2026 SCBX KEY PERFORMANCE INDICATORS (KPIs)


Our Sustainability Mission
OPPORTUNITIES
FOR EVERYONE,
POSSIBILITIES
EVERYDAY

After 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 Group in 2026 is to strengthen sustainable business performance by driving operational excellence, advancing enterprise AI and digital capabilities, enhancing leadership readiness, reinforcing governance and risk management, and creating long-term value for shareholders and stakeholders through disciplined execution across the Group. These 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 capabilities by establishing Agentic AI infrastructure and enterprise readiness, enabling high-impact AI Initiatives to accelerate business transformation, enhance productivity, operational effectiveness, and innovation across the Group.
Future Leadership Readiness	▪ Complete leadership succession planning and talent development to ensure long-term organizational readiness. ▪ Continue developing future-ready workforce capabilities through enterprise-wide digital and AI capability development and adoption.
Risk Culture	▪ Strengthen corporate governance and enterprise risk culture through continuous enhancement of governance practices, risk awareness, and organizational resilience.
Sustainability	▪ Drive sustainable business growth with ESG aspiration, including continuous emissions reduction and increase sustainable finance towards Net Zero. ▪ Maintain leading position in local and international ESG indices.

SCB X

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.
- Advance enterprise technology including AI capabilities and infrastructure across the Group, focusing on AI initiatives with impact realization.
- Achieve operational excellence through group synergy, cost efficiency and realized benefits.
- Robust corporate contributions towards ESG goals, including, climate responsibilities through continued emission reductions and increasing sustainable finance towards Net Zero aspirations.

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.