



KTBST Holding Public Company Limited

Subsidiaries



Investment Portfolio

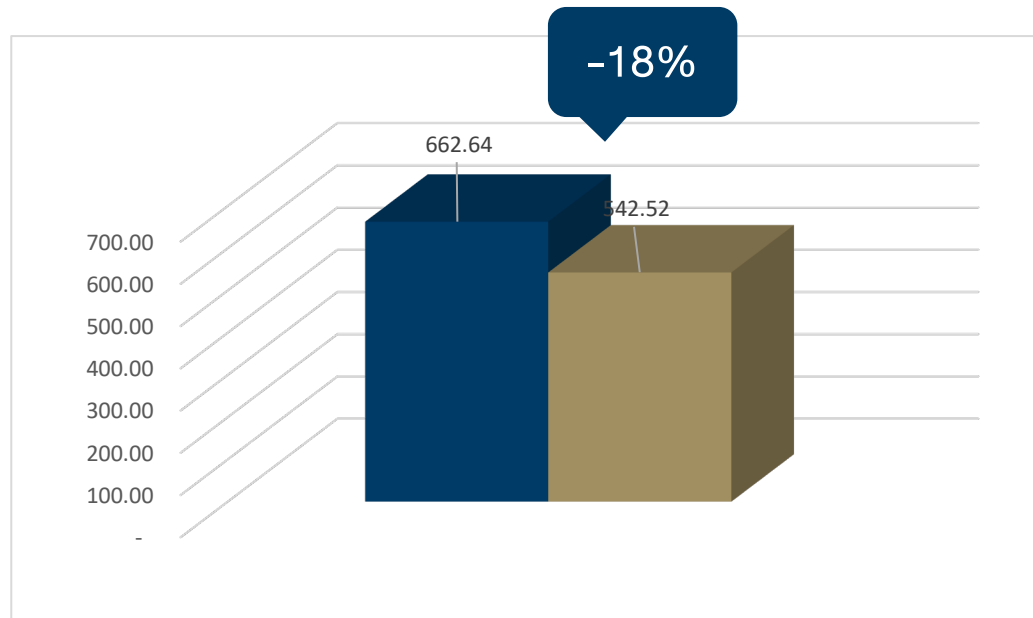


# KTBST Group Quarterly Performance Update

Q1/2022 as of March 2022

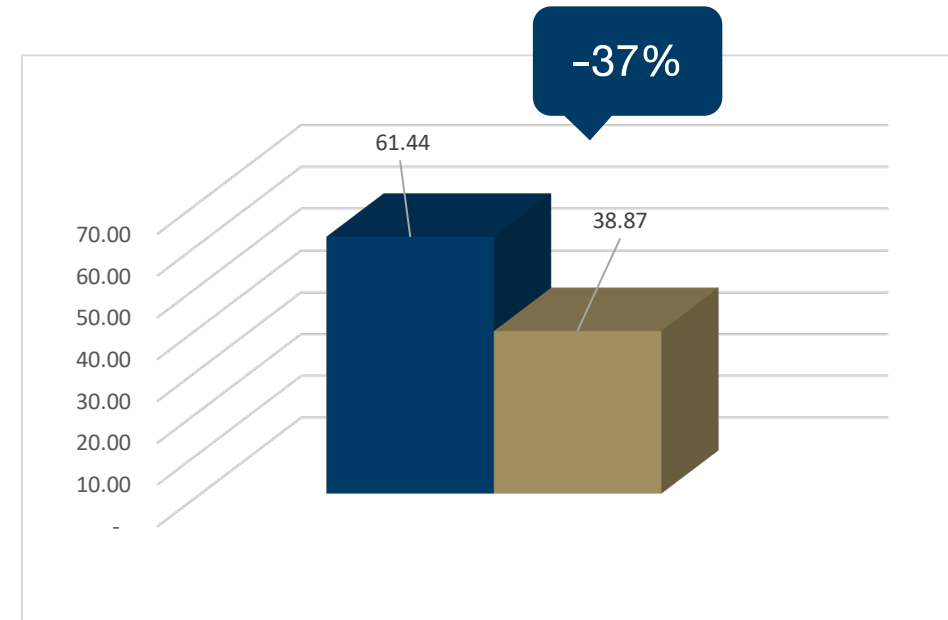
## Revenues Growth

THB Million



## Net Profit Growth

THB Million

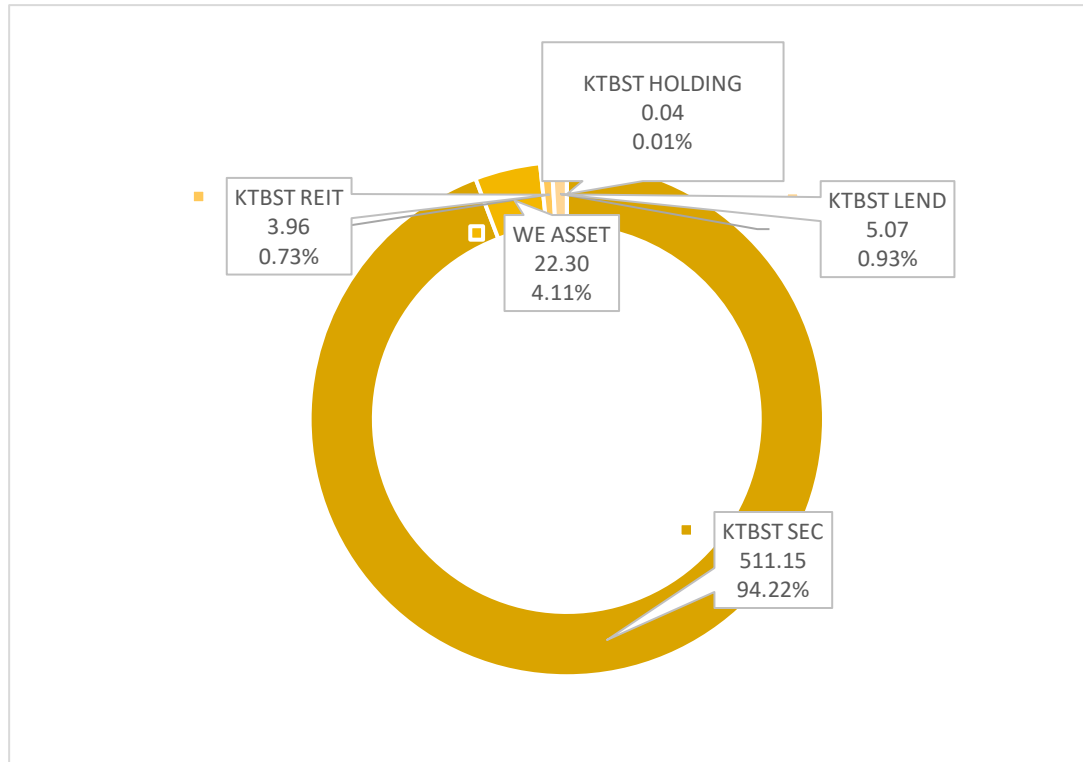


■ 2021 ■ 2022

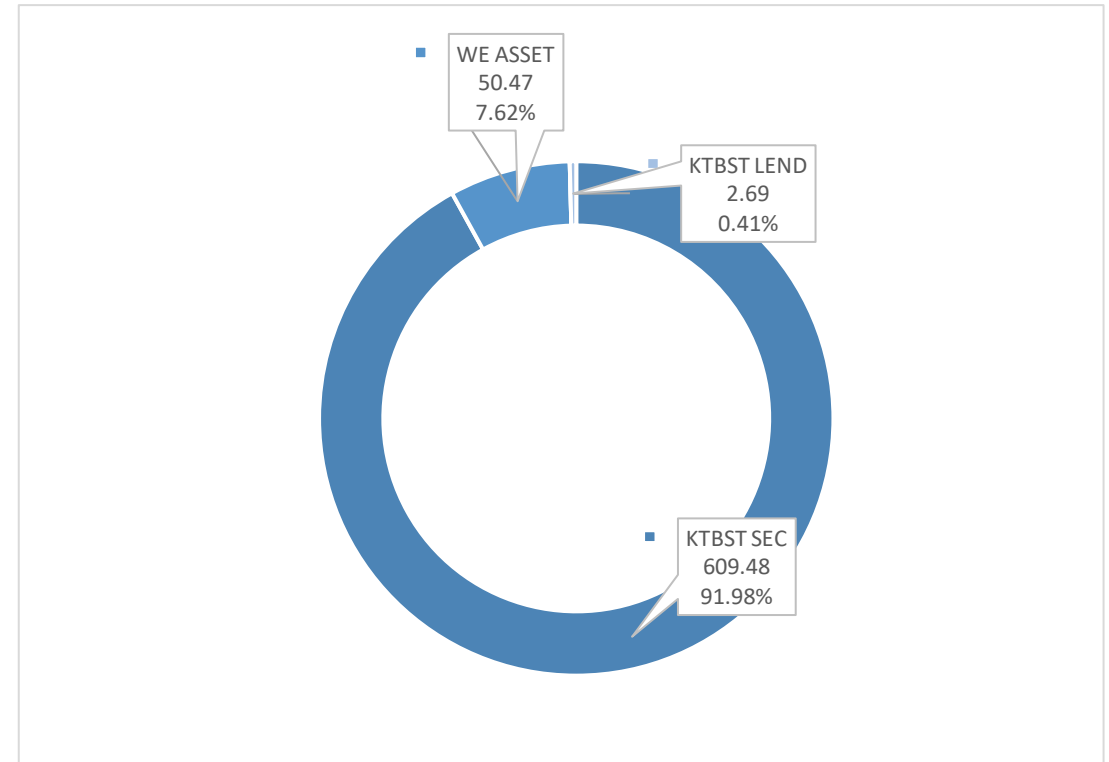
As of March 2022

# KTBST Group Revenues by Entities Proportion

Q1/2022



Q1/2021



# KTBST Group Key Financial Ratio

	Q1/2021	Q1/2022		Q1/2021	Q1/2022		Q1/2021	Q1/2022
<b>ROE</b>	27.98%	15.58%	<b>ROCE</b>	37.74%	22.64%	<b>ROA</b>	8.75%	4.83%
<b>Net Profit margin</b>	9.27%	7.17%	<b>Cost to Income Ratio</b>	88.27%	90.88%	<b>Interest Bearing Debt to equity</b>	0.73	0.93

# KTBST Group Key Activities



- Launched new website design
- Adjusted edit customer profile flow to be more convenient for clients
- Launched 3 new funds, WE-BON6M3, WE-EUROPE8M, and WE-VIETGROWTH with total AUM at THB 530 million.
- Granted the Private Fund license in January 2022 and started to operate private fund service since February 2022.
- KTBSTMR invested in a new asset, data center “INTERLINK DATA CENTER”, as a result, the total asset value of the REIT to grow by 20%, reaching THB 3.8 billion.
- KTBSTMR announced dividend payment for Q1/2022 at THB 0.1733 per unit
- KTBSTMR had a total income for Q1/2022 of THB 77.91 million and net gain from investment was THB 55.59 million.

# KTBST Group Key Activities



- Expanded welfare loan service to employee of corporate partners to help people better manage their debt and reduce loan shark by using LEND U application

- Offered life and non-life insurance products for KTBST Group staff, including car insurance, health insurance, and group insurance

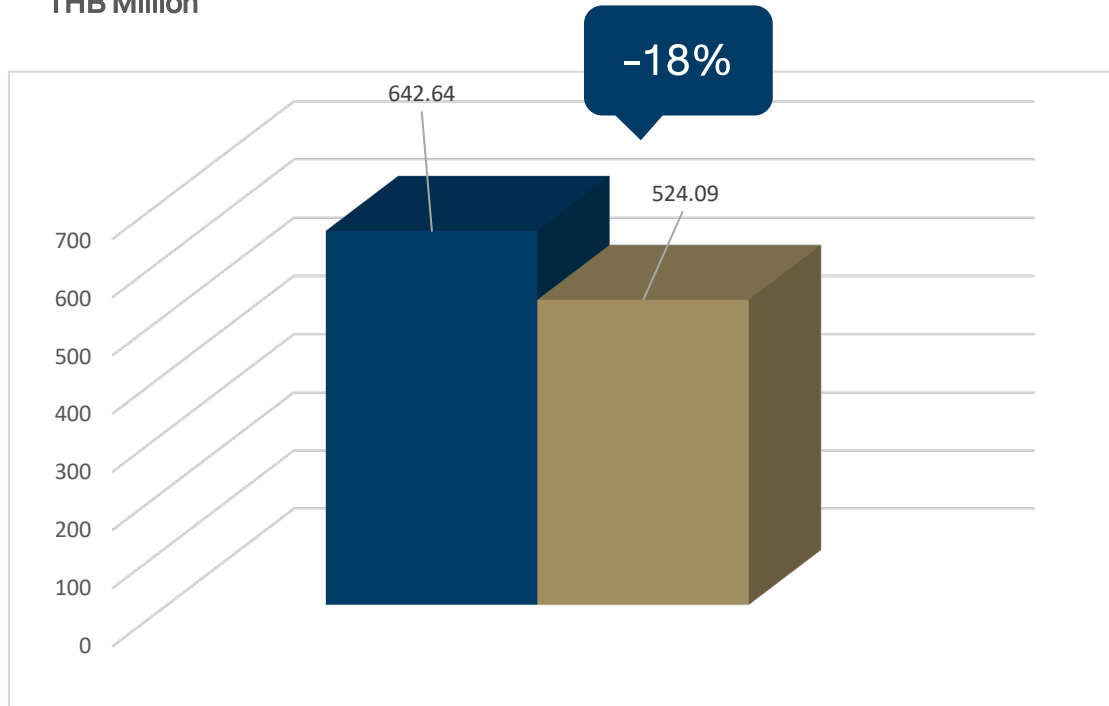
# KTBST Group Sustainability Implementation



- **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** provided the 3rd and 4th booster shot of Moderna Vaccine for KTBST Staff.
- **KTBST SEC** has helped for more than 100 companies to raise fund via capital markets.
- **KTBST LEND** provides welfare loan service for employee of KTBST Group and service to corporate partners to help reducing loan shark in Thai society and enhance employees cashflow for a better living.
- **KTBST SEC and WE ASSET** have applied 2-factor authentication (2FA) on trading system to enhance safety for login.

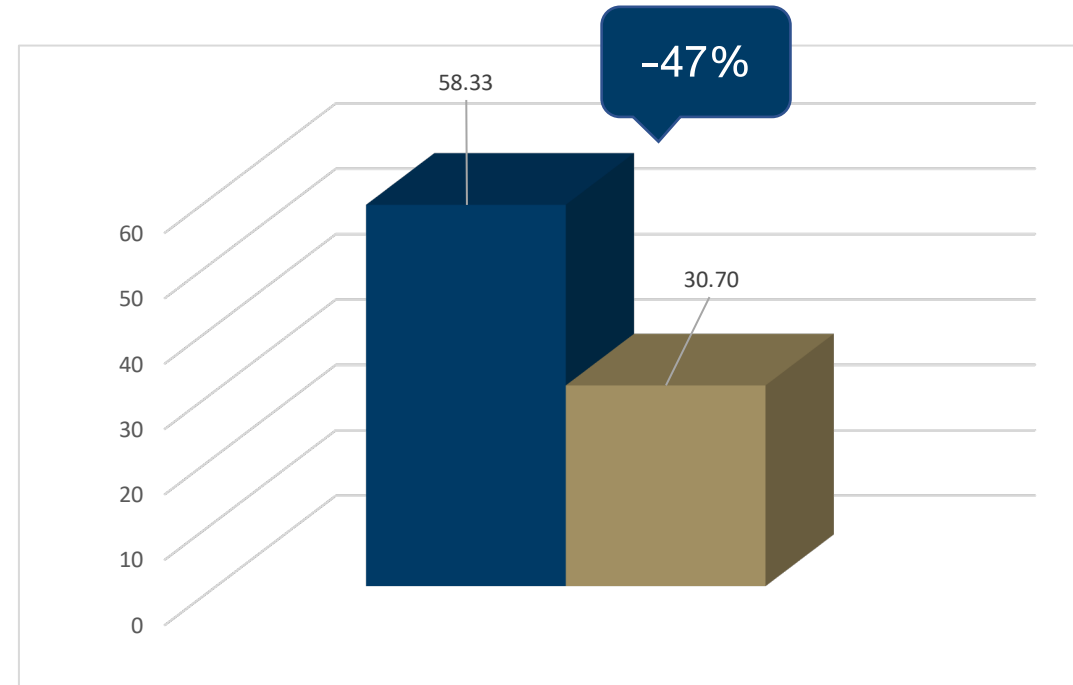
## Revenues Growth

THB Million



## Net Profit Growth

THB Million



■ 2021 ■ 2022



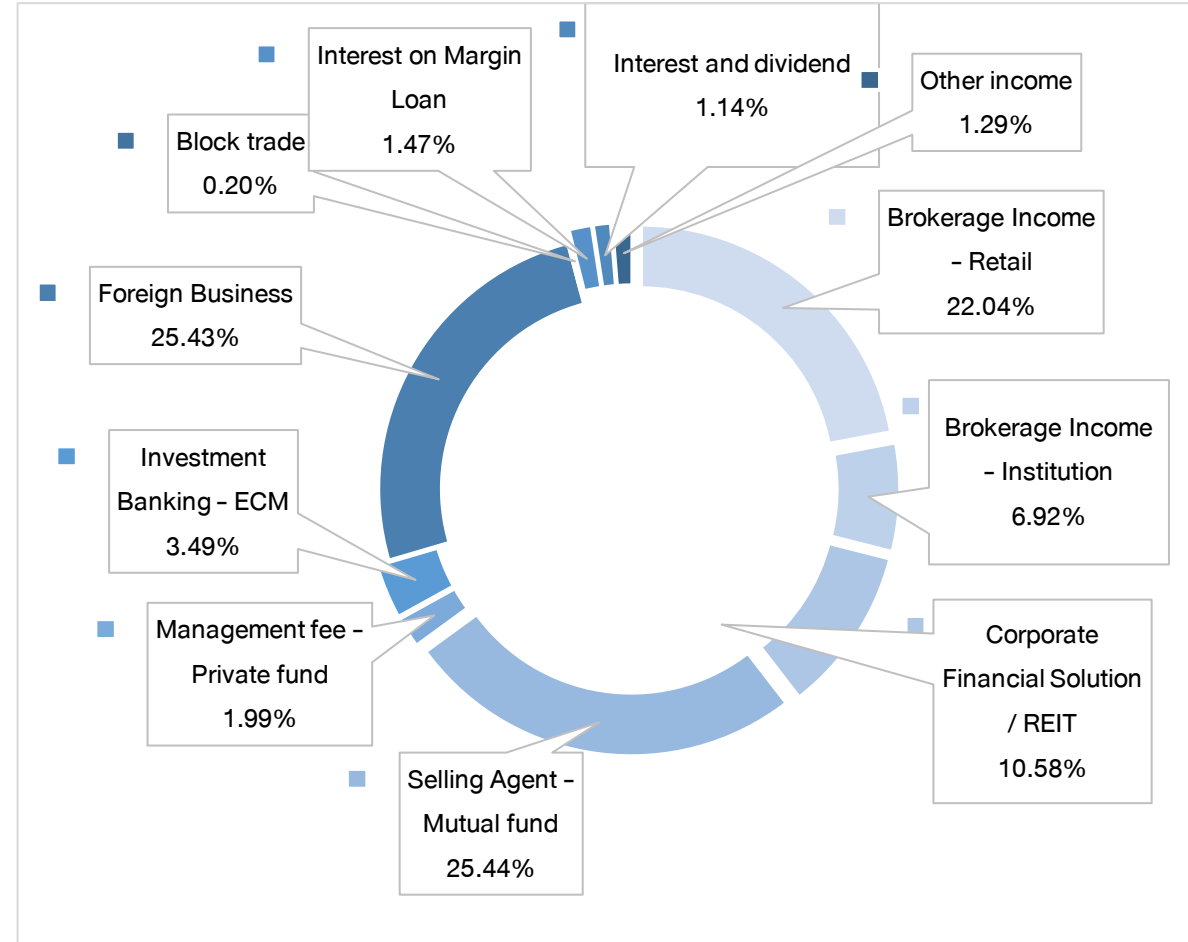
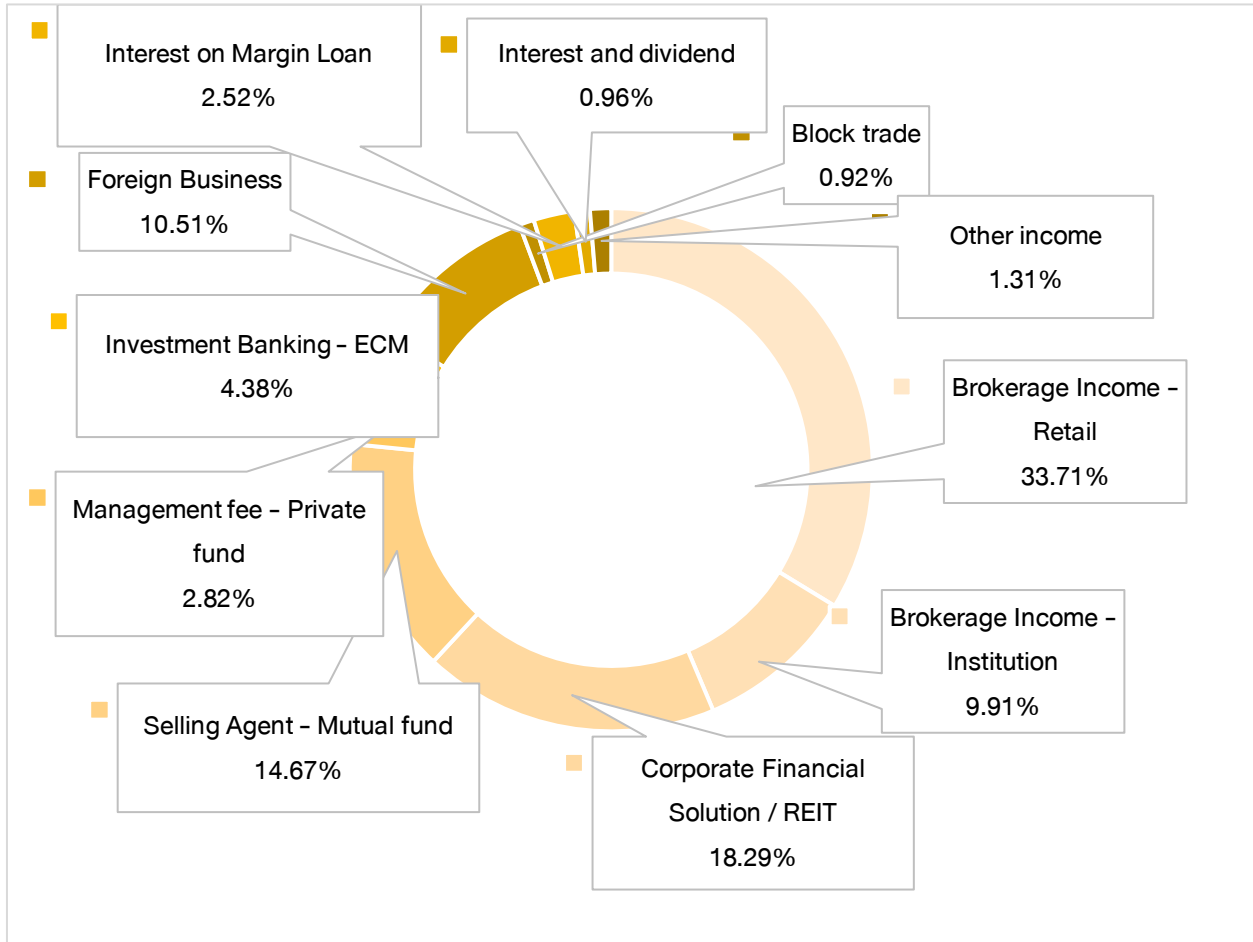
# KTBST SEC Performance

	THB Million	THB Million	
	Q1/2022	Q1/2021	% Growth 21 Vs 22
Brokerage Income - Retail	176.68	141.63	25%
Brokerage Income - Institution	51.95	44.45	17%
Corporate Financial Solution / REIT	95.83	67.99	41%
Selling Agent - Mutual fund	76.87	163.51	-53%
Management fee - Private fund	14.77	12.81	15%
Investment Banking - ECM	22.96	22.42	2%
Foreign Business	55.09	163.45	-66%
Block trade	4.82	1.31	268%
Interest on Margin Loan	13.23	9.47	40%
Interest and dividend	5.03	7.31	-31%
Other income	6.86	8.29	-17%
<b>Total Revenues</b>	<b>524.09</b>	<b>642.64</b>	<b>-18%</b>

# KTBST SEC Type of Revenues Proportion

Q1/2022

Q1/2021



## Equity Market Ranking and Market Share

Equity	Q1/2022	Q1/2021
Total Value (Million baht)	153,209.04	136,492.78
Market Share (%)	1.4	1.29
Member Rank	23	25
Total Brokers	38	38

## TFEX Ranking and Market Share

TFEX	Q1/2022	Q1/2021
Total Volume (contract)	4,016,428	1,758,593
Market Share (%)	5.13	2.62
Member Rank	6	12
Total Brokers	40	40

Source : SET Smart as of March, 2022

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

	Q1/2022	Q1/2021	% Growth 21 VS 22
KTBST SEC - Selling Agent - AUA (MB)	28,396.80	22,204.78	28%
KTBST SEC - Private Fund - AUM (MB)	8,287.34	7,061.67	17%

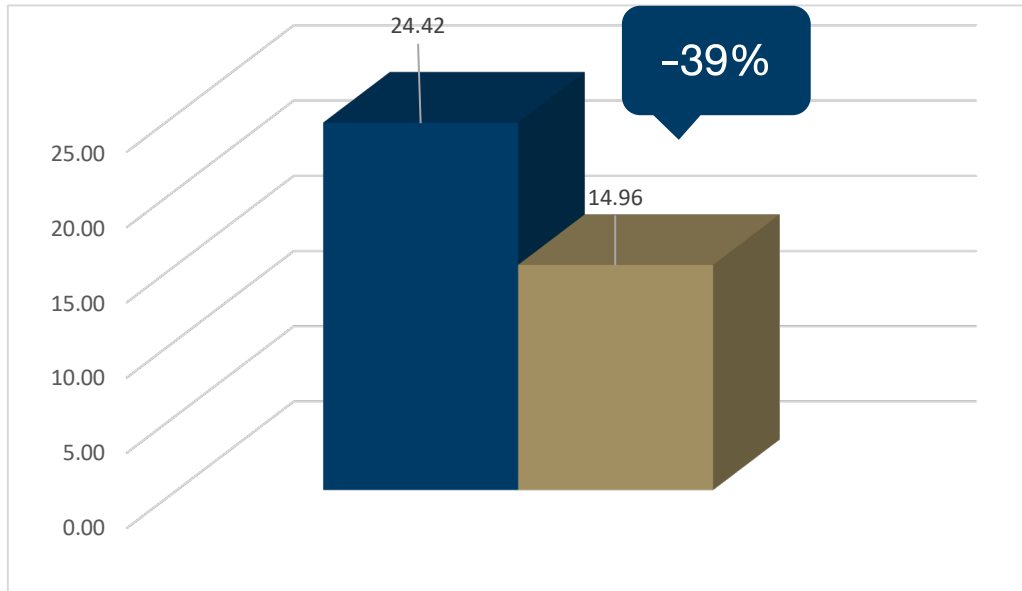
As of March, 2022

# KTBST Group Key Financial Ratio

	Q1/2021	Q1/2022		Q1/2021	Q1/2022		Q1/2021	Q1/2022
<b>ROE</b>	34.42%	17.98%	<b>ROCE</b>	46.57%	27.07%	<b>ROA</b>	8.86%	4.24%
<b>Net Profit margin</b>	9.08%	5.86%	<b>Cost to Income Ratio</b>	88.53%	92.52%	<b>Interest Bearing Debt to equity</b>	0.96	1.35

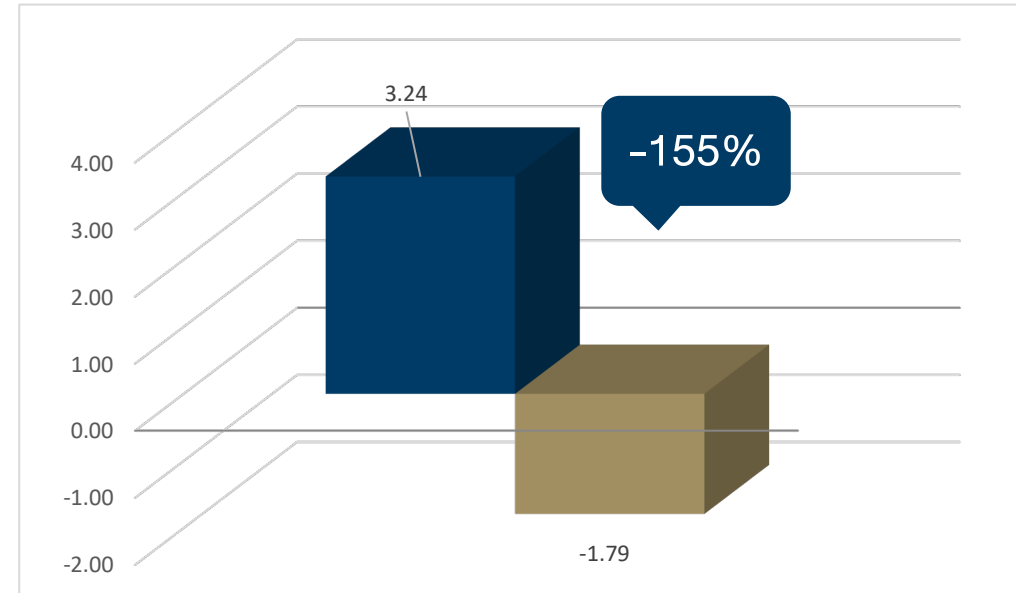
## Revenues Growth

THB Million



## Net Profit Growth

THB Million



■ 2021 ■ 2022

# WE ASSET Performance



	THB Million	THB Million	
	Q1/2022	Q1/2021	% Growth 21 VS 22
Management fee income - Mutual Fund	9.96	10.02	-1%
Management fee income - Private Fund	0.03	0.00	0%
Registrar fee income - Mutual Fund	3.96	3.96	0%
Front-end fee	0.91	10.42	-91%
Other income	0.10	0.02	400%
<b>Total Revenues</b>	<b>14.96</b>	<b>24.42</b>	<b>-39%</b>
Operating cost	-17.20	-20.37	-16%
Profits before tax	-2.24	5.96	-138%
<b>Net Profit</b>	<b>-</b>	<b>3.24</b>	<b>-155%</b>

## WEASSET Asset Under Management and Number of Funds

	Q1/2022	Q1/2021
AUM	7,104.48	7,466.08
Number of Funds	29	22

Subsidiaries



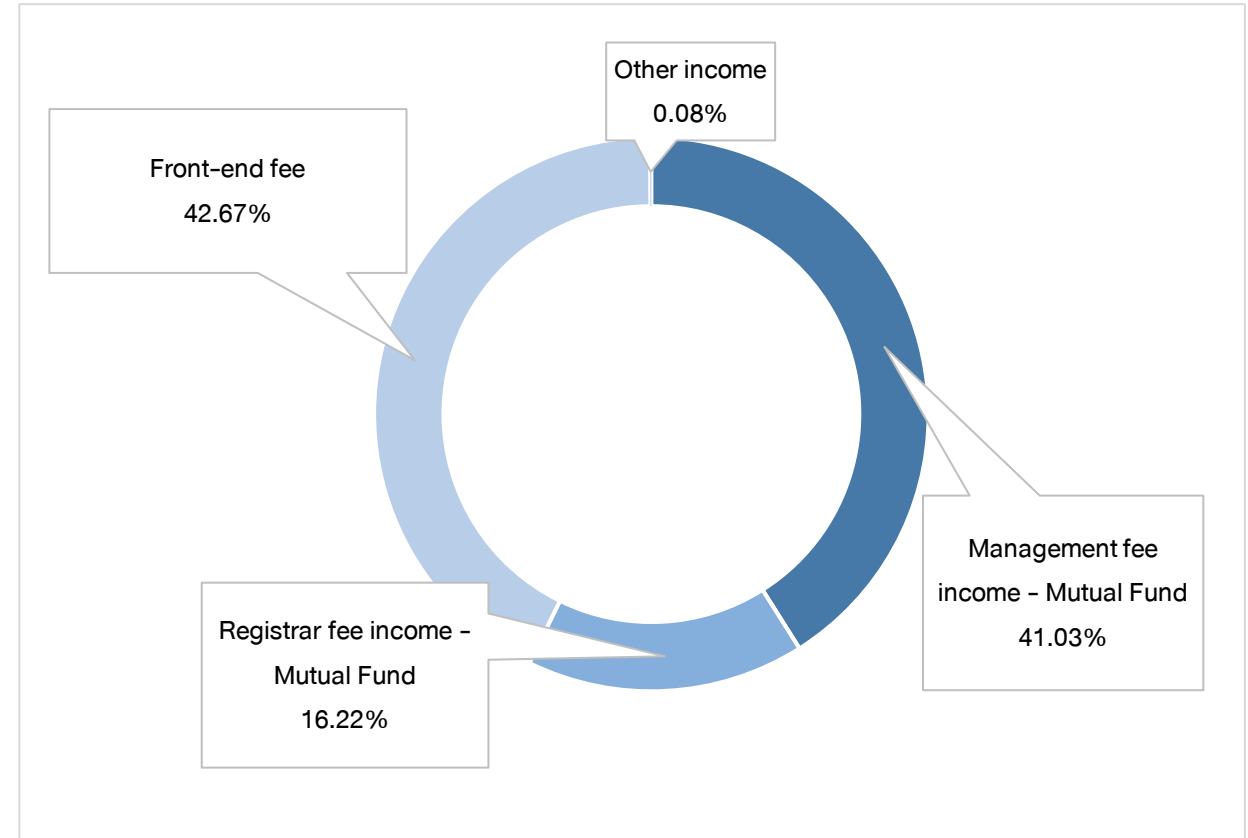
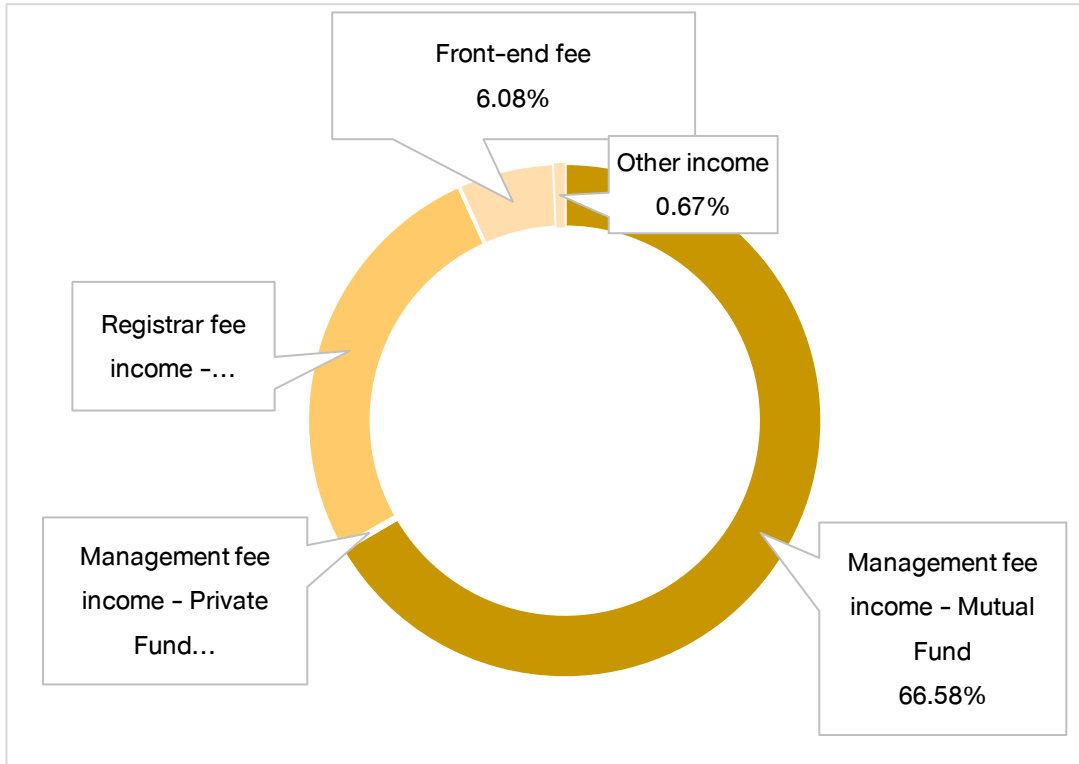
Investment Portfolio



# WE ASSET Type of Revenues Proportion

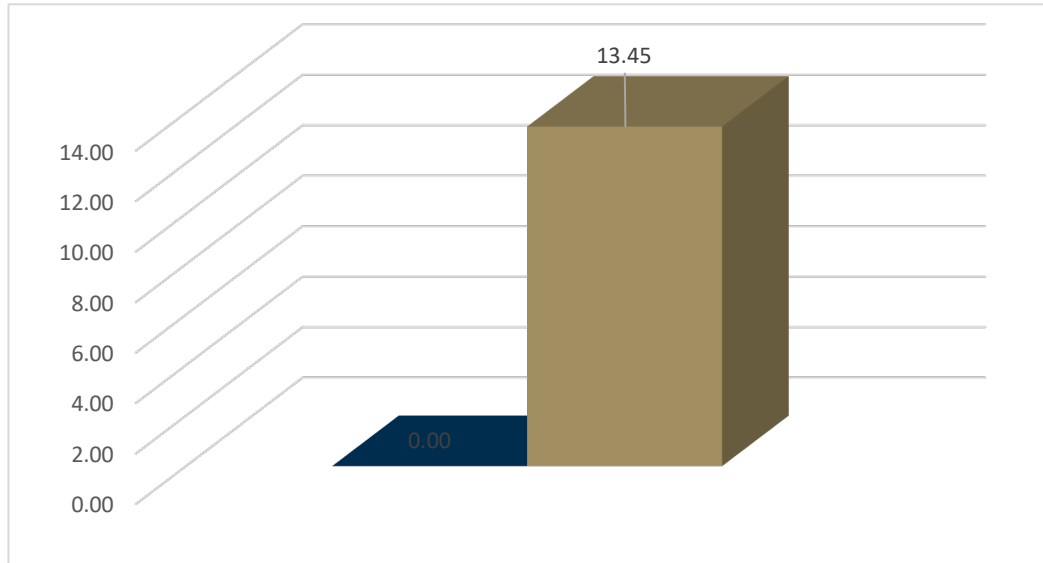
Q1/2022

Q1/2021



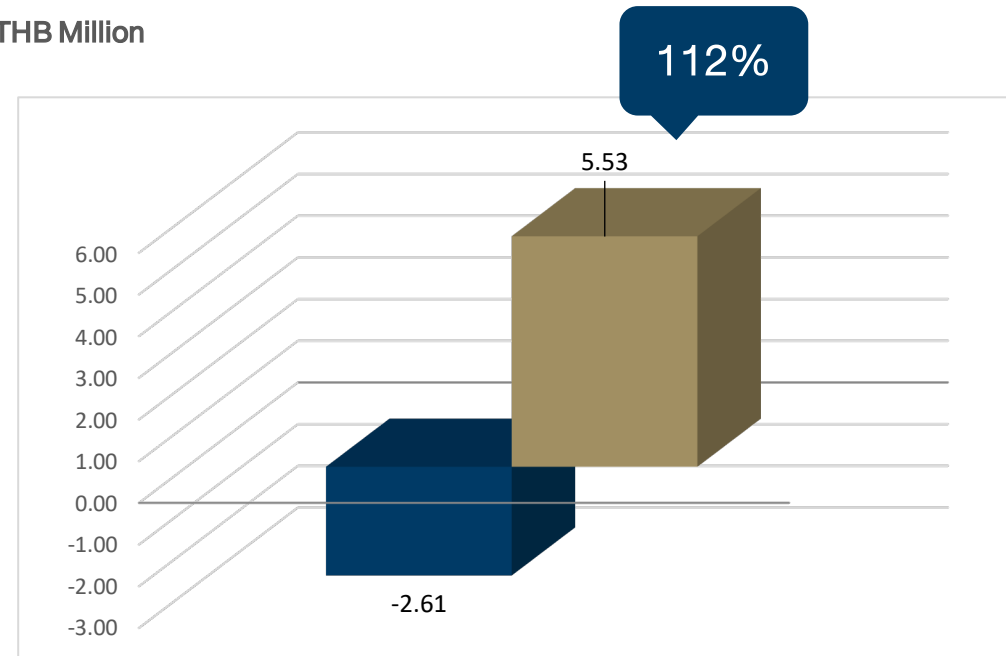
## Revenues Growth

THB Million



## Net Profit Growth

THB Million



■ 2021 ■ 2022



# KTBST LEND Performance

	THB Million	THB Million	
	Q1/2022	Q1/2022	% Growth 21 VS 22
Interest Income - Collateral Loan	4.92	2.68	84%
Interest Income - Welfare Loan	0.14	0.01	1300%
Other income	0.01	0.00	#DIV/0!
<b>Revenues</b>	<b>5.07</b>	<b>2.69</b>	<b>88%</b>
Operating cost	-2.55	-1.91	34%
Profits before tax	2.52	0.78	223%
<b>Net profits</b>	<b>2.01</b>	<b>0.62</b>	<b>224%</b>

## KTBST LEND Loan size

	Q1/2022	Q1/2021	% Growth
KTBST LEND - Collateral Loan	198.00	100.00	98%
KTBST LEND - Welfare Loan	7.36	0.67	999%

# WE DIGITAL INSURANCE Performance



	THB Million	THB Million	
	Q1/2022	Q1/2021	% Growth 21 VS 22
Commission fee income	0.64	0.69	-7%
Other income	0.02	0.00	0%
<b>Revenues</b>	<b>0.66</b>	<b>0.69</b>	<b>-4%</b>
Operating cost	-1.29	-1.28	1%
Profits before tax	-0.63	-0.59	7%
<b>Net profits</b>	<b>-0.63</b>	<b>-0.59</b>	<b>-7%</b>

Subsidiaries



Investment Portfolio





## KTBST Holding Public Company Limited

[www.ktbstholding.co.th](http://www.ktbstholding.co.th)

02 351 1800 Press 8



[www.ktbst.co.th](http://www.ktbst.co.th)

02 351 1800 Press 1



[www.ktbstreit.co.th](http://www.ktbstreit.co.th)

02 351 1800 Press 3



[www.ktbstlend.co.th](http://www.ktbstlend.co.th)

02 351 1800 Press 4



[www.weasset.co.th](http://www.weasset.co.th)

02 351 1800 Press 2



[www.wedigital.co.th](http://www.wedigital.co.th)

02 351 1800 Press 9



[www.weinsurance.co.th](http://www.weinsurance.co.th)

02 351 1800 Press 6



[customerservice@ktbst.co.th](mailto:customerservice@ktbst.co.th)



[ktbst.th](http://ktbst.th)