





**SCBX 2024
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 strategic focus of SCBX in 2024 is to strengthen capabilities of portfolio companies under SCBX Group to achieve its aspiration with key performance metrics for Chief Executive Officer and senior executives.

VISION

PERFORMANCE METRICS



Tech company capability

- AI/Machine learning capabilities developed and deployed across the Group to generate tangible economic benefits
- Leading innovation with development of intellectual property, patents, along with strengthening cybersecurity capabilities



Footprint in regional

- Contribution of international business revenue



Customer base expansion

- Digital and international customers



Most admired company

- Highly engaged customers with top-tier Customers' Net Promotor Score
- Sustainability growth with emission reduction towards Net Zero
- Become one of the top best companies to work for in Thailand



Solid financial performance

- Net profit and Return on Equity

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 contribution, 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 with climate responsibility through continued emission reductions towards Net Zero and a ranking of best employer in Thailand.

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 PERFORMANCE 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 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 meets 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.

