



KTBST Holding Public Company Limited

Subsidiaries



Investment Portfolio

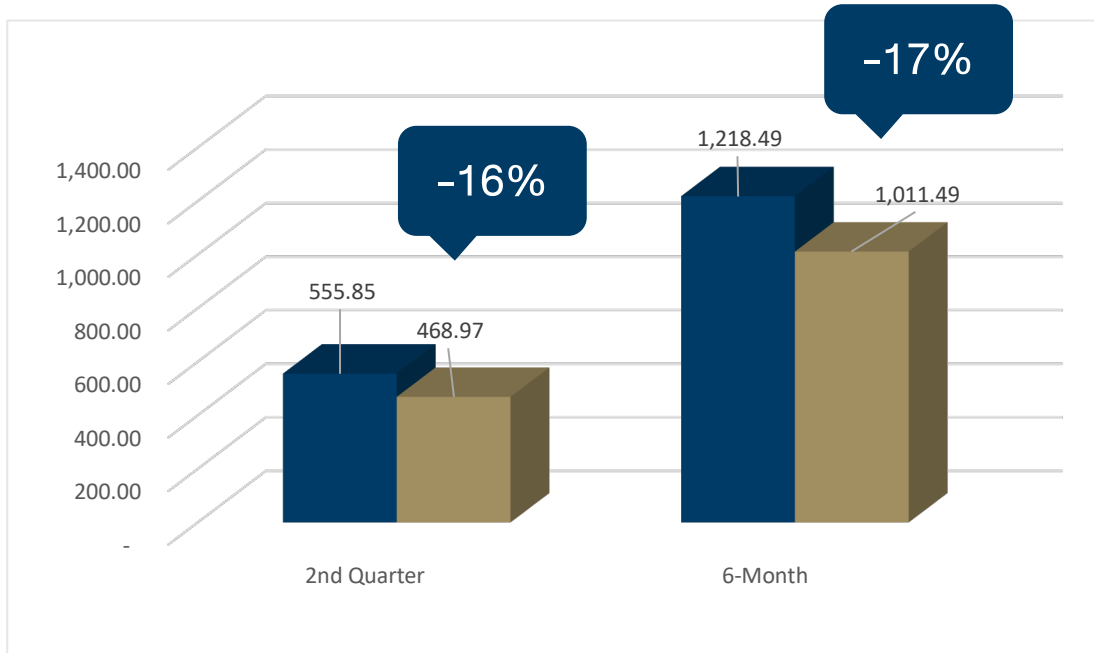


KTBST Group Quarterly Performance Update

Q2/2022 and Half-year 2022 as of June 2022

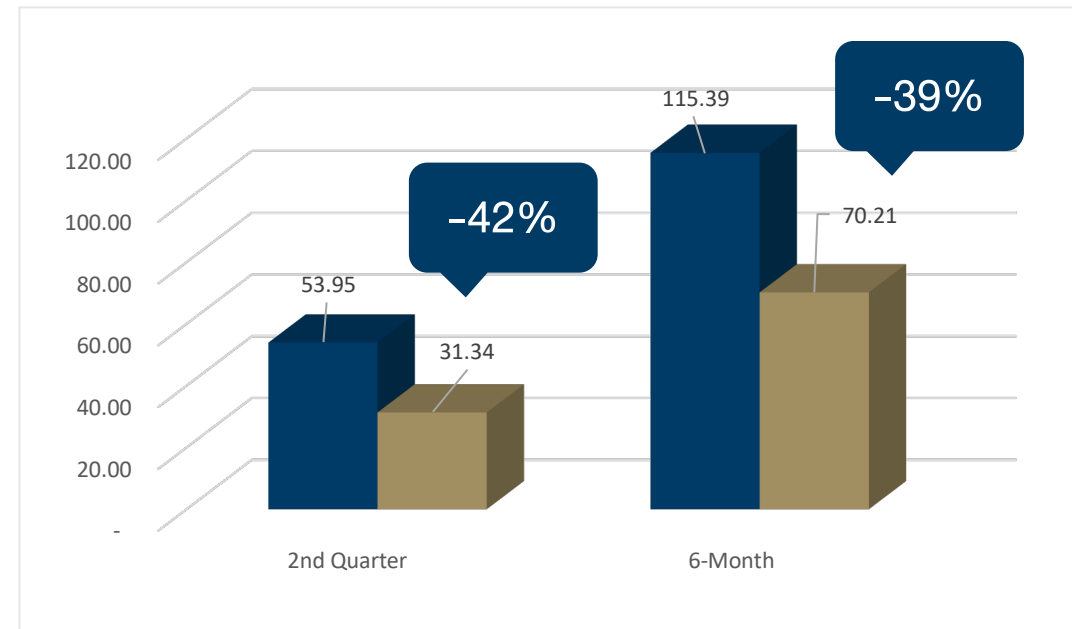
Revenues Growth

THB Million



Net Profit Growth

THB Million



■ 2021 ■ 2022

As of June 2022

Subsidiaries

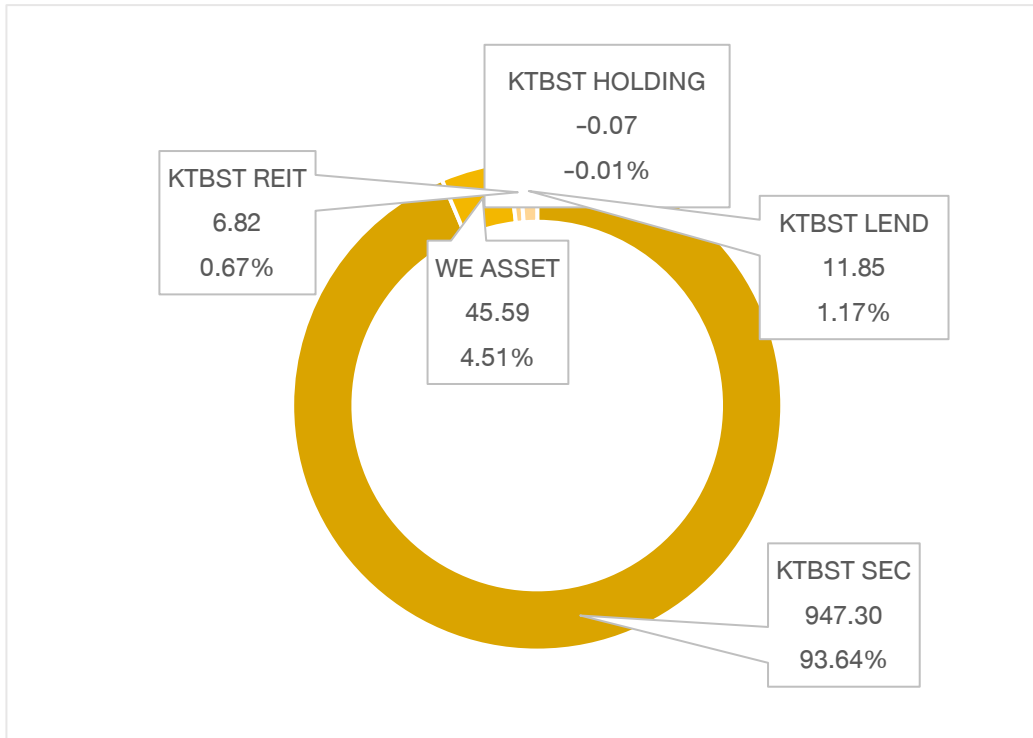


Investment Portfolio

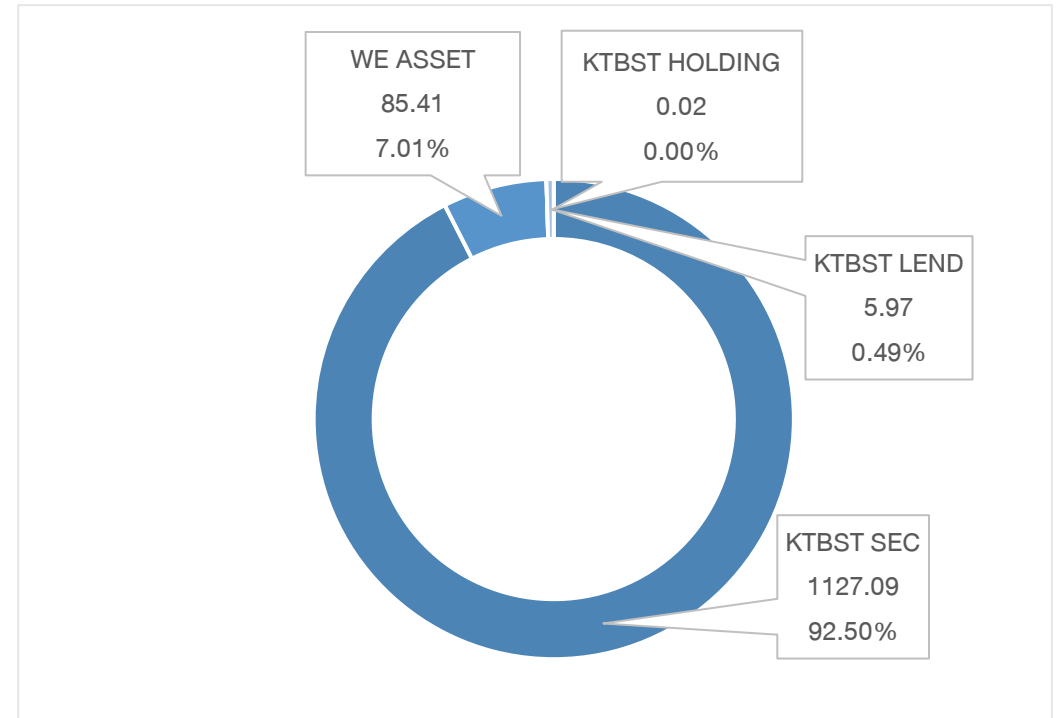


KTBST Group Revenues by Entities Proportion

HY2022



HY2021



KTBST Group Key Financial Ratio



	HY2021	HY2022		Q2/2021	HY2022		HY2021	HY2022
ROE	24.76%	13.64%	ROCE	33.67%	20.25%	ROA	5.78%	6.48%
Net Profit margin	9.47%	6.94%	Cost to Income Ratio	88.06%	91.19%	Interest Bearing Debt to equity	0.69	0.88

Subsidiaries



Investment Portfolio



KTBST Group Key Activities



- Launched new function of KTBST Life application and KTBST eService
- Extend service hours of KTBST Group Contact Center from 08:30-17:00 hrs to 08:00-18:00 hrs to better serve clients and KTBST Group Staff
- Enhanced functions of internal system for mutual fund service “KTBST Fund”
- Launched 2 new funds, WE-Thaitrigger6M and WE-XPROP with total AUM at THB 139 million
- Developed private fund system to prepare to offer the private fund service to clients.
- Developed system for offer Vietnam mutual fund to clients
- KTBSTMR had a total income for Q2/2022 of THB 95.32 million, mainly contributed from the rental and service income. KTBSTMR had total expenses of THB 31.80 million. As the result, net gain from investment was THB 63.52 million.
- As of 30 June 2022, KTBSTMR had net assets value (NAV) of THB 3,082.73 million or THB 10.2246 per trust unit.

KTBST Group Key Activities



- Develop new features and improve loan management system.
- Continue expanding welfare loan services for new corporate partners and preparing for personal loan services in the next quarter.
- Offered life and non-life insurance products for KTBST Group staff, including car insurance, health insurance, and group insurance

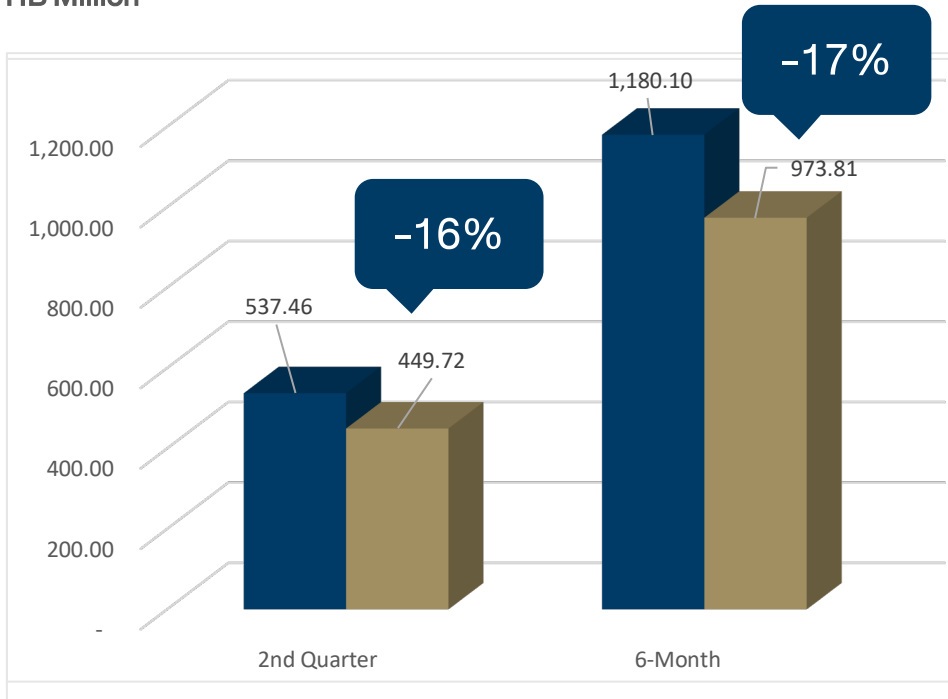
KTBST Group Sustainability Implementation



- **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.

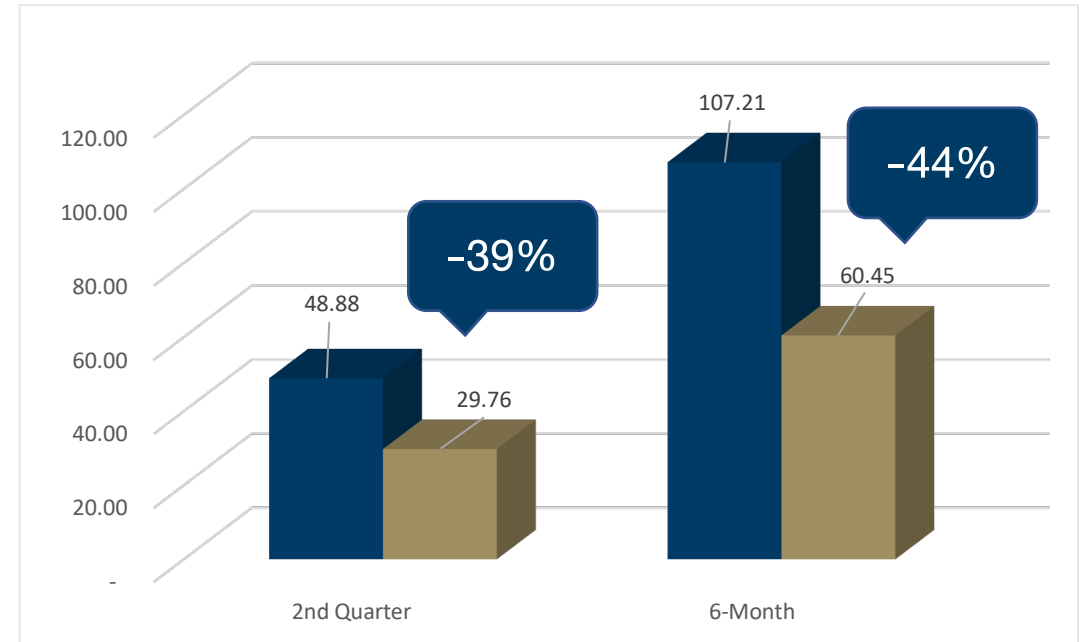
Revenues Growth

THB Million



Net Profit Growth

THB Million



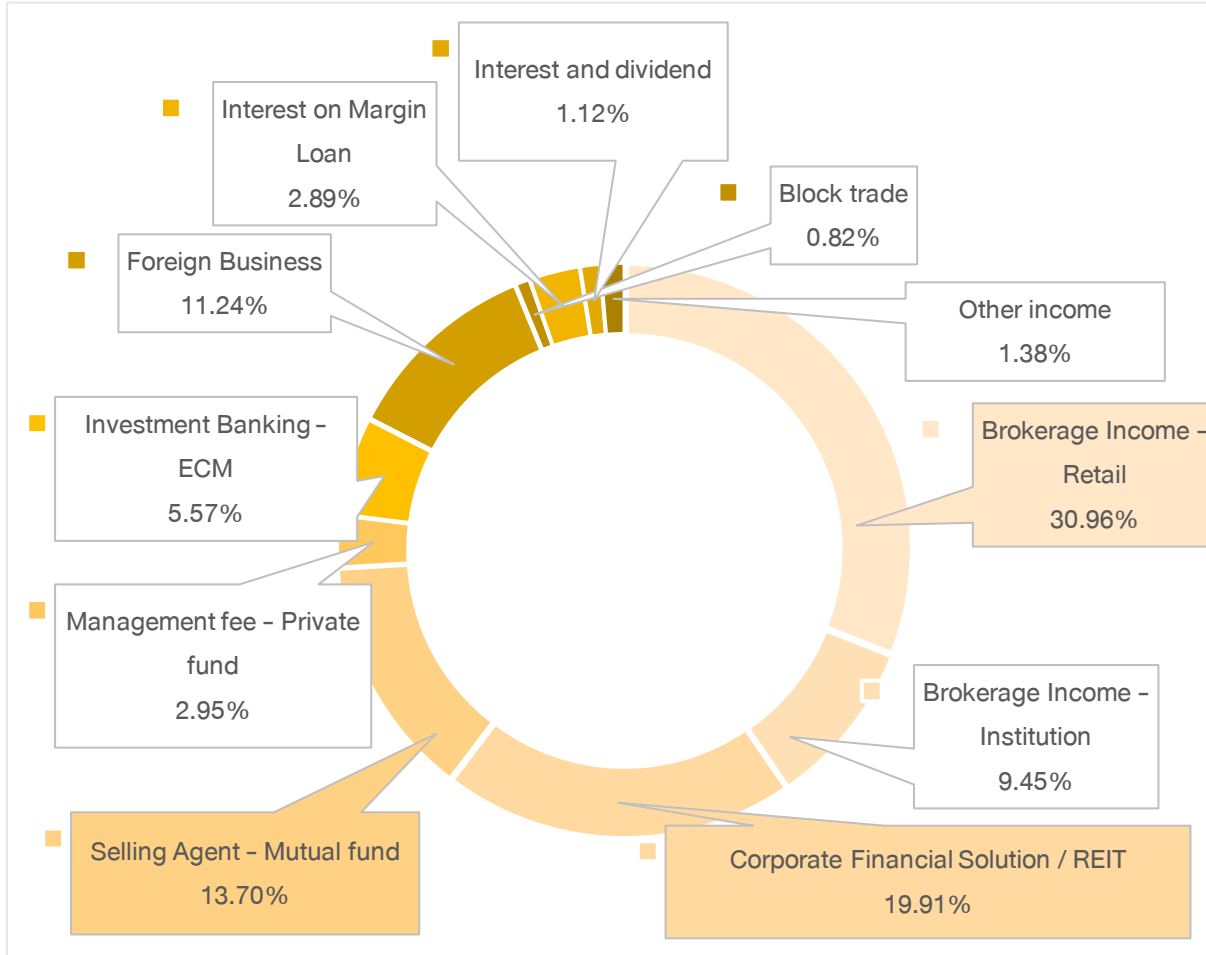
■ 2021 ■ 2022

KTBST SEC Performance

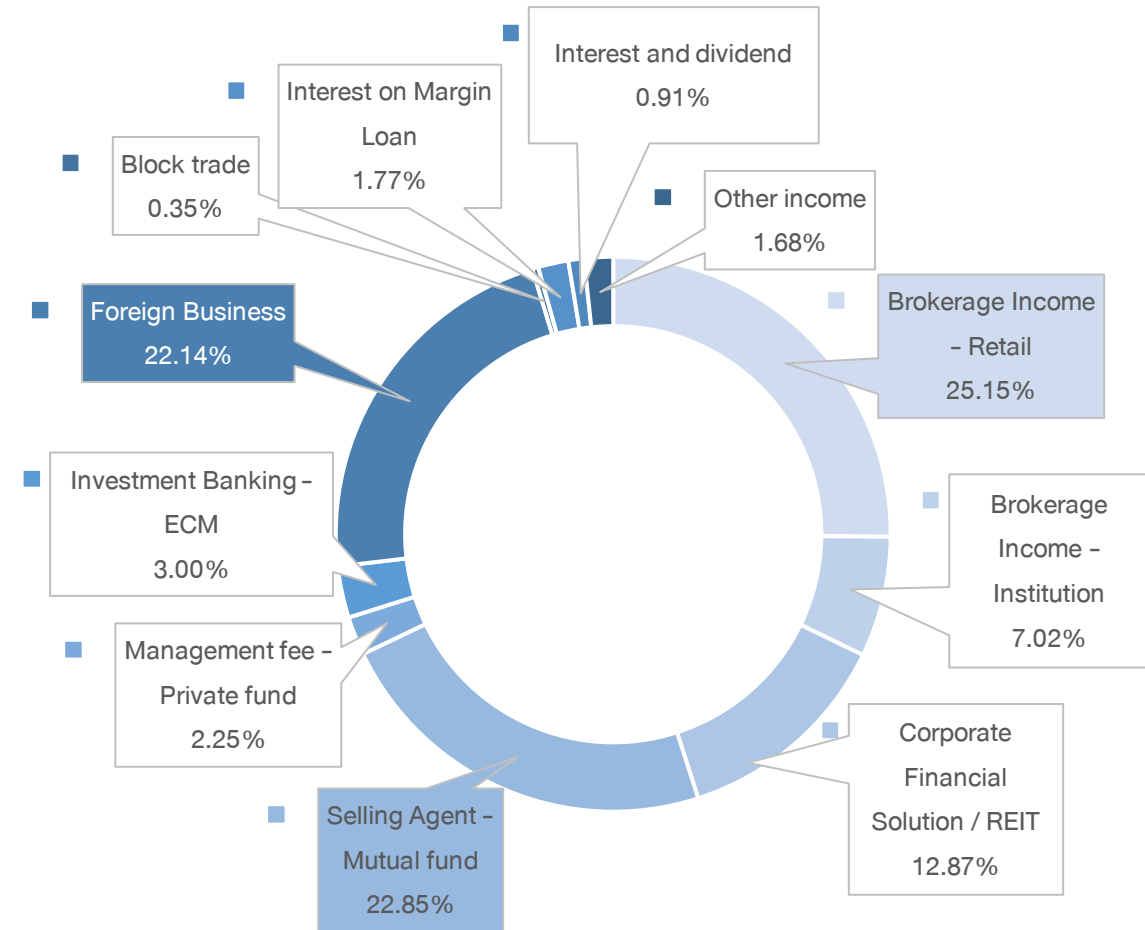
	THB Million			THB Million		
	Q2/2022	Q2/2021	% Growth 21 Vs 22	HY2022	HY2021	% Growth 21 Vs 22
Brokerage Income - Retail	124.86	155.16	-20%	301.54	296.79	2%
Brokerage Income - Institution	40.10	38.43	4%	92.05	82.88	11%
Corporate Financial Solution / REIT	98.07	83.93	17%	193.9	151.92	28%
Selling Agent - Mutual fund	56.58	106.13	-47%	133.45	269.64	-51%
Management fee - Private fund	13.96	13.76	1%	28.73	26.57	8%
Investment Banking - ECM	31.30	12.97	141%	54.26	35.39	53%
Foreign Business	54.40	97.83	-44%	109.49	261.28	-58%
Block trade	3.17	2.86	11%	7.99	4.17	92%
Interest on Margin Loan	14.87	11.41	30%	28.10	20.88	35%
Interest and dividend	5.88	3.45	70%	10.91	10.76	1%
Other income	6.53	11.53	-43%	13.39	19.82	-32%
Total Revenues	449.72	537.46	-16%	973.81	1,180.10	-17%

KTBST SEC Type of Revenues Proportion

HY2022



HY2021



Equity Market Ranking and Market Share

Equity	HY2022	HY2021
Total Value (Million baht)	257,810.01	273,917.03
Market Share (%)	1.35	1.3
Member Rank	24	23
Total Brokers	38	38

Source : SET Smart as of June, 2022

TFEX Ranking and Market Share

TFEX	HY2022	HY2021
Total Volume (contract)	6,502,260	3,752,327
Market Share (%)	4.78	2.83
Member Rank	7	12
Total Brokers	40	40

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

	HY2022	HY2021	% Growth 21 Vs 22
KTBST SEC - Selling Agent - AUA (MB)	25,053.83	26,602.44	-6%
KTBST SEC - Private Fund - AUM (MB)	8,239.00	6,875.56	20%

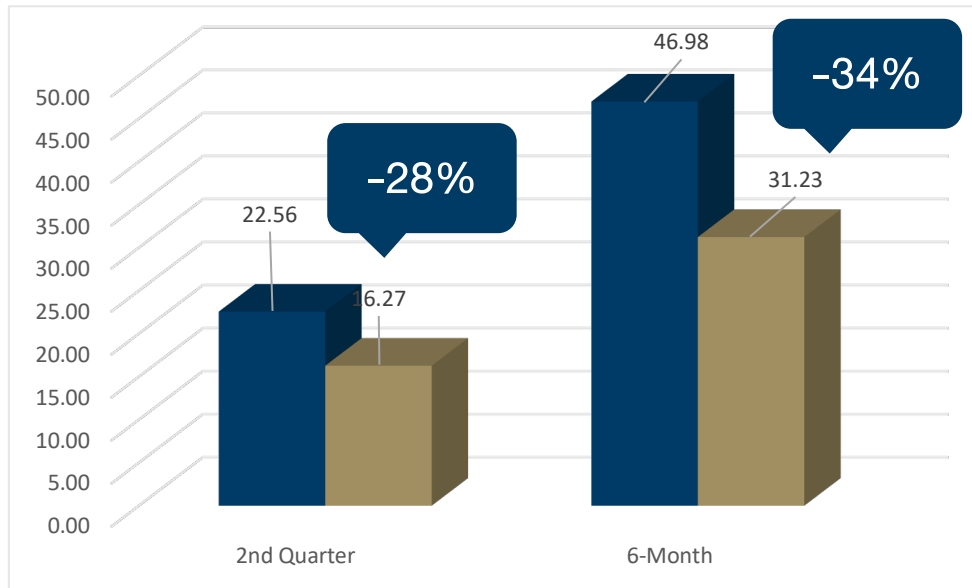
As of June, 2022

KTBST SEC Key Financial Ratio

	HY2021	HY2022		HY2021	HY2022		HY2021	HY2022
ROE	29.51%	16.96%	ROCE	40.36%	25.87%	ROA	5.64%	6.49%
Net Profit margin	9.09%	6.21%	Cost to Income Ratio	88.55%	92.09%	Interest Bearing Debt to equity	0.89	1.21

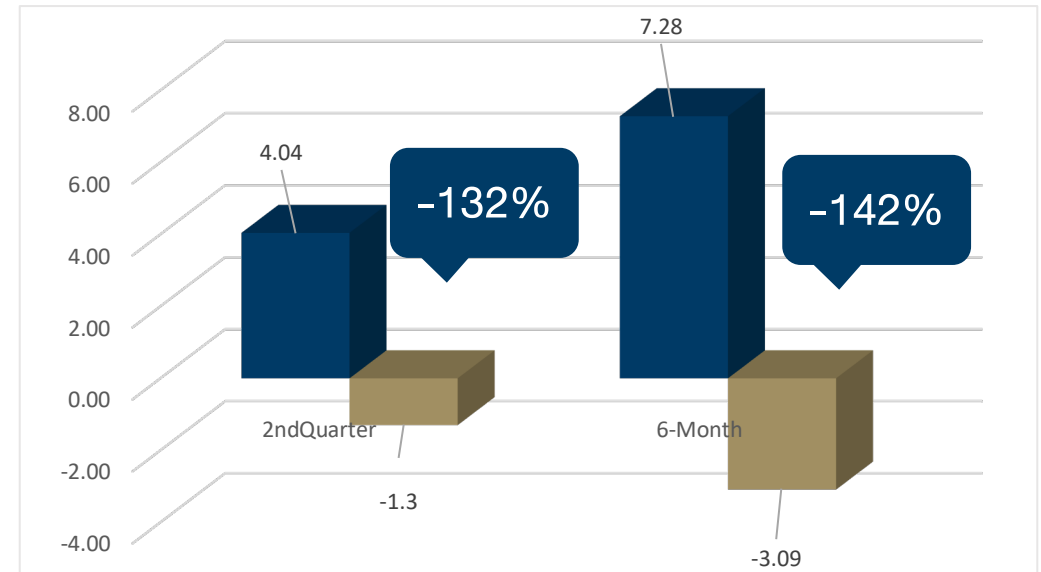
Revenues Growth

THB Million



Net Profit Growth

THB Million



■ 2021 ■ 2022

WE ASSET Performance



	THB Million			THB Million		
	Q2/2022	Q2/2021	% Growth 21 Vs 22	HY2022	HY2021	% Growth 21 VS 22
Management fee income - Mutual Fund	9.38	13.52	-31%	19.34	23.54	-18%
Management fee income - Private fund	1.79	0.00	0%	1.82	0.00	0%
Registrar fee income - Mutual Fund	3.55	4.60	-23%	7.51	8.56	-12%
Front-end fee	1.53	4.42	-65%	2.44	14.84	-84%
Gain (Loss) on securities	0.02	0.02	0%	0.12	0.04	200%
Total Revenues	16.27	22.56	-28%	31.23	46.98	-34%
Operating cost	-17.89	-17.51	2%	-35.09	-37.88	-7%
Profits before tax	-1.62	5.05	-132%	-3.86	9.96	-139%
Net Profit	-1.30	4.04	-132%	-3.09	7.28	-142%

WEASSET Asset Under Management and Number of Funds

	Q2/2022	Q2/2021
AUM	6,354.66	8,043.70
Number of Funds	32	26

Subsidiaries

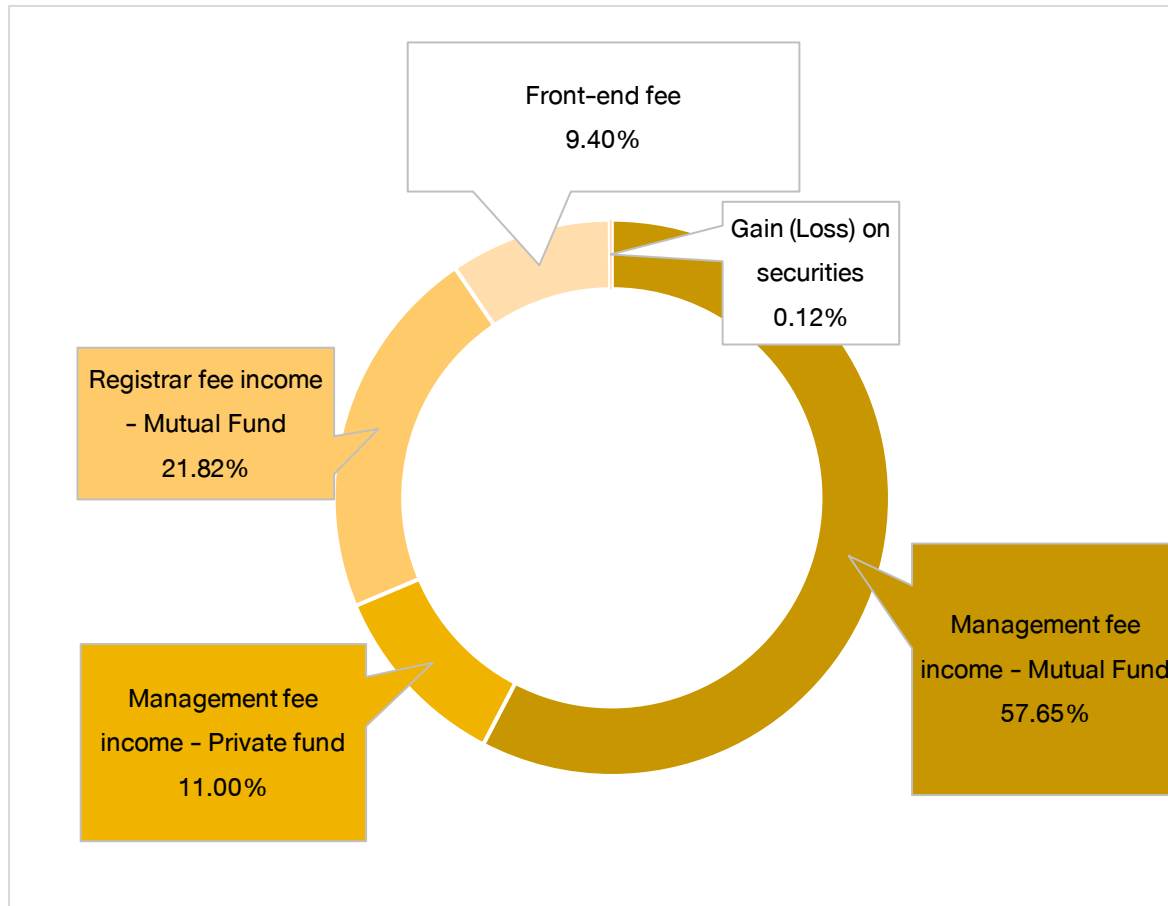


Investment Portfolio

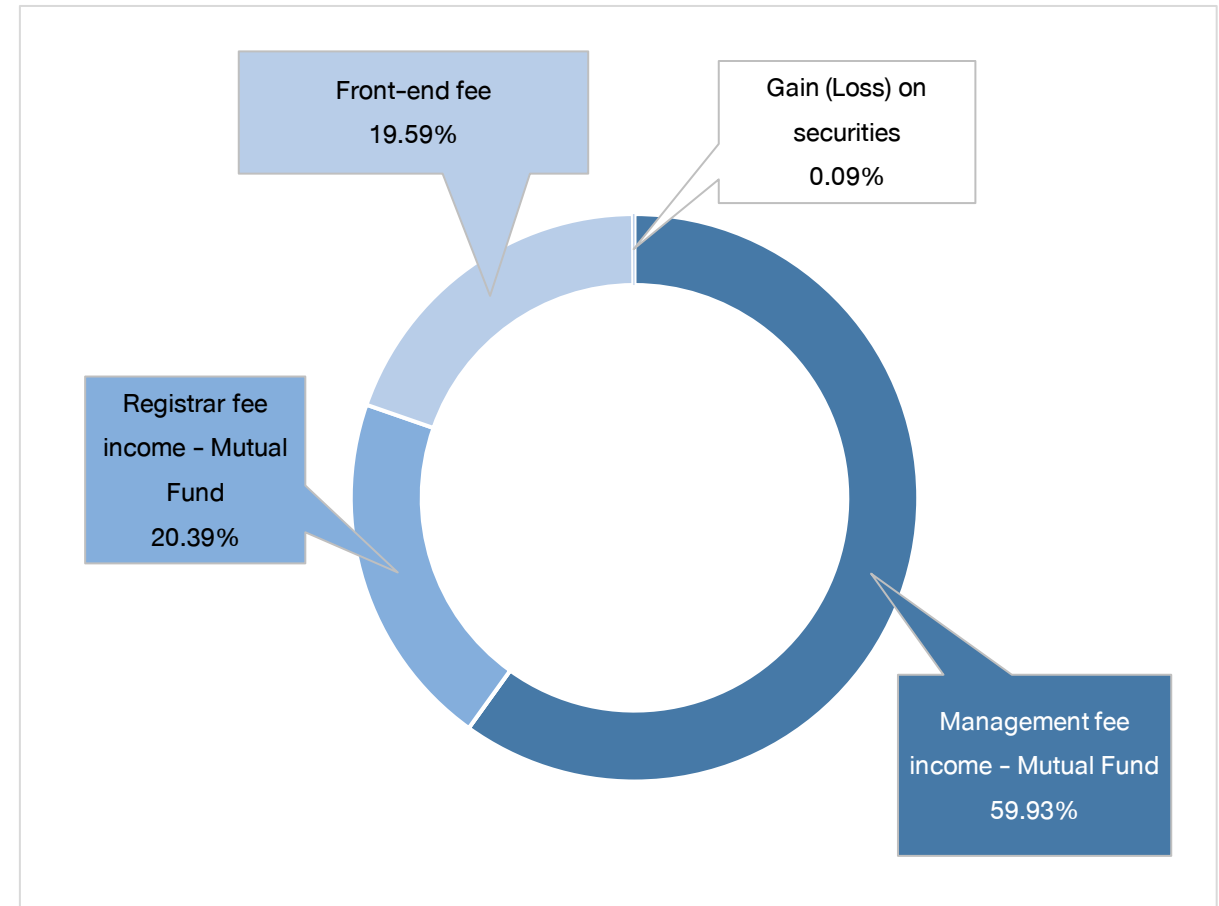


WE ASSET Type of Revenues Proportion

HY2022

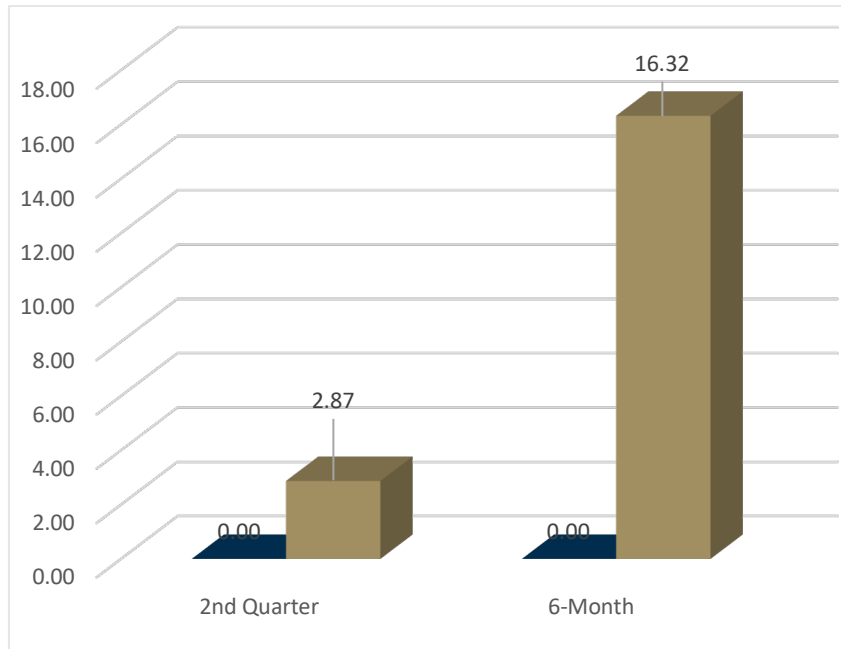


HY2021



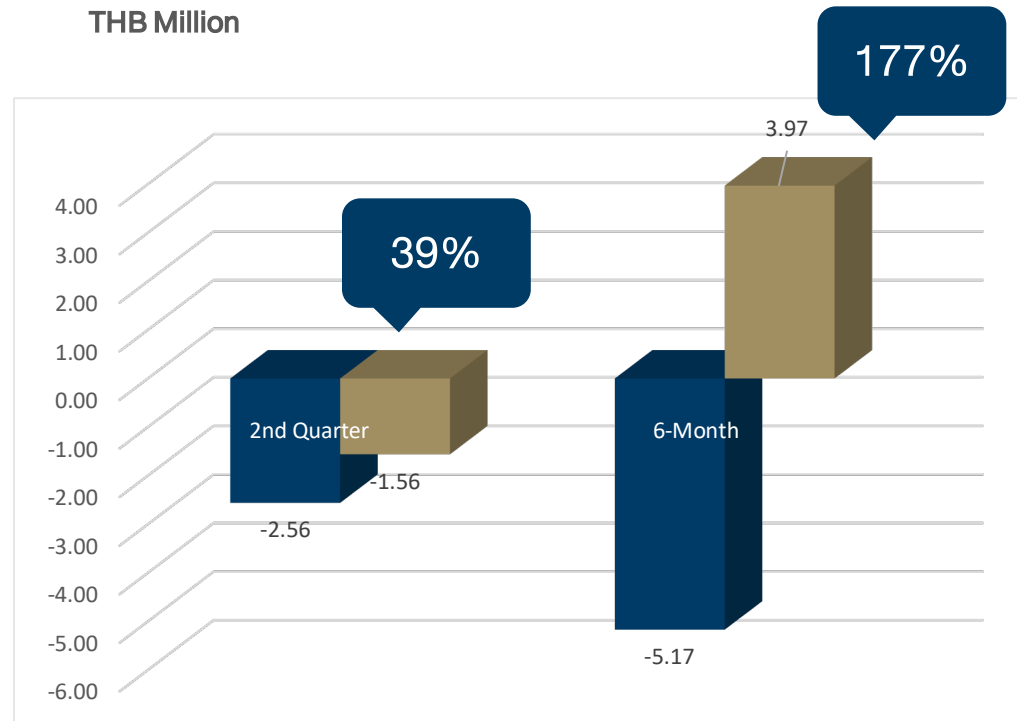
Revenues Growth

THB Million



Net Profit Growth

THB Million



■ 2021 ■ 2022

KTBST LEND Performance

	THB Million			THB Million		
	Q2/2022	Q2/2021	% Growth 21 VS 22	HY2022	HY2021	% Growth 21 Vs 22
Interest Income - Collateral Loan	6.56	3.21	104%	11.48	5.89	95%
Interest Income - Welfare Loan	0.22	0.07	214%	0.36	0.08	350%
Other income	0.00	0.00	0%	0.01	0.00	0%
Revenues	6.78	3.28	107%	11.85	5.97	98%
Operating cost	-5.33	-2.32	130%	-7.88	-4.23	-86%
Profits before tax	1.45	0.96	51%	3.97	1.74	128%
Net profits	1.16	0.77	51%	3.17	1.39	128%

KTBST LEND Loan size

	Q2/2022	Q2/2021	% Growth
KTBST LEND - Collateral Loan	293.00	140.00	109%
KTBST LEND - Welfare Loan	6.61	4.69	41%

WE DIGITAL TECH Performance



	Q2/2022	Q2/2021	% Growth 21 Vs 22	HY2022	HY2021	% Growth 21 Vs 22
Fees and service income	3.55	1.51	135%	7.55	2.22	240%
Revenues	3.55	1.51	135%	7.55	2.22	240%
Operating cost	-2.69	-1.81	49%	-6.47	-3.10	109%
Profits before tax	0.86	-0.30	387%	1.08	-0.88	223%
Net profits	0.86	-0.30	387%	1.08	-0.88	223%

WE DIGITAL INSURANCE Performance



	Q2/2022	Q2/2021	% Growth 21 Vs 22	HY2022	HY2021	% Growth 21 Vs 22
Commission fee income	0.33	0.23	43%	0.97	0.92	5%
Other income	0.01	0.00	N/A	0.03	0.00	N/A
Revenues	0.34	0.23	48%	1.00	0.92	9%
Operating cost	-1.48	-1.68	12%	-2.77	-2.96	6%
Profits before tax	-1.14	-1.45	21%	-1.77	-2.04	13%
Net profits	-1.14	-1.45	21%	-1.77	-2.04	13%

Subsidiaries



Investment Portfolio



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