobs and skills training to allow thousands customers to sustain their life with more income and opportunities



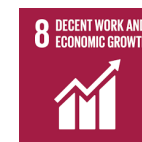
**WE BUILD
LITERACY**

by giving knowledge on basic finance and raising awareness on illegal lending through FB page (170K followers)



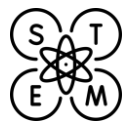


PEOPLE POTENTIAL

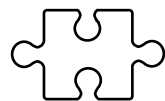


FUTURE READY TALENT

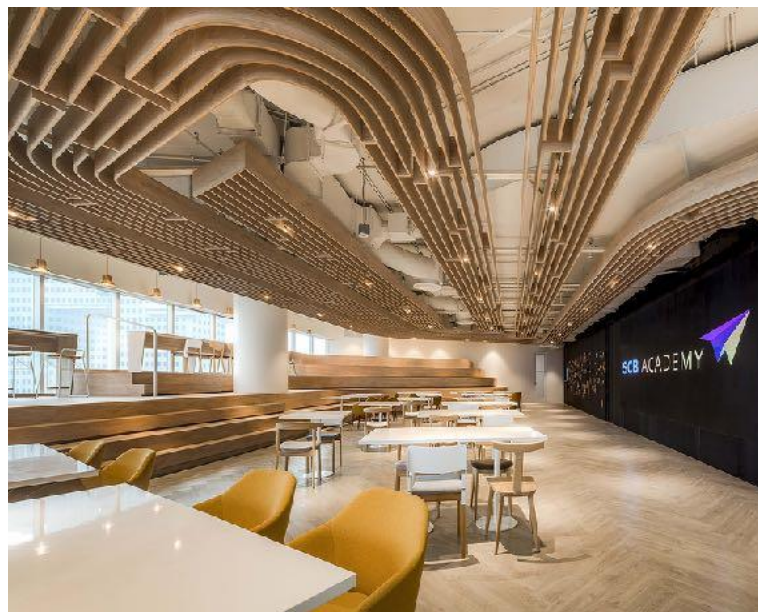
For the Fast Forward Digital Challenge



STEM SKILLS



HYBRID MODEL



ACADEMY X



“

**OUR PRESENCE
CONTRIBUTES TO
THE BETTER FUTURE**
FOR ALL

”

THANK YOU

