

SCB^x

Purple Ventures

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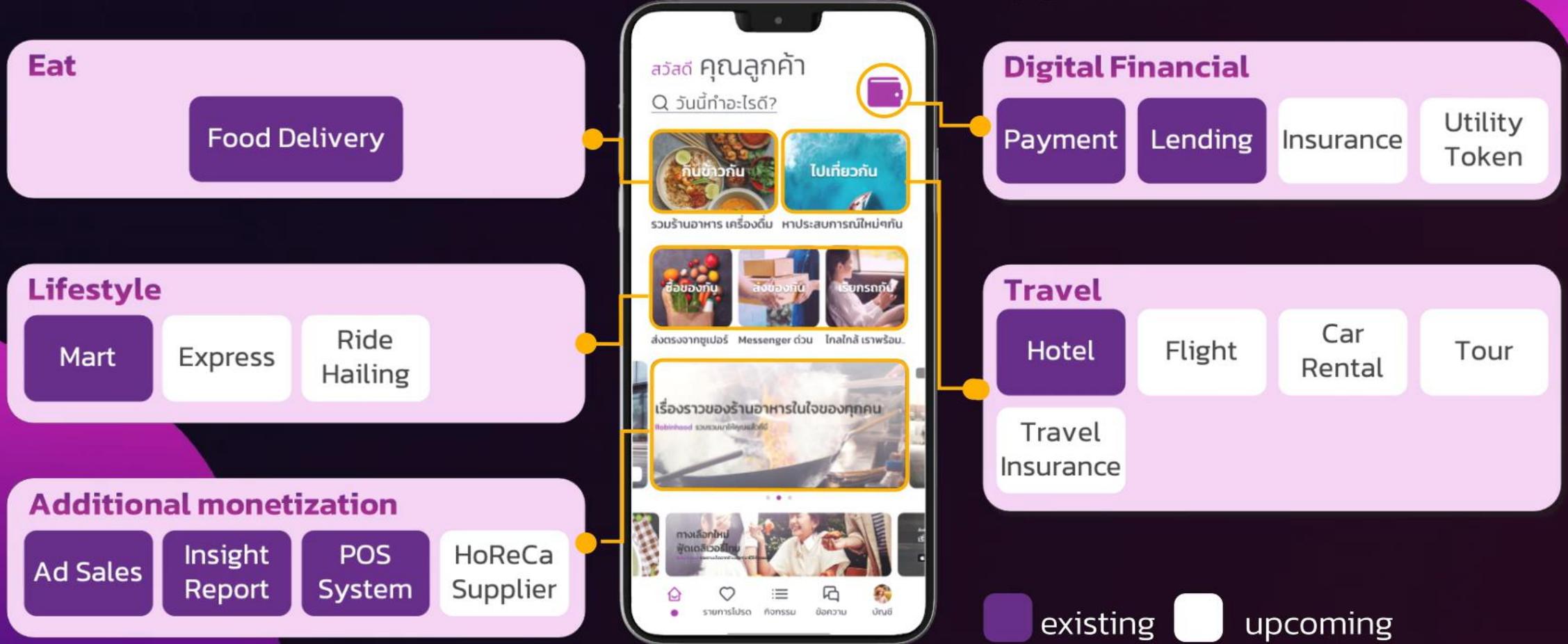
Robinhood

Thailand's Most Admired
Lifestyle SuperApp

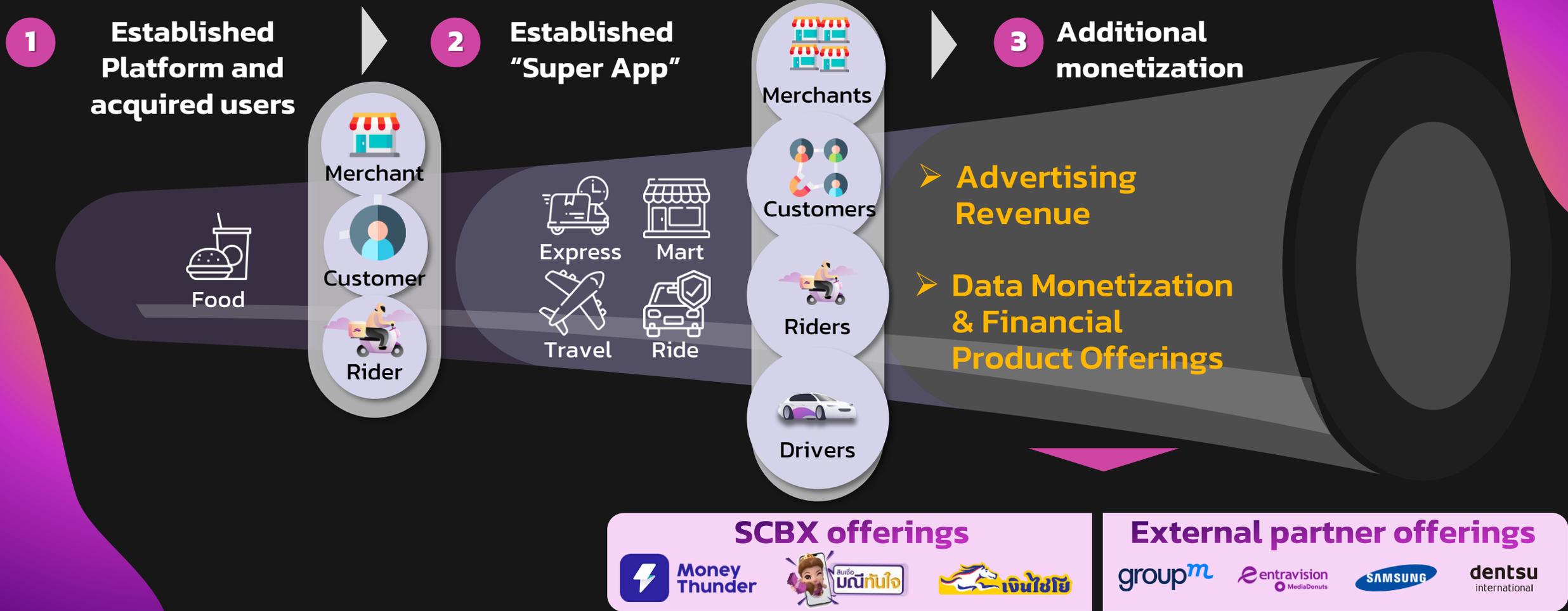


We aim to build Robinhood into Thailand's own Super App

Urban lifestyle super app



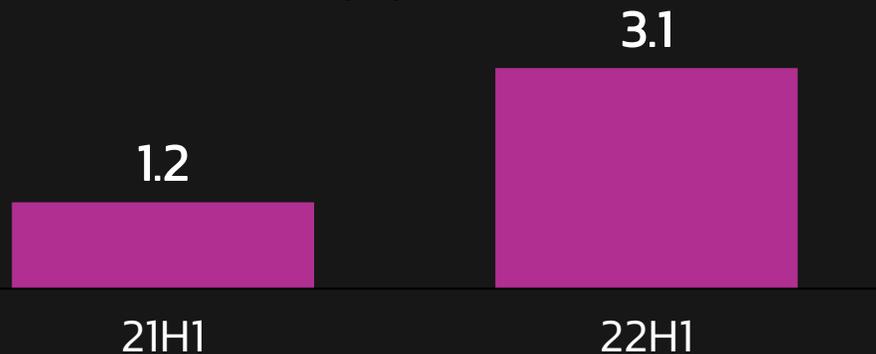
We have established a 3-step growth strategy



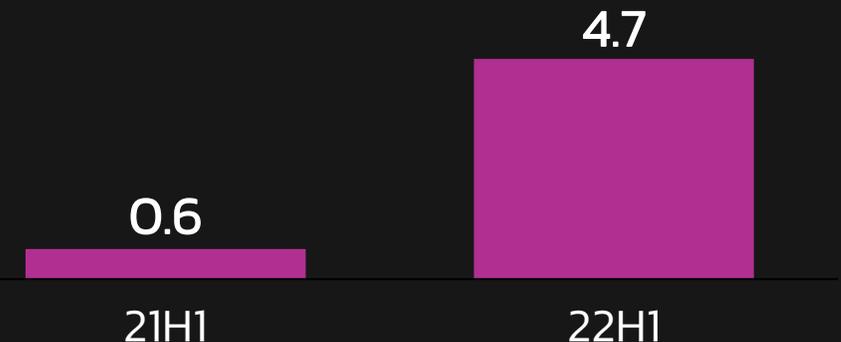
We have demonstrated strong track record in growing both our customer base and partners



Number of users (M)



Food GMV (THB Bn)



1. Food merchants

สินเชื่อธุรกิจ

สินเชื่อกินใจ เพื่อธุรกิจ สำหรับร้านค้า Robinhood

สินเชื่อเพื่อธุรกิจ สำหรับร้านค้า Robinhood สมัครง่าย ไม่มีบุคคลค้ำประกัน ไม่ต้องใช้เอกสาร อนุมัติไว

วงเงินสูงสุด
1 ล้านบาท

ผ่อนนานสูงสุด
72 เดือน

ดอกเบี้ยเริ่มต้น MRR
+8% ต่อปี*

สนใจสมัคร

สอบถามเพิ่มเติมโทร. 02 722 2222

*เงื่อนไขการพิจารณาอนุมัติสินเชื่อ อัตราดอกเบี้ย และค่าธรรมเนียมเป็นไปตามที่ธนาคารกำหนด



SCB Abacus จับมือ Robinhood ส่งแคมเปญช่วยไรเดอร์วิ่งระยะห่างเงินกู้นอกระบบ

SCB ^x Robinhood

...making Robinhood well-positioned to monetize by expanding our offerings

We scaled a high-quality customer base quickly with the support from SCBX

75% of our customers are mass & above

Affluent

11%

Upper Mass

15%

Mass

49%

Lower Mass

25%

...vs.

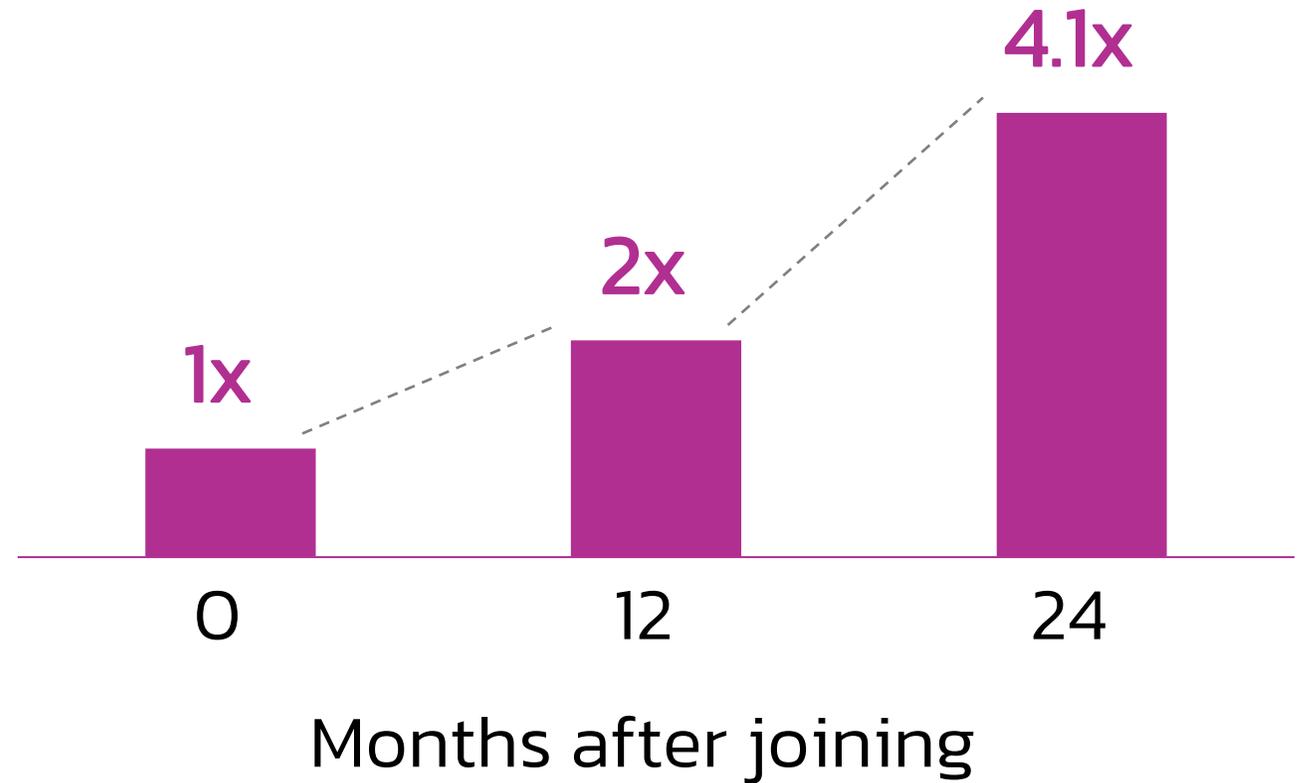
50%

in overall population

...and their spending increases significantly over time

Monthly spend of active users increased to ~2x after one year ...

...and to ~4x after 2 years



Robinhood in turn helped acquired new customers for SCBX and capture more data on them

92K

**New to SCBX
Customers acquired¹**

~50%

**More transactions²
with SCBX by
Robinhood users**
(vs. non-Robinhood SCBX
customers)

20+

**Additional data
categories captured
on customers**
(vs. non-Robinhood SCBX
customers)

1. Merchants and customers who opened SCB Bank account after they registered with Robinhood; 2. monthly



A New Growth Mothership Accelerating innovation to create long term value

GEN 1

Core Banking Services



Digital Banking



SCB Julius Bär



SCB PROTECT



(Partner)

GEN 2

*Consumer Finance
& Digital Financial Services*



ALPHA X



GEN 3

*Digital Platform
& Tech Services*



Our data can enable consumer analytics that can be leveraged by other SCBX companies

Types of data collected by Robinhood



SHOPPING PREFERENCE



TRAVEL BEHAVIOR



DEMOGRAPHY



LIFESTYLE

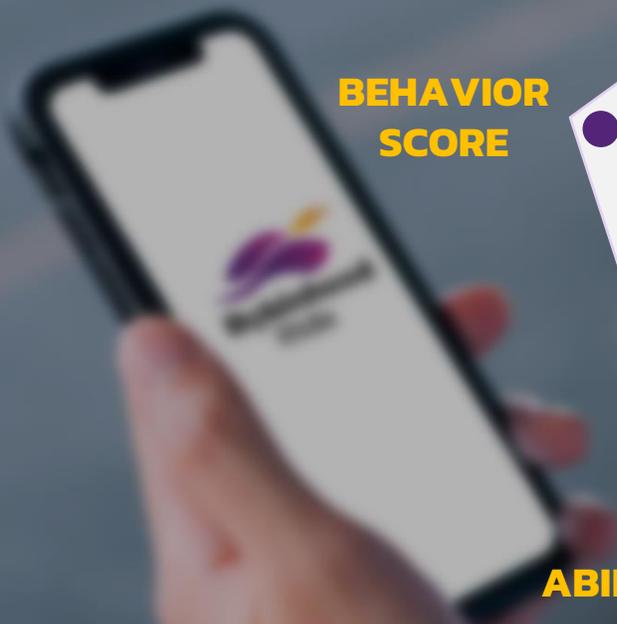


DINING BEHAVIOR

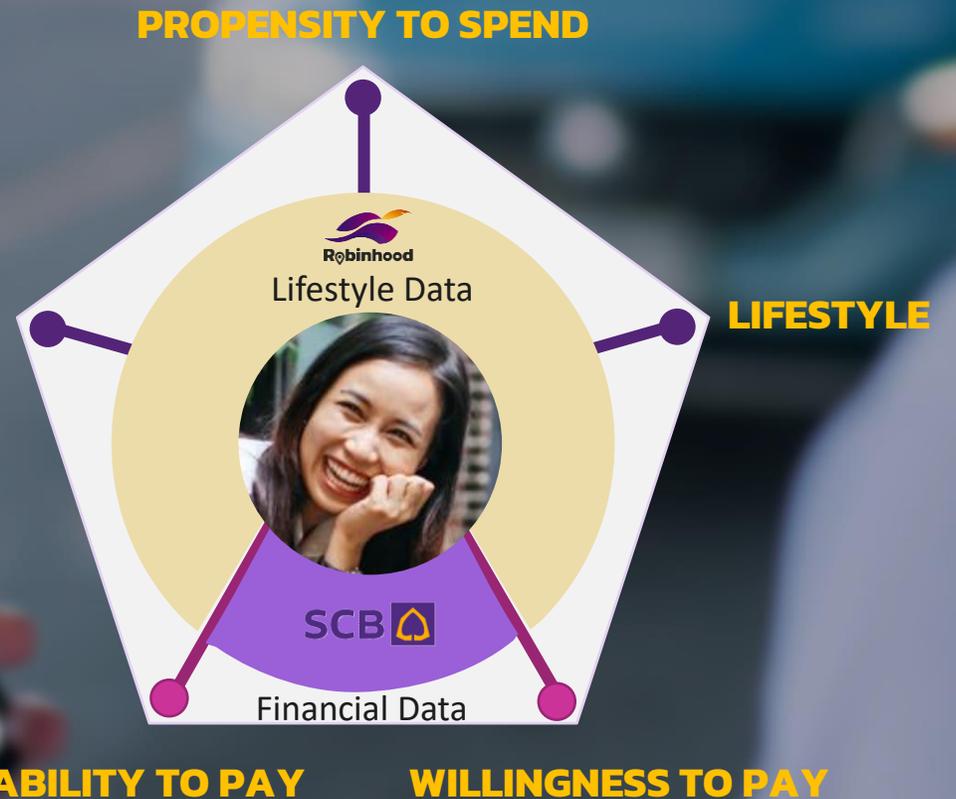


FINANCIAL

*Potentially
available from
SCBX*



**BEHAVIOR
SCORE**



**Data Models can be leveraged
by SCBX Companies**

Super App to cater to key tourist populations

Delivery Services

-  Food and drink
-  Premium mart
-  Medicines and necessities
-  Express

Local Services

-  Foreign Exchange; VISA
-  Mobile SIM



Online Travel

-  Hotels (Unique experience)
-  Local tour
-  Car Rental
-  Shopping vouchers and discounts

Personal Ride

-  Safety ride-hailing

We are exploring an EV subscription business by targeting our large fleet of drivers and riders

Drivers from Ride



Transition to EV

Riders from Food



Robinhood to offer EV on subscription basis



Additional revenue



Reduced barrier to join our fleet



Support global Net Zero effort



Our growth
story is
unparalleled...

**High quality customer
base** started from SCBX

Financial offerings
from the onset, given
SCBX expertise

Ability to **benefit the
entire SCBX ecosystem**

We are on track to a healthy growth trajectory and plan to fund the journey with both SCBX and external equity

3-year financial ambitions

~30B

Total GMV
in '25

~4B

Total revenue
in '25

~1.8M

Monthly Active
User in '25

2026

Projected
Break-Even¹

1. Operating profit



Robinhood

Thank You



Purple Ventures