SCBX 2025
KEY PERFORMANCE INDICATORS (KPIs)

*A*fter the Group restructuring from the Siam Commercial Bank Public Company Limited's financial business group to SCBX Group on 22 April 2022, SCB X Public Company Limited (SCBX) becomes the mothership of the financial technology business group.

With the vision to become 'The Most Admired Regional Financial Technology Group', SCBX is mandated with roles to explore and invest in new business opportunities to deliver sustainable profit growth for the Group while striving to 'make finance simple, accessible, and affordable for all through the power of technology and innovation'.

The key strategic focus of SCBX in 2025 is to continue strengthen the performance and foundational capabilities and of all operations under SCBX Group to achieve its aspirations with key performance metrics mandated for Chief Executive Officer and Senior Executives.

ASPIRATIONS

PERFORMANCE METRICS

Solid Financial Performance

- Net Profit and Return on Equity.

Technology Capabilities & AI Foundation

- Expand Group Data and AI learning capabilities to develop and deploy solution across the Group, increasing utilization of internal tech and architecture to generate tangible economic benefits.
- Lead innovation through development of intellectual property and patents, while strengthening cybersecurity capabilities.

Future Leadership Readiness

- Practical succession planning for C-level positions in SCBX and subsidiaries.
- Plan for leadership development program.

Risk Culture

- Foster an effective risk culture throughout the organization with regular enforcement initiatives.

Sustainability

- Drive sustainability Growth with ESG aspirations, including continuous emissions reduction and increase sustainable finance towards Net Zero.
- Achieve high performance in local and international ESG indices.

KEY PERFORMANCE INDICATORS

CHIEF EXECUTIVE OFFICER

- Group financial performance indicators such as Net Profit, Return on equity and Market Capitalization.
- Relative metrics on international revenue contributions, Digital Customer Acquisition, Capital Adequacy Ratio, Debt-Equity Ratio and Credit Rating at Group level and at Portfolio companies' level benchmarked against their peers.
- Strengthened capabilities across the Group focusing on Tech and AI value creation.
- Exploration and acquisition of new businesses to drive sustainable revenue growth.
- Robust corporate health and contribute towards ESG objectives, including climate responsibilities through continued emission reductions and increase sustainable finance towards Net Zero.

The described performance metrics are consistently benchmarked against that of peers. Performance is also reported to the Board of Directors on a quarterly basis to be taken into account when considering the senior executive officers' annual compensation.

CEO LONG-TERM PERFORMNACE ALIGNMENT

To align the CEO's interests with the Shareholders, long-term incentive was part of the CEO's total compensation to encourage the CEO to balance short-term success while emphasizing on the importance of strategic direction to strive toward achieving long-term value creation. The scheme was designed against the market benchmark to ensure attractiveness and competitiveness and aimed to motivate high performance and retain the CEO. To balance the success of short and long-term goals, the compensation mix of salary plus short-term incentive and long-term incentive is a 5-year program, with payouts also distributed over the 5-year period.

LONG-TERM INCENTIVES FOR EMPLOYEES

The framework for the employee long-term incentive plan is designed to align with the type of business and its stage of maturity. The plan will be implemented when the company achieves its long-term business performance goals and meet the criteria set forth in the framework. The program is available to defined groups of employees and executives. Aiming to align with the concept of value creation, the provided incentive can be in the form of cash settlements or other options.