



KTBST Holding Public Company Limited

Subsidiaries



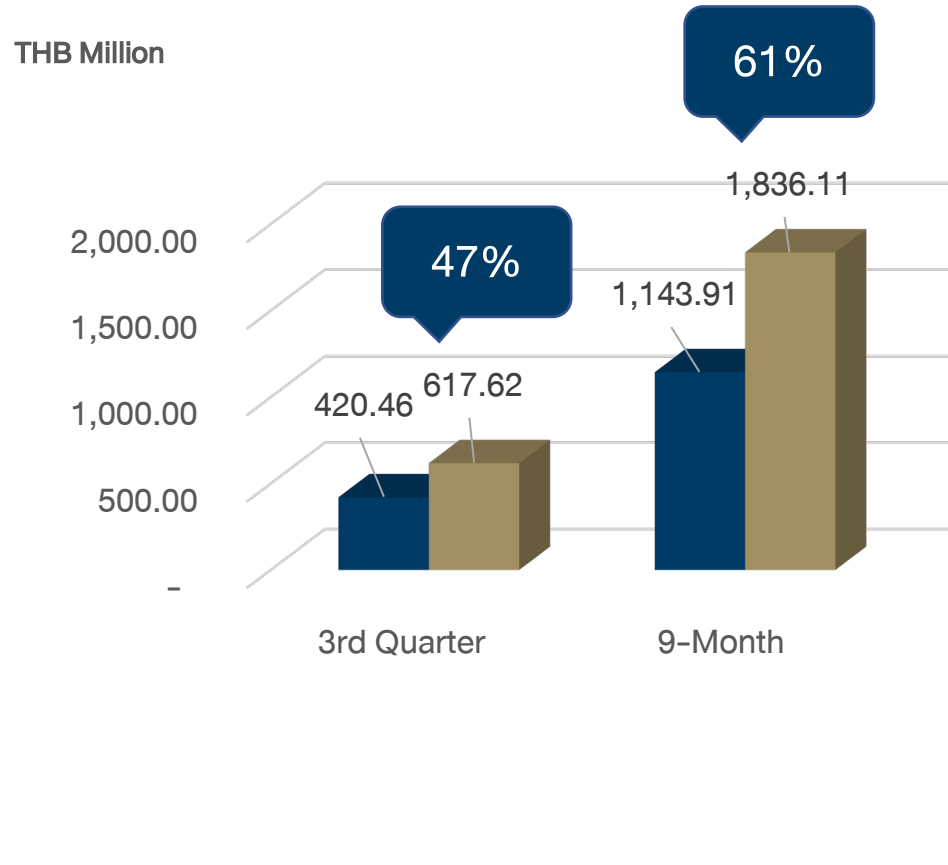
Investment Portfolio



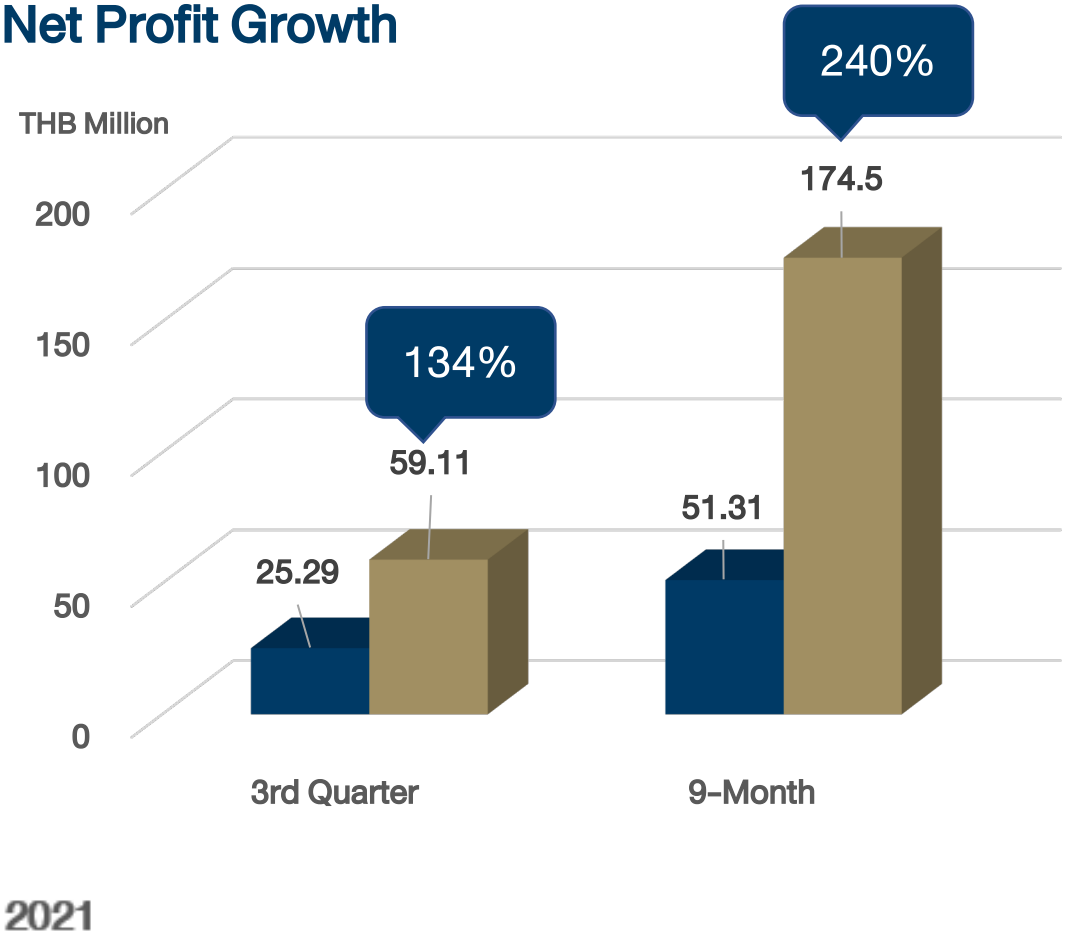
KTBST Group Quarterly Performance Update

September 2021

Revenues Growth



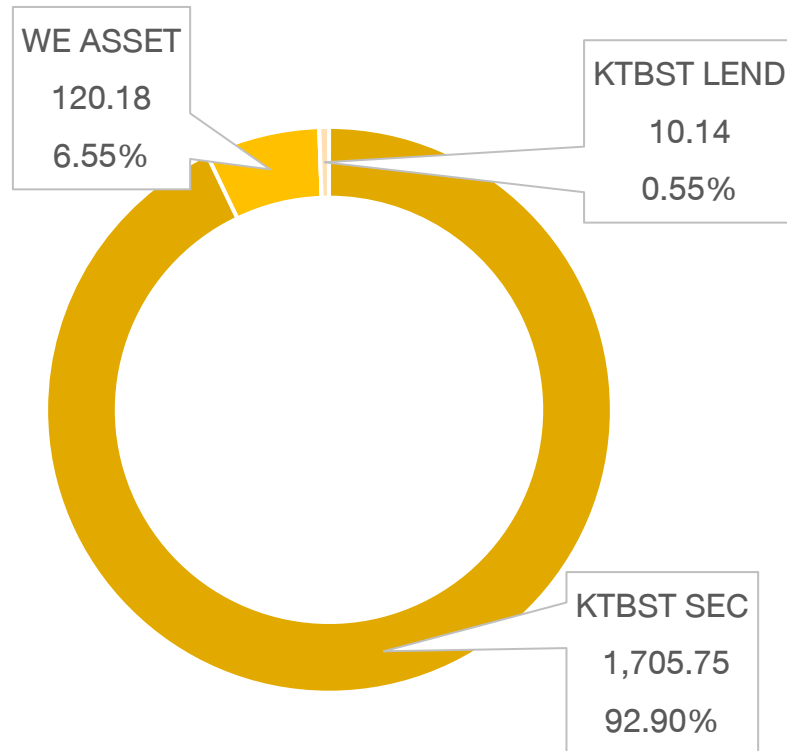
Net Profit Growth



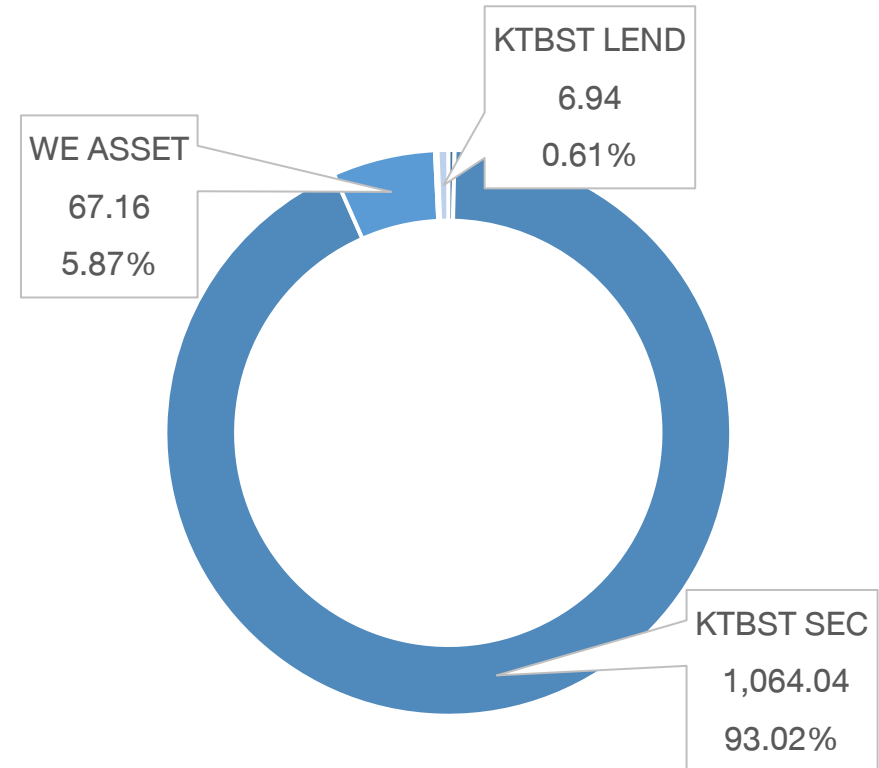
As of September 30, 2021

KTBST Group Revenues by Entities Proportion

9M/2021



9M/2020



KTBST Group Key Financial Ratio

	YE 2020	9M/2021		YE 2020	9M/2021		YE 2020	9M/2021
ROE	13.32%	23.59%	ROCE	19.26%	24.41%	ROA	3.30%	9.33%
Net Profit margin	6.27%	9.50%	Cost to Income Ratio	92.05%	88.01%	Interest Bearing Debt to equity	0.61	0.57

KTBST Group Key Activities 2021



- Launched the first foreign trading platform “**KTBST Smart Foreign**” in August
- Upgraded **Open Account Online** system to able to open all product including, equity, derivatives, mutual fund, and fixed income in August
- Upgraded **KTBST e-service** for client to request for deposit cash via ATS, withdraw cash to bank, fund transfer, and manage sell amount online by themselves in July

- Launched six new FIF mutual funds, which mainly invest in technology, transition energy, semiconductor, cannabis, developed market, and Europe stocks with total fund raised at THB 2.34 billion
- Developed online account opening with NDID verification for client to easier to onboard via website from all devices



- Ready to launch the first mixed diversified REIT in Thailand “**KTBST Mixed Leasehold Real Estate Investment Trust (KTBSTMR)**” in October, which will firstly invest in three assets; factory and warehouse, office building, and community mall with THB 3,015 billion fund size

Subsidiaries



Investment Portfolio



KTBST Group Key Activities 2021



- Launched **Lend U** application for KTBST Group staff to apply welfare loan with three core functions; apply a welfare loan, provide e-learning module with articles and videos, and keep a personal record of borrower income and expenses
- Granted the personal loan license from BOT and prepare for expand welfare loan services for white collar in Q4/2021
- Another steppingstone to drive business partner to their digital transformation target, We are now not only providing digital consultant and related strategies but also helping them to implement and execute their idea
- Offered life and non-life insurance products for KTBST Group staff, including COVID-19 insurance, car insurance, health insurance, and group insurance

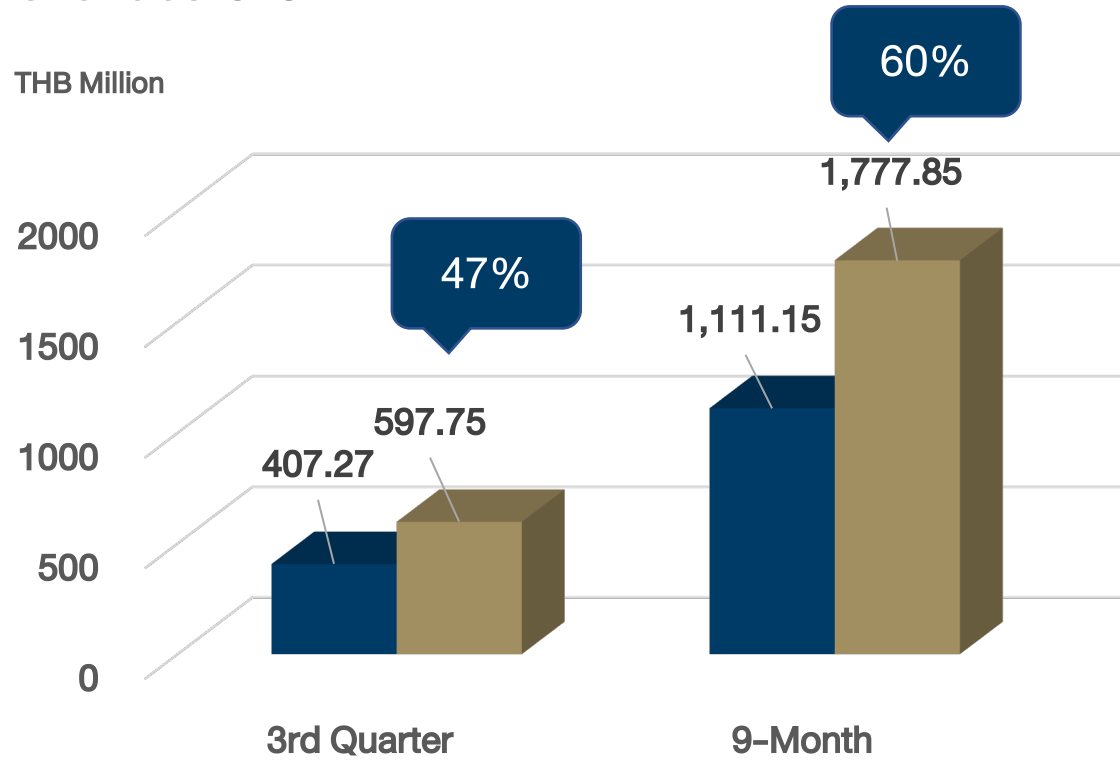
KTBST Group Sustainability Implementation in 2021



- **KTBST SEC** has changed the method of delivering documents to customers via postal mail to e-mail to reduce paper using.
- **KTBST SEC and WE ASSET** has developed Online Account Opening service, which can reduce paper using and pollution from transportation.
- **KTBST LEND** developed LEND U platform for white collar to apply loan online without document submission that can reduce paper using and pollution from transportation.
- **KTBST GROUP** has applied Work from Home policy during COVID-19 pandemic and sponsored Sinopharm vaccines for KTBST Staff and family to keep all KTBST staff and family stay healthy & safety.
- **KTBST GROUP** provides welfare loans for all KTBST GROUP's staff which is powered by KTBST LEND to enhance staff cashflow for a better living.
- **KTBST SEC** has helped for more than 100 companies to raise fund via capital markets.
- **KTBST LEND** is ready to provide welfare loan service for employee of corporate partners to help reducing loan shark in Thai society.
- **KTBST SEC and WE ASSET** has applied E-KYC system of The National Digital ID Company (NDID) to identify and verify client when onboarding client (open new account) in order to comply with new SEC regulation and enhance Identity Assurance Level (IAL) from 1.3+ to 2.3, which is the highest level.

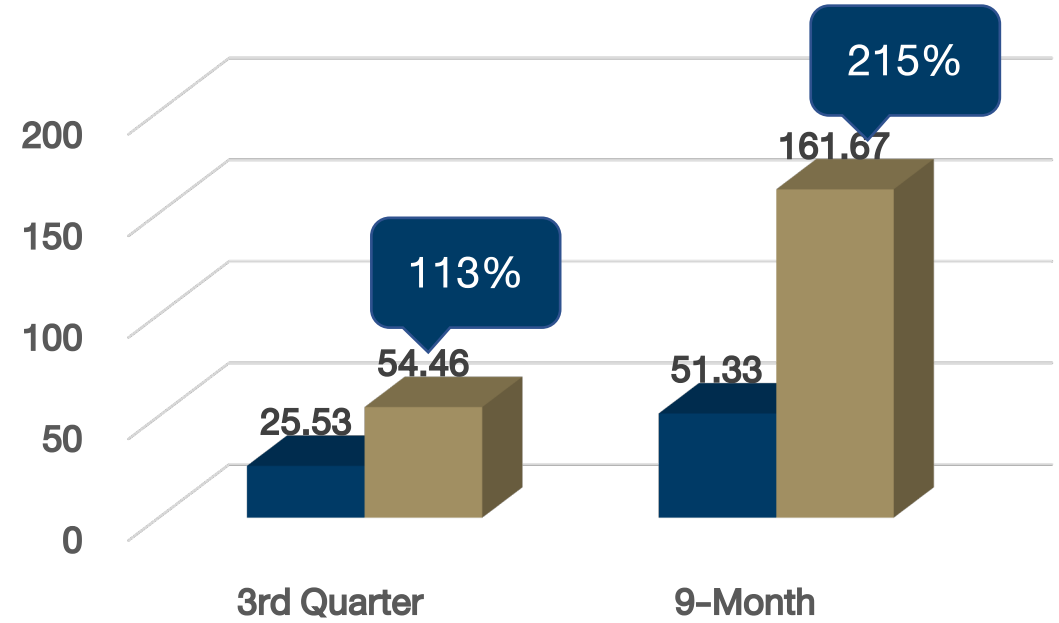
Revenues Growth

THB Million



Net Profit Growth

THB Million



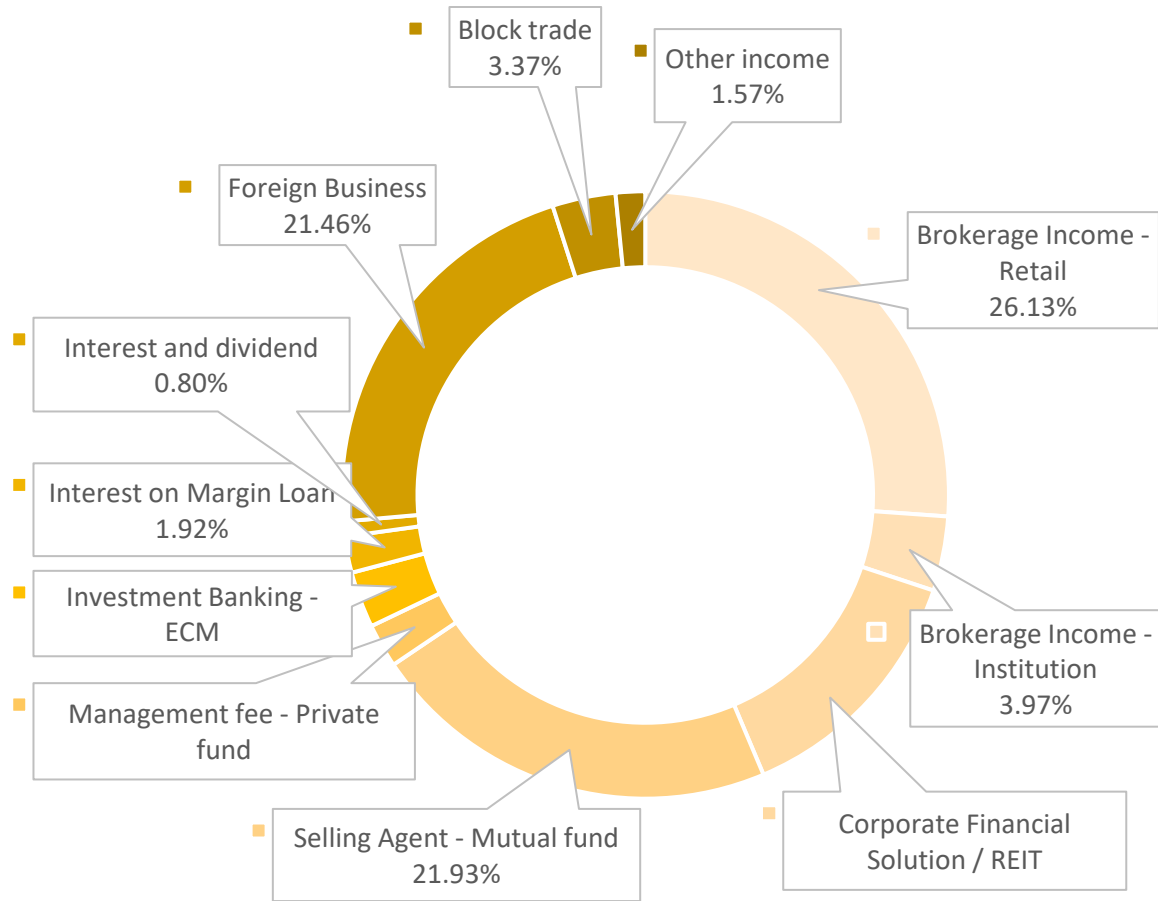
■ 2020 ■ 2021

KTBST SEC Performance

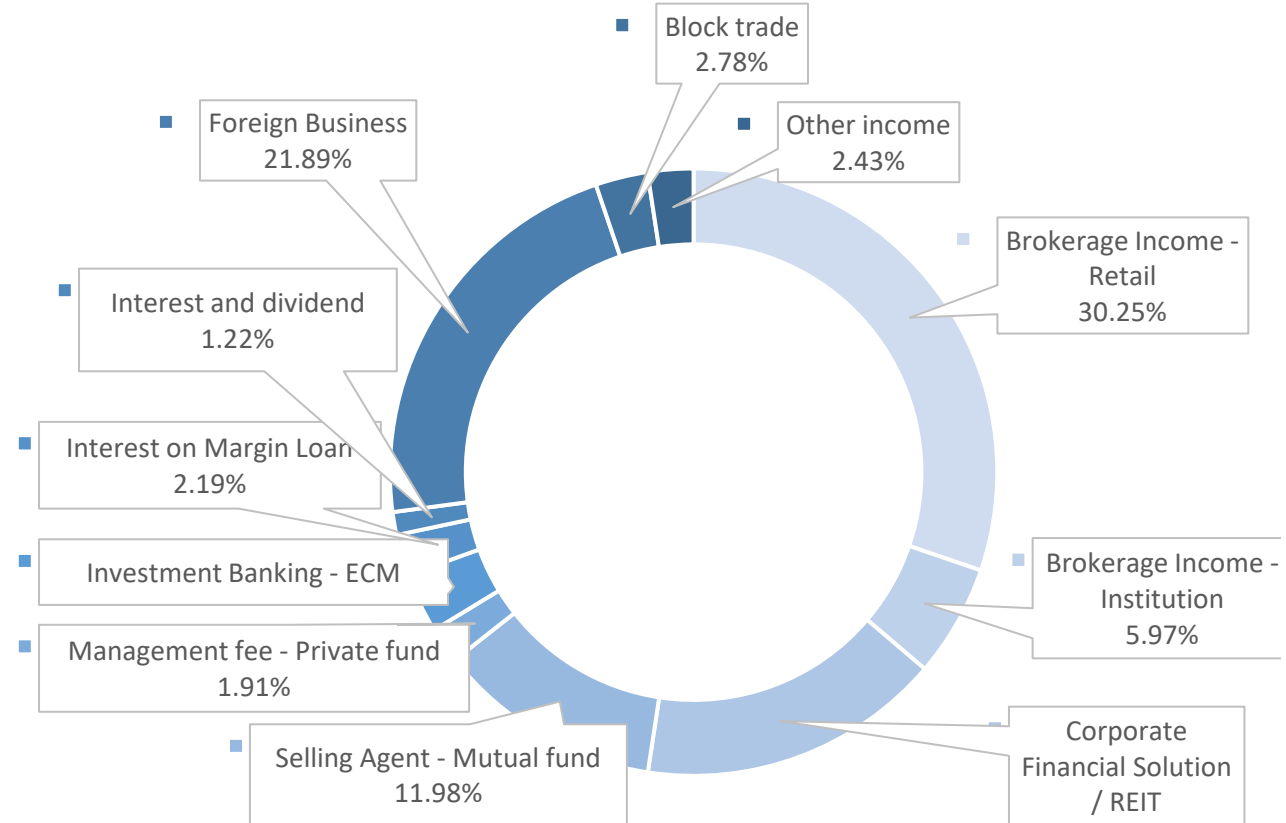
	THB Million			THB Million		
	Q3/2021	Q3/2020	% Growth 20 Vs 21	9M/2021	9M/2020	% Growth 20 Vs 21
Brokerage Income - Retail	163.89	94.32	74%	464.57	336.08	38%
Brokerage Income - Institution	25.32	19.06	33%	70.53	66.39	6%
Corporate Financial Solution / REIT	82.74	69.40	19%	240.66	179.89	34%
Selling Agent - Mutual fund	120.17	62.55	92%	389.81	133.13	193%
Management fee - Private fund	14.91	9.53	56%	41.48	21.21	96%
Investment Banking - ECM	17.57	22.60	-22%	53.09	35.45	50%
Interest on Margin Loan	13.31	7.01	90%	34.19	24.3	41%
Interest and dividend	3.47	3.17	9%	14.23	13.57	5%
Foreign Business	127.94	99.93	28%	381.56	243.2	57%
Block trade	21.90	9.01	143%	59.87	30.94	94%
Other income	6.53	10.69	-39%	27.86	26.99	3%
Total Revenues	597.75	407.27	47%	1,777.85	1,111.15	60%
Operating cost	-528.93	-374.33	41%	-1573.9	-1045.59	51%
Profits before tax	68.82	32.94	109%	203.95	65.56	211%
Net profits	54.46	25.53	113%	161.67	51.33	215%

KTBST SEC Type of Revenues Proportion

9M/2021



9M/2020



Equity Market Ranking and Market Share

Equity	9M/2021	YE2020
Total Value (Million baht)	414,841.85	384,634.90
Market Share (%)	1.32	1.29
Member Rank	23	26
Total Brokers	38	38

Source : SET Smart

TFEX Ranking and Market Share

TFEX	9M/2021	2020
Total Volume (Contract)	6,530,304	8,382,525
Market Share (%)	3.30	3.49
Member Rank	9	11
Total Brokers	40	40

Asset Under Advisement (AUA) and Asset Under Management (AUM)

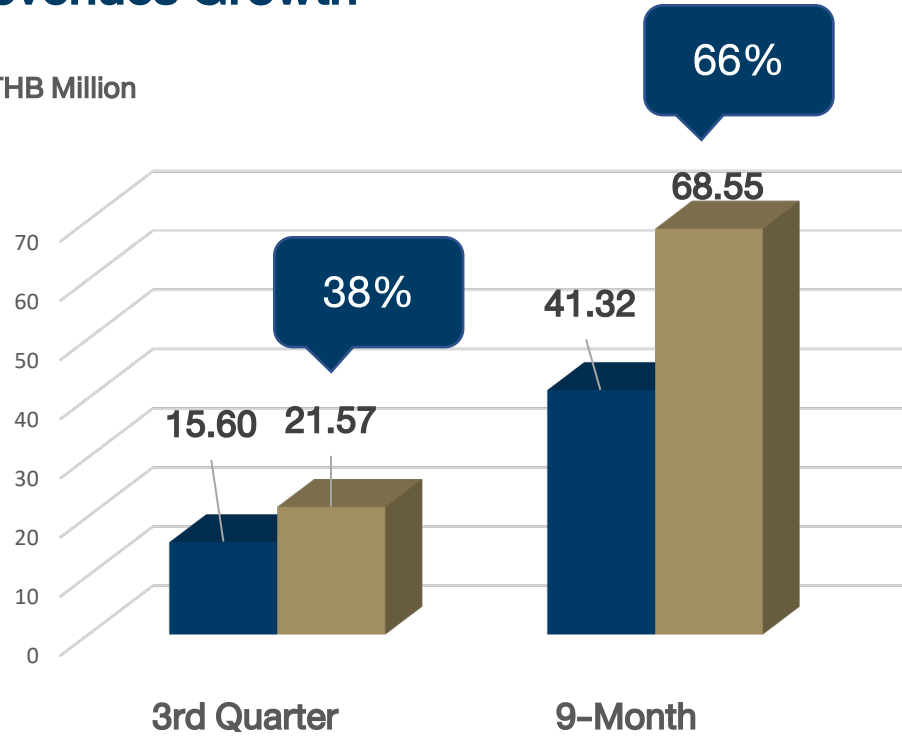
	9M2021	YE2020	% Growth 20 VS 21
KTBST SEC - Selling Agent - AUA (MB)	28,675.53	18,926.00	52%
KTBST SEC - Private Fund - AUM (MB)	7,775.18	5,870.85	32%

KTBST SEC Key Financial Ratio

	YE 2020	9M 2021		YE 2020	9M 2021		YE 2020	9M 2021
ROE	14.74%	27.78%	ROCE	21.38%	28.95%	ROA	4.98%	9.33%
Net Profit margin	6.28%	9.09%	Cost to Income Ratio	92.03%	88.53%	Interest Bearing Debt to equity	0.69	0.72

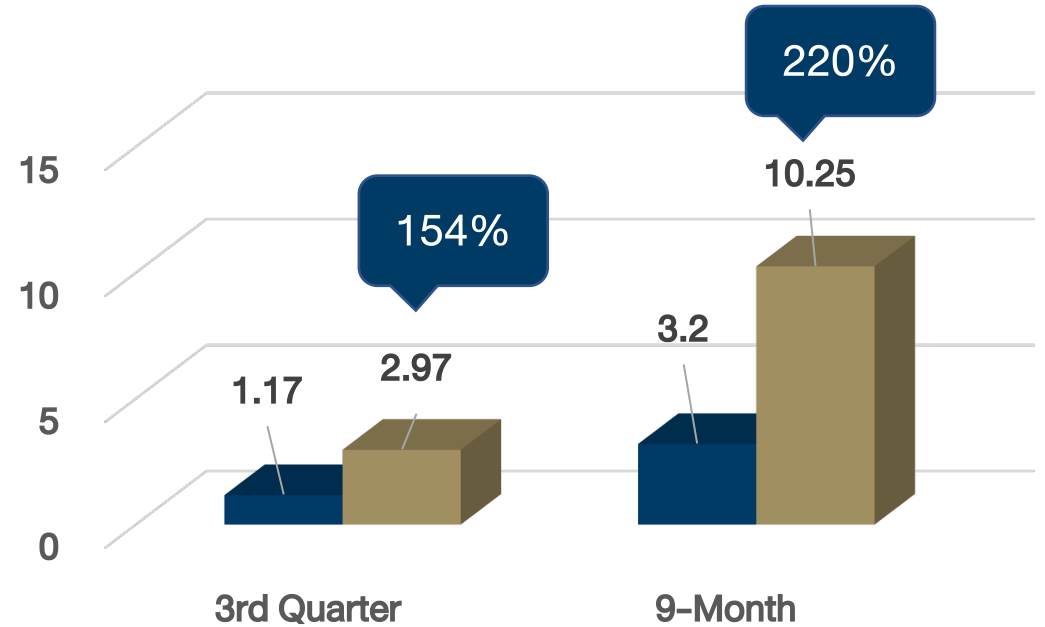
Revenues Growth

THB Million



Net Profit Growth

THB Million



■ 2020 ■ 2021

WE ASSET Performance



	THB Million			THB Million		
	Q3/2021	Q3/2020	% Growth 20 VS 21	9M/2021	9M/2020	% Growth 20 VS 21
Management fee income - Mutual Fund	14.33	7.34	95%	37.87	19.20	97%
Registrar fee income - Mutual Fund	5.07	2.70	88%	13.63	7.33	86%
Front-end fee	2.14	5.55	-61%	16.98	12.22	39%
Gain (Loss) on securities	0.03	0.01	200%	0.07	2.57	-97%
Total Revenues	21.57	15.60	38%	68.55	41.32	66%
Operating cost	-17.85	-14.14	26%	-55.73	-37.32	49%
Profits before tax	3.72	1.46	155%	12.82	4.00	220%
Net Profit	2.97	1.17	154%	10.25	3.20	220%

WEASSET Asset Under Management and Number of Funds

	9M/2021	YE2020
AUM	7,926.13	6,488.73
Number of Funds	26	20

Subsidiaries

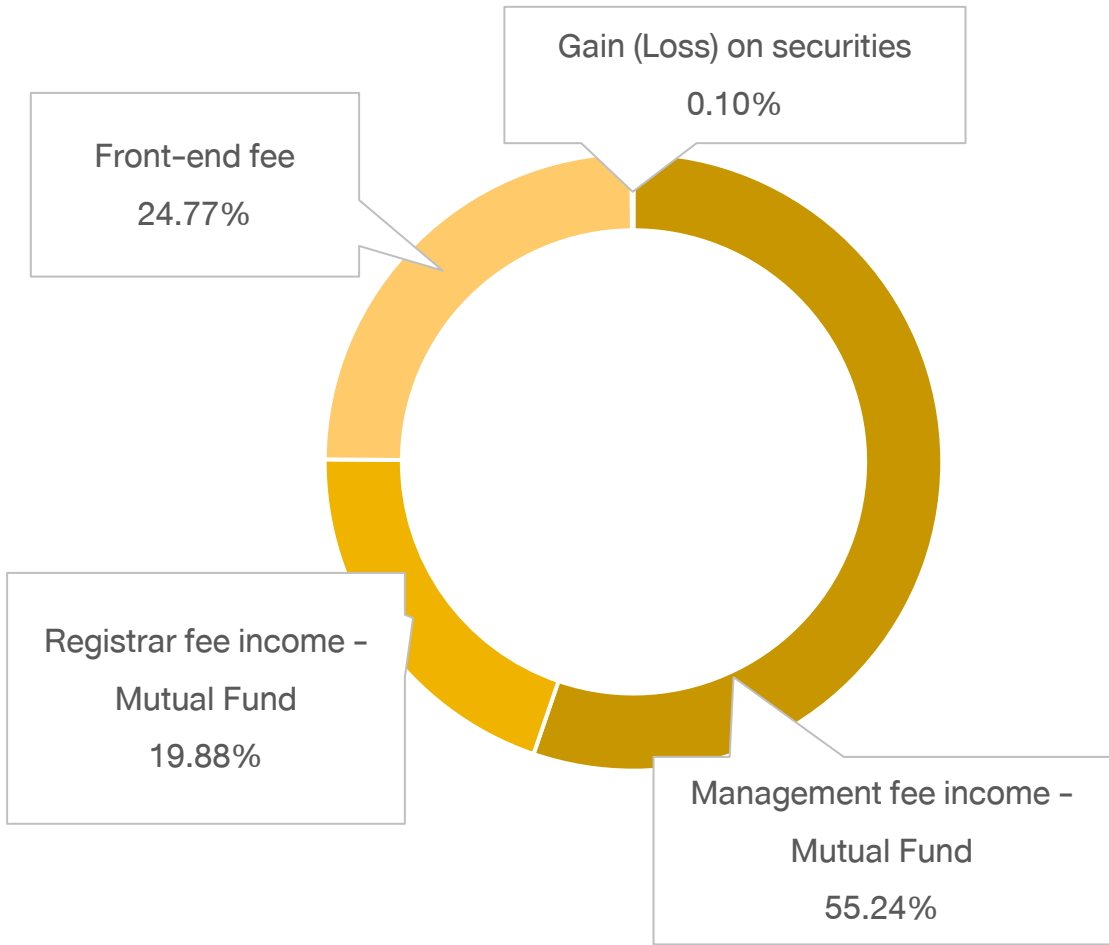


Investment Portfolio

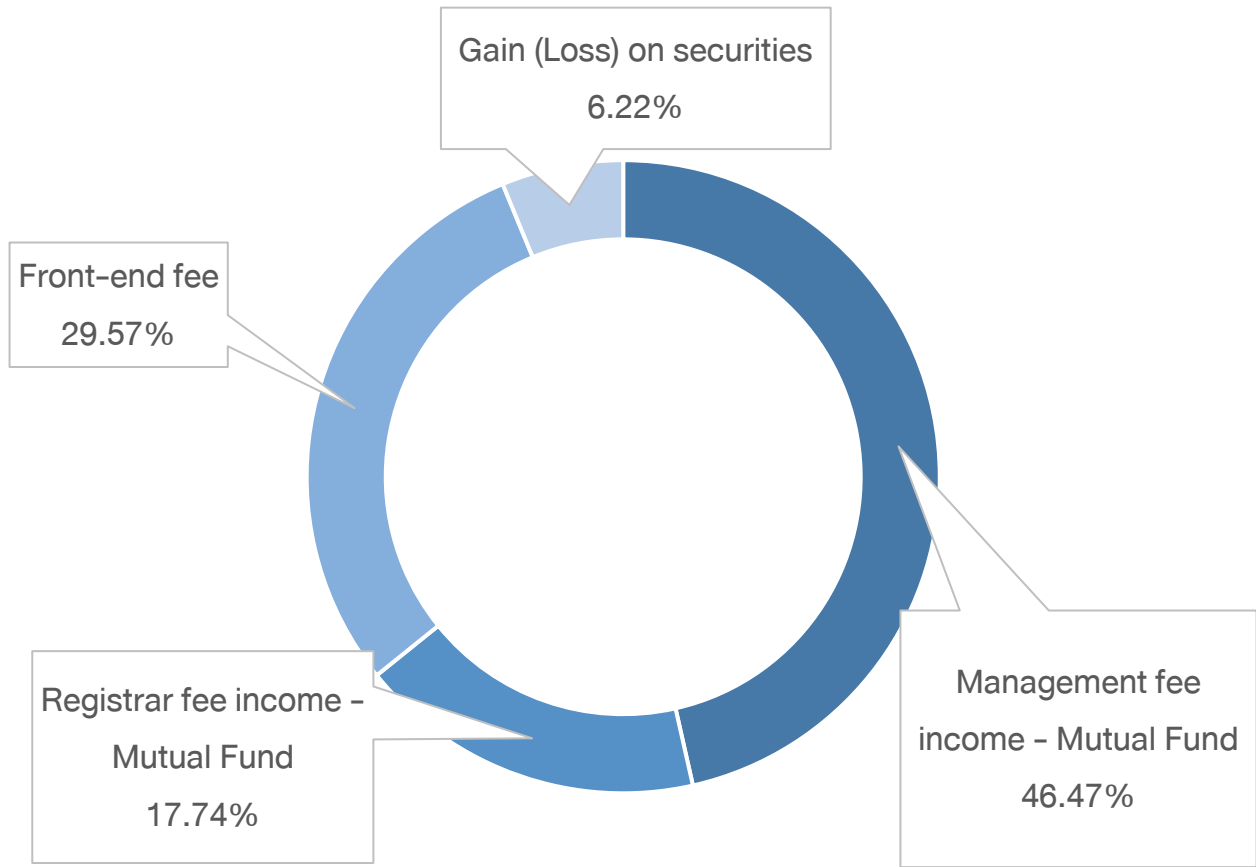


WE ASSET Type of Revenues Proportion

9M/2021



9M/2020



KTBST REIT Performance



	THB Million			THB Million		
	Q3/2021	Q3/2020	% Growth 20 VS 21	9M/2021	9M/2020	% Growth 20 VS 21
Revenues	0.00	-0.50	N/A	0.00	1.68	N/A
Operating cost	-2.35	-3.14	N/A	-8.80	-9.36	N/A
Profits before tax	-2.35	-3.64	N/A	-8.80	-7.68	N/A
Net profits	-1.87	-2.91	36%	-7.04	-6.14	-15%

Subsidiaries



Investment Portfolio



KTBST LEND Performance

	THB Million			THB Million		
	Q3/2021	Q3/2020	% Growth 20 VS 21	9M/2021	9M/2020	% Growth 20 VS 21
Interest Income - Collateral Loan	4.09	3.07	33%	9.98	6.91	44%
Interest Income - Welfare Loan	0.09	0.02	350%	0.17	0.03	467%
Other income	0.00	0.40	-100%	0.00	0.40	-100%
Revenues	4.18	3.49	20%	10.15	7.34	38%
Operating cost	-2.45	-2.60	-6%	-6.68	-5.61	19%
Profits before tax	1.73	0.89	94%	3.47	1.73	101%
Net profits	1.38	0.70	97%	2.77	1.38	101%

KTBST LEND Loan size

	9M/2021	Y2020	% Growth
KTBST LEND - Collateral Loan	140.00	100.00	40%
KTBST LEND - Welfare Loan	4.62	0.94	391%

WE DIGITAL Performance



	THB Million			THB Million		
	Q3/2021	Q3/2020	% Growth 20 VS 21	9M/2021	9M/2020	% Growth 20 VS 21
Fees and service income	4.61	0.65	609%	6.83	0.90	659%
Revenues	4.61	0.65	609%	6.83	0.90	659%
Operating cost	-4.22	-0.98	331%	-7.32	-3.15	132%
Profits before tax	0.39	-0.33	218%	-0.49	-2.25	78%
Net profits	0.39	-0.33	218%	-0.49	-2.25	78%

WE INSURANCE Performance

	Q3/2021	Q3/2020	% Growth 20 VS 21	9M/2021	9M/2020	% Growth 20 VS 21
Commission fee income	0.72	0.00	N/A	1.64	0.00	N/A
Other income	0.15	0.00	N/A	0.15	0.00	N/A
Revenues	0.87	0.00	N/A	1.79	0.00	N/A
Operating cost	-1.56	-0.94	66%	-4.52	-1.07	322%
Profits before tax	-0.69	-0.94	27%	-2.73	-1.07	-155%
Net profits	-0.69	-0.94	27%	-2.73	-1.07	-155%

Subsidiaries



Investment Portfolio



KTBST Group Contacts



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