

A space-themed background featuring a view of Earth from space, with the Moon in the foreground. The scene is filled with stars and a bright light source, possibly the Sun, creating a lens flare effect.

innovest^x

Important note:

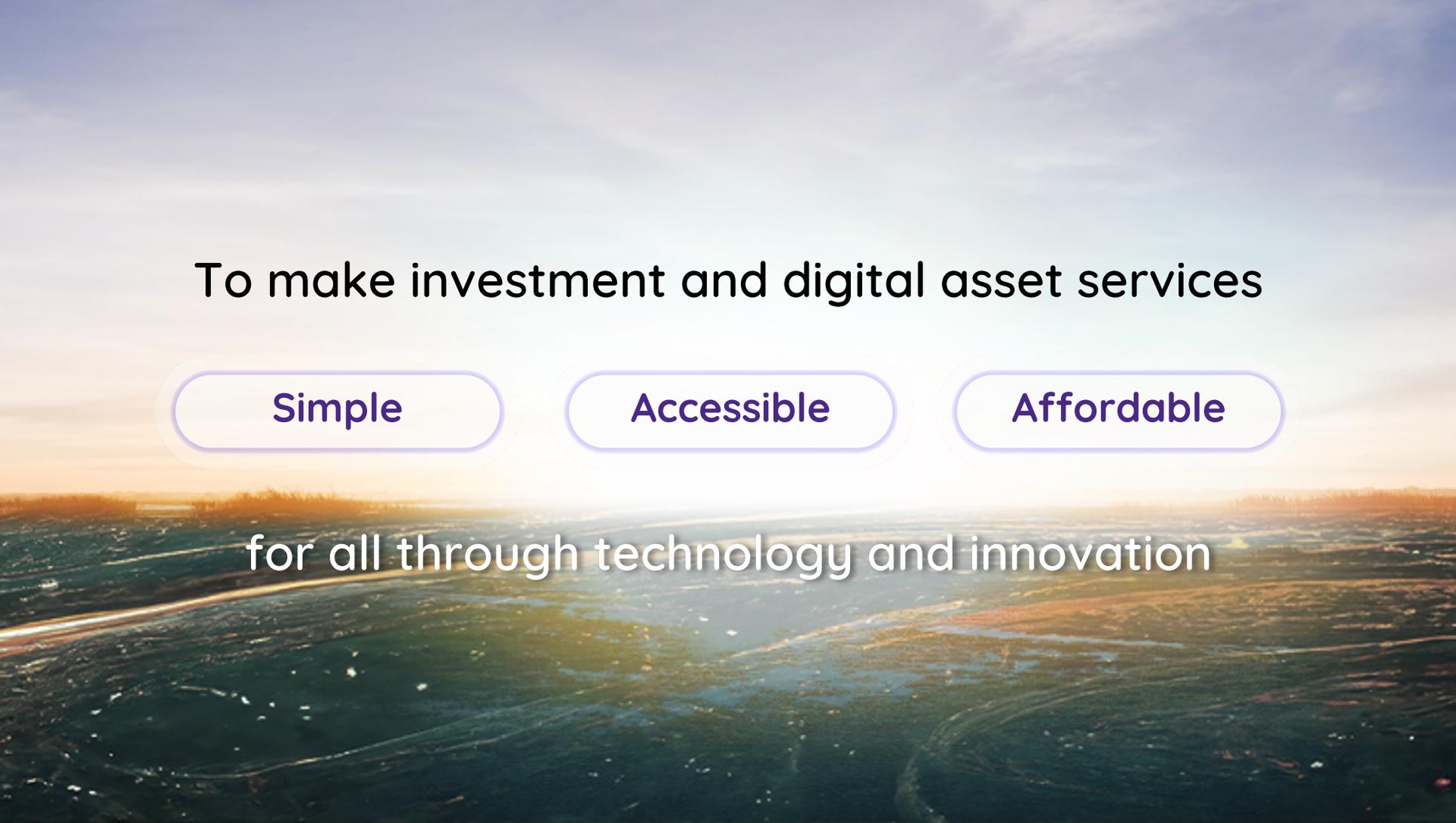
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From SCBS to
Innovest^x

Future of
Finance
Reimagined



An aerial photograph of a city at sunset, with the sun low on the horizon, casting a warm glow over the buildings and streets. The sky is a mix of orange, yellow, and blue. The text is overlaid on the image.

To make investment and digital asset services

Simple

Accessible

Affordable

for all through technology and innovation

We build the tomorrow's world, today

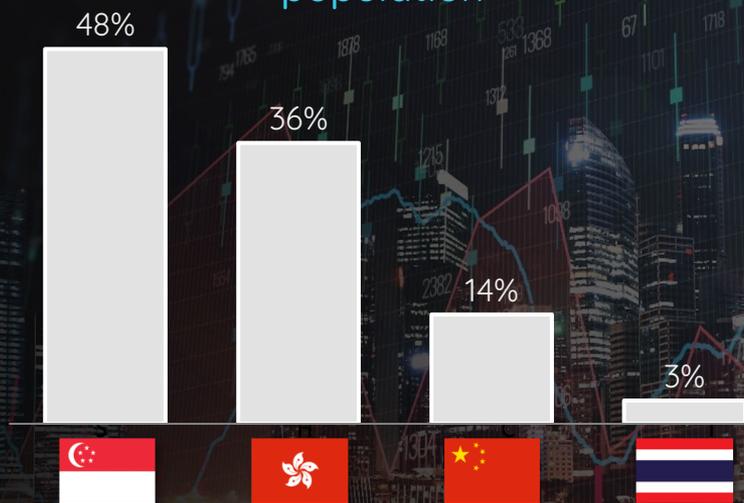
Investment
Reimagined.



Future of Finance
Reimagined.

Thailand population is underinvested

Retail investors as % of total population¹



Innovest^x is well-positioned to capture this opportunity

Differentiated proposition with both traditional securities and digital assets

17M+ customers base from SCBX

Brand name and consumer trust from being part of SCBX

Experience and relationship with regulators

High-quality tech infra — Security, stability, scalability

1. Calculated based on data from the Stock Exchange of Thailand, Hong Kong Stock Exchange, World Federation of Exchange, State Street, and Singapore Business Review

Investment Reimagined



Thailand's First Ever Universal Investment SUPER-APP

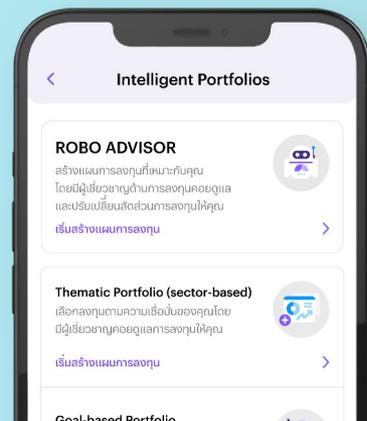
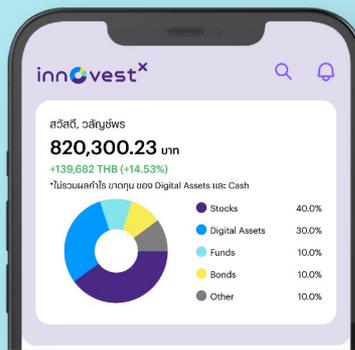


Unites all assets in one app

- Thai stocks
- International stocks
- Thai funds
- International funds
- Bonds
- Digital Assets

Investing made easier

- Automated Intelligent Portfolios
- Consolidated portfolio view
- Personalized notification
- User-friendly UI



อันนี้ต้องเป็นหน้า lead in ก่อนเข้า
หน้าถัดไป

Future of Finance Reimagined

Accelerating the next evolution of capital and
financial world through digital asset ecosystem



Future of Finance Reimagined

Physical world



Physical Assets & Businesses



Users/
Investors

Physical-digital Interface



Tokenization



Fiat-DA
on/off ramp

innovest^x

Digital Asset World

Trading & Exchange



Asset management



Custody

Future infrastructure & services



SCB **IOX** Experimenting new opportunities

THAILAND & ASEAN



We have achieved skyrocketing growth in the past 2 years

4x

Growth in # of customers since 2019

6x

Growth in Mutual fund AUM since 2019



~51%

New brokerage accounts in TH since Jan '21 belong to us

Ambition to further grow customer base by 3-5x in the next ~5 years

Not only in Thailand but **ASEAN**



We will continue to secure capabilities
in key Digital Asset infrastructure and
be **ready for the future of finance**

We aim to become a regional company by 2025

1st



Best integrated digital investment platform in Thailand

2nd



Leading digital asset infrastructure and financial services provider in Thailand

3rd



Lead SCBX ambition to enable digital assets economy in Thailand and beyond

4th



IPO in 3 years

Our 2025 Ambition

Total
Customers

4-5M

Revenue*
(THB)

8-10 Bn

Digital Assets
Revenue

30-40%
of Innovest^x

Non-Thailand
Revenue

>20%
of Innovest^x

Target
ROE

25%

*organic businesses
only, excluding M&A

innovest^x