



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

ASIA PLUS GROUP HOLDINGS PUBLIC COMPANY LIMITED

Fiscal Year End 31 December 2021



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Group Structure and Operations

Group Structure and Operations

Business Overview and Policies (1.1)

Company Information (1.1.5)

Company Name : ASIA PLUS GROUP HOLDINGS PUBLIC COMPANY LIMITED

Symbol : ASP

Address : SATHORN CITY TOWER, FLOOR 3,9 and 11, 175 SOUTH SATHORN ROAD,
SATHON

Province : Bangkok

Postcode : 10120

Business : ASP is a holding company which invests in high growth potential
businesses. Our current core businesses are securities
brokerage, investment, investment banking, asset management
and private equity.

Registration Number : 0107537001722

Telephone : 0-2680-1111

Fax (if applicable) : 0-2285-1905

Website : www.asiaplusgroup.co.th

Email : public_relations@asiaplus.co.th

Total Shares Sold (shares)

Common Stock : 2,105,656,044

Preferred Stock : 0

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping

	2019	2020	2021
Total (Thousand baht)	1,914,670.08	2,126,125.98	3,435,781.27
Brokerage fees (Thousand baht)	632,232.46	931,176.65	1,299,164.01
Fees and service income (Thousand baht)	749,437.20	735,991.26	1,436,629.79
Gain (Loss) and return on financial instruments (Thousand baht)	331,427.67	245,436.38	403,006.81
Interest income (Thousand baht)	196,083.72	194,877.19	250,725.77
Other income (Thousand baht)	5,489.04	18,644.50	46,254.90

	2019	2020	2021
Total (%)	100.00	100.00	100.00
Brokerage fees (%)	33.02	43.80	37.81
Fees and service income (%)	39.14	34.62	41.81
Gain (Loss) and return on financial instruments (%)	17.31	11.54	11.73
Interest income (%)	10.24	9.17	7.30
Other income (%)	0.29	0.88	1.35

By Geographical Area or Market

	2019	2020	2021
Total (Thousand baht)	1,914,670.08	2,126,125.98	3,435,781.27
Domestic (Thousand baht)	1,914,670.08	2,126,125.98	3,427,992.87
Singapore (Thousand baht)	0.00	0.00	7,788.40

	2019	2020	2021
Total (%)	100.00	100.00	100.00
Domestic (%)	100.00	100.00	99.77
Singapore (%)	0.00	0.00	0.23

Information on Products and Services (1.2.2)

Product/Service Information and Business Innovation Development (1.2.2.1)

Research and Development (R&D) Policy : No

(Unit : Thousand baht)	2019	2020	2021
R&D expenses in the past 3 years	0.00	0.00	0.00

Risk Management

Risk Management

Risk Factors (2.2)

Risk that might affect the company's business, including environmental, social and corporate governance issues (2.2.1)

Strategic Risk

Changes that may affect the company's business operations in the next 3-5 years (Emerging risks)	: Yes
Changes in the industry in which the company operates	: Yes
Changes in behavior or needs of customers / consumers	: Yes
Changes in government policy and the enforcement of new laws or regulations	: Yes
Changes in policies or international agreements related to business operations	: No
Technological advancement	: Yes
Changes in business operations of partners in the supply chain	: No
Reliance on major shareholders or affiliates of major shareholders or managements	: No
Reliance on large customers or few customers	: Yes
Reliance on large partners/distributors or few partners/distributors	: No
Damage to company image and reputation	: Yes

Operational Risk

Loss of employees in key positions	: Yes
Shortage of skilled workers	: Yes
Shortage of raw materials or productive resources	: No
Error, failure or lack of proper control regarding company's systems or work process	: Yes
Human error in business operations	: Yes

Product obsolescence	: N/A
Information security and cyber-attack	: Yes
Loss or damage from non-compliance of partners or counterparties	: Yes
Delays in the development of new projects	: Yes
Business operations that have no commercial results	: Yes
Lease agreement execution	: Yes
Safety, occupational health, and working environment	: No
Climate change and disasters	: Yes
Impact on the environment	: N/A
Impact from population structure	: Yes
Impact on human rights	: N/A
Corruption	: Yes

Compliance Risk

Change in laws and regulations	: Yes
Outdated laws and regulations	: Yes
Violations of laws and regulations	: Yes
Corporate Governance	: Yes

Financial Risk

Lack of proper and sufficient sources of funding	: Yes
Change in financial and investment policies of financial institutions that affect business operations	: Yes
Default on payment or exchange of goods	: Yes

Fluctuation in exchange rates, interest rates, or the inflation rate	: Yes
Fluctuation in return on assets or investment	: Yes
Unhedged loan and borrowing in a foreign currency	: No

Risk to Securities Holder (2.2.2)

Return from investment of securities holder	: Yes
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Risk to Securities Holder from Investing in Foreign Securities (Applicable to only foreign companies) (2.2.3)

Investment risk	: N/A
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Sustainable Development

Sustainable Development

Sustainability Management Policy and Targets (3.1)

Sustainability Management Policy and Targets

Sustainability management policy and guideline : Yes

Company website on sustainable development : -
(if applicable)

Environmental Aspect (3.3)

Policy and Guideline on Environmental Aspect (3.3.1)

Company environmental policy and guideline : Yes

Company website on sustainable : -
development – environmental aspect
(if applicable)

Results with Respect to the Environmental Aspect (3.3.2)

1. Energy management

1.1 Fuel consumption

Information on fuel consumption : No

1.2 Electricity consumption

Information on electricity consumption : No

2. Water management

2.1 Water consumption

Information on water consumption : No

3. Waste management

3.1 Waste from operations

Information on waste from operations : No

4. Greenhouse gas management

4.1 Greenhouse gas emissions

Information on greenhouse gas emissions : No

4.2 Verification of greenhouse gas emissions

Third-party verification : No

Name of verifying organization : -

Social Aspect (3.4)

Policy and Guideline on Social Aspect (3.4.1)

Human rights policy : Yes

Company website on human rights policy (if applicable) : -

Results with Respect to the Social Aspect (3.4.2)

1. Information about employees

1.1 Total number of employees

	2019	2020	2021
Number of male employees (persons)	41	42	42
Number of female employees (persons)	54	50	49
Total (persons)	95	92	91

1.2 Employee remuneration

	2019	2020	2021
Employee remuneration (baht)	98,911,456.00	107,842,882.00	122,577,167.00

1.3 Employee development and training

Information on employee development and training : Yes

	2019	2020	2021
Average training hours of employees (hour / person / year)	22.00	24.00	19.00

1.4 Health, safety and work environment

Information on Safety : Yes

	2019	2020	2021
Number of employee work injuries leading to employee absence (times)	0.00	1.00	0.00

1.5 Employee retention

Information on employee retention : No

2. Information on community and society

Activities or projects organized for the community and society : Education; Religion and culture; The disabled and the disadvantaged

Corporate Governance Policy

Corporate Governance Policy

Overview of the Corporate Governance Policy and Guideline (6.1)

Corporate Governance Policy

Company website on corporate : -
governance policy

Policy and Guideline Related to the Board of Directors (6.1.1)

1. Policy and guideline related to the board of directors

Company policy and guideline : Nomination of Directors, Compensation, Independence of the Board of Directors, Director Development, Board Performance Evaluation, Corporate Governance of Subsidiaries and Associated Companies

Code of Conduct (6.2)

Establishing a Code of Conduct

1. Establishing a Code of Conduct

Code of Conduct : Yes

2. Policy and Guideline related to the Code of Conduct

Company policy and guideline : Preventing of Conflicts of Interest, Preventing the Misuse of Inside Information, Anti-corruption, Whistleblowing

Corporate Governance Structure
and Significant Information Regarding
the Board of Directors, Subcommittees,
Management,
Employee and Other Information

Corporate Governance Structure and Significant Information Regarding the Board of Directors, Subcommittees, Management, Employee and Other Information

Board of Directors (7.2)

Composition of the board of directors (7.2.1)

	Number of persons	Percentage (%)
Total number of directors	9	100.00
Number of male directors	8	88.89
Number of female directors	1	11.11
Number of executive directors	4	44.44
Number of non-executive directors	5	55.56
Number of independent directors	4	44.44

Information on the board of directors and persons with authority to control the company (7.2.2)

1. List of directors

General information	Position	Date position was assumed	Experience and expertise
1. Mr. CHALI SOPHONPANICH Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Executive) Director type: Original director	25 Apr 1988	Finance, Finance & Securities, Property Development, Leadership, Engineering

2. Mr. KONGKIAT OPASWONGKARN Gender: Male Age: 66 years old Highest level of education: Doctoral degree Major: Operations Research Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	27 May 2004	Strategic Management, Corporate Management, Data Analysis, Finance, Leadership, Engineering, Finance & Securities
3. Mr. VIRACH APHIMETEETAMRONG Gender: Male Age: 79 years old Highest level of education: Doctoral degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	27 May 2004	Audit, Finance, Internal Control, Accounting, Finance & Securities, Governance/ Compliance, Corporate Social Responsibility, Risk Management
4. Mr. MICHAEL DAVID ROBERTS Gender: Male Age: 75 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: No Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	16 Jan 1998	Finance & Securities, Risk Management
5. Mr. SOPON PUNYARATABANDHU Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	20 May 1999	Risk Management, Audit, Finance, Governance/ Compliance, Finance & Securities, Accounting, Corporate Social Responsibility, Internal Control
6. Mr. CHANITR CHARNCHAINARONG Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	23 Sep 2020	Finance, Engineering, Finance & Securities, Risk Management, Governance/ Compliance, Audit, Corporate Social Responsibility, Internal Control
7. Mrs. NINTIRA SOPHONPANICH Gender: Female Age: 57 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	18 Apr 1994	Corporate Social Responsibility, Finance & Securities, Governance/ Compliance, Economics

8. Mr. PATCHARA SURAJARAS	Director	1 Mar 2001	Risk Management, Finance & Securities, Information & Communication Technology, Economics, Finance
Gender: Male	(Executive)		
Age: 64 years old			
Highest level of education:	Director type:		
Doctoral degree	Original director		
Major: Economics			
Thai nationality: Yes			
Residing in Thailand: Yes			
9. Mr. PITHAYAIN ASSAVANIG	Director	19 Apr 2017	Budgeting, Finance, Accounting, Finance & Securities
Gender: Male	(Executive)		
Age: 53 years old			
Highest level of education:	Director type:		
Master's degree	Original director		
Major: Business Administration			
Thai nationality: Yes			
Residing in Thailand: Yes			

2. List of directors who resigned/vacated their position during the year

General information	Position	Tenure	Replacement Director
No information			

3. Other Information pertaining to committees

The Chairman is an independent director : No

The Chairman and the manager are the same person : No

The Chairman and the manager are members of the same family : No

The company appoints at least one independent director to determine the agenda of the Board of Directors' meetings : Yes

Sub-committees (7.3)

Information about sub-committees (7.3.2)

1. Audit Committee

1.1 List of audit committee members

General information	Position	Date position was assumed	Experience and expertise
1. Mr. VIRACH APHIMETEETAMRONG [1] Gender: Male Age: 79 years old Highest level of education: Doctoral degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director)	29 Jun 2004	Audit, Finance, Internal Control, Accounting, Finance & Securities, Governance/ Compliance, Corporate Social Responsibility, Risk Management
2. Mr. SOPON PUNYARATABANDHU [1] Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director)	20 May 1999	Risk Management, Audit, Finance, Governance/ Compliance, Finance & Securities, Accounting, Corporate Social Responsibility, Internal Control
3. Mr. CHANITR CHARNCHAINARONG Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director)	23 Sep 2020	Finance, Engineering, Finance & Securities, Risk Management, Governance/ Compliance, Audit, Corporate Social Responsibility, Internal Control

[1] A director with the accounting expertise needed to review financial statements

1.2 List of directors who resigned/vacated their position during the year

General information	Position	Tenure	Replacement Director
No information			

2. Other sub-committees

2.1 Sub-committees information

Name of sub-committees	List of directors	Position
Remuneration Committee	Mr. MICHAEL DAVID ROBERTS	Member
	Mr. SOPON PUNYARATABANDHU	Member
Nomination Committee	Mr. VIRACH APHIMETEETAMRONG	Chairman
	Mr. CHALI SOPHONPANICH	Member
	Mr. KONGKIAT OPASWONGKARN	Member
	Mr. SOPON PUNYARATABANDHU	Member
	Mr. CHANITR CHARNCHAINARONG	Member
Risk Management Committee	Mr. SOPON PUNYARATABANDHU	Chairman
	Mr. MICHAEL DAVID ROBERTS	Member
	Mr. VIRACH APHIMETEETAMRONG	Member
	Mr. CHANITR CHARNCHAINARONG	Member
	Mr. PATCHARA SURAJARAS	Member
Executive Committee	Mr. KONGKIAT OPASWONGKARN	Chairman
	Mr. CHALI SOPHONPANICH	Member
	Mr. PATCHARA SURAJARAS	Member
	Mr. PITHAYAIN ASSAVANIG	Member
Corporate Governance and Social Responsibilities Committee	Mr. VIRACH APHIMETEETAMRONG	Chairman
	Mr. SOPON PUNYARATABANDHU	Member
	Mr. CHANITR CHARNCHAINARONG	Member
	Mrs. NINTIRA SOPHONPANICH	Member

2.2 Roles of Sub-committees

Sub-committees responsible for risk management : Risk Management Committee

Sub-committees responsible for nomination : Nomination Committee

Sub-committees responsible for remuneration : Remuneration Committee

Sub-committees responsible for corporate governance : Corporate Governance and Social Responsibilities Committee

Sub-committees responsible for corporate sustainability development : Corporate Governance and Social Responsibilities Committee

Executives (7.4)

List and positions of the executive (7.4.1)

1. The four highest-ranking executives

General information	Position	Date position was assumed	Experience and expertise
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[1] Highest responsibility in accounting and finance

[2] Directly responsible for financial account supervision

Executive director and executive remuneration (7.4.2 – 7.4.3)

1. Remuneration policy for executive directors and executives

Remuneration policy for executive directors and executives : Yes

2. Remuneration

	2019	2020	2021
Total executive director and executive remuneration (baht)	114,985,609.00	106,553,157.00	117,479,542.00

3. Other forms of remuneration

Employee Stock Ownership Plan (ESOP) : No

Employee Joint Investment Program (EJIP) : No

Employees (7.5)

Information about company employees

1. Employees

Number of male employees (persons) : 42

Number of female employees (persons) : 49

Total (persons) : 91

2. Employee Remuneration

Total employee remuneration : 122,577,167.00

3. Provident fund

Information on employee provident fund : Yes

Total number of employees (persons) : 91

Number of employees contributing to the PVD (persons) : 85

Percentage of employees who are members (%) : 93.41

Other Significant Information (7.6)

Other significant information

1. Assigned persons

1.1 Person assigned to take direct responsibility for accounting oversight

Person assigned to take direct
responsibility for accounting oversight : Yes

General information	Email	Telephone
1. Mr. Pithayain Assavanig	pithayain@asiaplus.co.th	026801107

1.2 Company secretary

Company secretary : Yes

General information	Email	Telephone
1. Mr. Sutthirak Hotakasapkul	sutthirak@asiaplus.co.th	026801705

1.3 Head of internal audit

Head of internal audit : Yes

General information	Email	Telephone
1. Mr. Chirasak Ongpaibool	chirasak@asiaplus.co.th	026801124

1.4 Head of compliance unit

Head of compliance unit : Yes

General information	Email	Telephone
1. Mr. Chirasak Ongpaibool	chirasak@asiaplus.co.th	026801124

1.5 Head of investor relations

Head of investor relations : No

General information	Email	Telephone
No information		

2. Company's auditor

Company	Names and general information of auditors	Audit fee (baht)	Other non-audit fees (baht)
1. EY OFFICE LIMITED	1. Ms. Kirdsiri Kanjanaprakasit Email: EY.Thailand@th.ey.com Telephone: 022649090 2. Mr. Chayapol Suppasertanon Email: EY.Thailand@th.ey.com Telephone: 022649090 3. Ms. Rosaporn Decharkom Email: EY.Thailand@th.ey.com Telephone: 022649090 4. Ms. Orawan Techawatanasirikul Email: EY.Thailand@th.ey.com Telephone: 022649090	1,280,000.00	-

Performance Report on Corporate Governance

Performance Report on Corporate Governance

Summary of Director Performance (8.1)

Selection, development, and evaluation of duty performance of the Board of Directors (8.1.1)

1. List of new directors appointed in the past year

1.1 Re-elected as director

General information	Position	Date position was assumed	Experience and expertise
No information			

1.2 Newly appointed director to replace ex-director

General information	Position	Date position was assumed	Experience and expertise
No information			

1.3 Additional and newly-appointed directors

General information	Position	Date position was assumed	Experience and expertise
No information			

2. Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. CHALI SOPHONPANICH	Chairman of the board	-
Mr. KONGKIAT OPASWONGKARN	Director	-
Mr. VIRACH APHIMETEETAMRONG	Director	-
Mr. MICHAEL DAVID ROBERTS	Director	-
Mr. SOPON PUNYARATABANDHU	Director	-
Mr. CHANITR CHARNCHAINARONG	Director	-
Mrs. NINTIRA SOPHONPANICH	Director	-
Mr. PATCHARA SURAJARAS	Director	-
Mr. PITHAYAIN ASSAVANIG	Director	/

3. Directors' performance assessment

Method used to evaluate directors' performance : Whole-board-of-directors assessment, Individual-director assessment (self-assessment)

Meeting attendance and remuneration to each Board member (8.1.2)

1. Meetings involving company directors

Number of board meetings : 12

Date of AGM Meeting : 28 Apr 2021

Number of EGM meetings : No

2. Attendance of each director

2.1 Meeting information of current directors

List of directors	Position	Board meetings	AGM meetings	EGM meetings
1. Mr. CHALI SOPHONPANICH	Chairman of the board	12/12	Attended the meeting	Did not hold the meeting
2. Mr. KONGKIAT OPASWONGKARN	Director	10/12	Attended the meeting	Did not hold the meeting
3. Mr. VIRACH APHIMETEETAMRONG	Director	12/12	Attended the meeting	Did not hold the meeting
4. Mr. MICHAEL DAVID ROBERTS	Director	12/12	Attended the meeting	Did not hold the meeting
5. Mr. SOPON PUNYARATABANDHU	Director	12/12	Attended the meeting	Did not hold the meeting
6. Mr. CHANITR CHARNCHAINARONG	Director	12/12	Attended the meeting	Did not hold the meeting
7. Mrs. NINTIRA SOPHONPANICH	Director	12/12	Attended the meeting	Did not hold the meeting
8. Mr. PATCHARA SURAJARAS	Director	12/12	Attended the meeting	Did not hold the meeting
9. Mr. PITHAYAIN ASSAVANIG	Director	12/12	Attended the meeting	Did not hold the meeting

2.2 Meeting information of directors who resigned/vacated their position during the year

List of directors	Position	Board meetings	AGM meetings	EGM meetings
No information				

3. Remuneration for company directors

3.1 Remuneration information for current directors

List of directors	Meeting allowance (baht)	Salary (baht)	Bonus (baht)	Other (baht)	Total (baht)
1. Mr. CHALI SOPHONPANICH	600,000.00	-	-	-	600,000.00
2. Mr. KONGKIAT OPASWONGKARN	360,000.00	-	-	-	360,000.00
3. Mr. VIRACH APHIMETEETAMRONG	960,000.00	-	340,000.00	-	1,300,000.00
4. Mr. MICHAEL DAVID ROBERTS	600,000.00	-	300,000.00	-	900,000.00
5. Mr. SOPON PUNYARATABANDHU	900,000.00	-	360,000.00	-	1,260,000.00
6. Mr. CHANITR CHARNCHAINARONG	840,000.00	-	100,000.00	-	940,000.00
7. Mrs. NINTIRA SOPHONPANICH	360,000.00	-	-	-	360,000.00
8. Mr. PATCHARA SURAJARAS	360,000.00	-	-	-	360,000.00
9. Mr. PITHAYAIN ASSAVANIG	360,000.00	-	-	-	360,000.00

3.2 Remuneration information for directors who resigned/vacated their positions during the year

List of directors	Meeting allowance (baht)	Salary (baht)	Bonus (baht)	Other (baht)	Total (baht)
No information					

4. Non-monetary remuneration for the board of directors

4.1 Remuneration information for current directors

List of directors	D&O (Directors and Officers' Liability Insurance)	ESOP (Employee Stock Ownership Plan)	EJIP (Employee Joint Investment Program)
1. Mr. CHALI SOPHONPANICH	/	-	-
2. Mr. KONGKIAT OPASWONGKARN	/	-	-
3. Mr. VIRACH APHIMETEETAMRONG	/	-	-
4. Mr. MICHAEL DAVID ROBERTS	/	-	-
5. Mr. SOPON PUNYARATABANDHU	/	-	-
6. Mr. CHANITR CHARNCHAINARONG	/	-	-
7. Mrs. NINTIRA SOPHONPANICH	/	-	-
8. Mr. PATCHARA SURAJARAS	/	-	-
9. Mr. PITHAYAIN ASSAVANIG	/	-	-

4.2 Remuneration information for directors who resigned/vacated their positions during the year

List of directors	D&O (Directors and Officers' Liability Insurance)	ESOP (Employee Stock Ownership Plan)	EJIP (Employee Joint Investment Program)
No information			

Report on the Audit Committee's Performance for the Past Year (8.2)

Report on the audit committee's performance for the past year

1. Audit committee meetings

Number of Audit committee meetings (times) : 8

2. Audit committee meeting attendance

2.1 Meeting information of current audit committee members

List of directors	Position	Audit Committee meetings
1. Mr. VIRACH APHIMETEETAMRONG	Chairman of the audit committee	8/8
2. Mr. SOPON PUNYARATABANDHU	Audit committee	8/8
3. Mr. CHANITR CHARNCHAINARONG	Audit committee	8/8

2.2 Meeting information of audit committee members who resigned/vacated their position during the year

List of directors	Position	Audit Committee meetings
No information		

Statement of Financial Position

Statement of Financial Position

Assets

(Unit : Thousand baht)	2019	2020	2021
Current Assets			
Cash And Cash Equivalents	503,732.40	1,101,047.05	1,085,876.23
Short-Term Investments - Net	2,703,358.77	2,713,608.53	3,032,630.85
Current Portion Of Trade And Loan Receivables - Net	2,092,230.40	4,294,062.12	8,878,327.24
Current Portion Of Lease Receivables - Net	0.00	0.00	0.00
Other Current Assets	195,826.63	256,956.29	725,270.70
Total Current Assets	5,495,148.19	8,365,673.98	13,722,105.02
Non-Current Assets			
Non-Current Portion Of Trade And Loan Receivables - Net	0.00	0.00	0.00
Non-Current Portion Of Lease Receivables - Net	0.00	0.00	0.00
Long-Term Investments - Net	474,072.23	367,048.52	430,740.82
Property, Plant And Equipment - Net	137,822.92	129,830.10	125,750.46
Other Non-Current Assets	223,390.85	517,300.22	482,738.37
Total Non-Current Assets	835,285.99	1,014,178.84	1,039,229.65
Total Assets	6,330,434.18	9,379,852.82	14,761,334.67

Liabilities

(Unit : Thousand baht)	2019	2020	2021
Current Liabilities			
Bank Overdrafts And Short-Term Borrowings From Financial Institutions	415,000.00	1,795,000.00	3,780,000.00
Current Portion Of Long-Term Debts	0.00	48,049.99	50,591.18
Other Current Financial Liabilities	0.00	0.00	0.00
Other Current Liabilities	1,103,465.97	2,351,061.80	5,505,723.65
Total Current Liabilities	1,518,465.97	4,194,111.79	9,336,314.83
Non-Current Liabilities			
Non-Current Portion Of Long-Term Debts	0.00	198,407.54	174,242.20
Other Non-Current Liabilities	166,783.95	196,145.23	264,472.61
Total Non-Current Liabilities	166,783.95	394,552.77	438,714.80
Total Liabilities	1,685,249.92	4,588,664.56	9,775,029.63

Equity

(Unit : Thousand baht)	2019	2020	2021
Issued And Paid-Up Share Capital	2,105,656.04	2,105,656.04	2,105,656.04
Premium (Discount) On Share Capital	1,139,183.68	1,139,183.68	1,139,183.68
Retained Earnings (Deficits)	1,374,910.67	1,538,557.75	1,774,124.39
Other Components Of Equity	25,433.87	7,790.79	(32,659.07)
Equity Attributable To Owners Of The Parent	4,645,184.26	4,791,188.26	4,986,305.04
Total Equity	4,645,184.26	4,791,188.26	4,986,305.04

Statement of Comprehensive Income

Statement of Comprehensive Income

Statement of Comprehensive Income

(Unit : Thousand baht)	2019	2020	2021
Revenue			
Revenue From Operations	1,914,670.08	2,126,125.98	3,435,781.27
Total Revenue	1,914,670.08	2,126,125.98	3,435,781.27
Cost And Expenses			
Costs	0.00	0.00	0.00
Selling And Administrative Expenses	0.00	0.00	0.00
Fees And Service Expenses	1,411,360.31	1,551,732.91	2,131,044.00
(Reversal Of) Expected Credit Losses	0.00	0.00	0.00
Net Losses From Disposal Of Properties Foreclosed	0.00	0.00	0.00
Total Cost And Expenses	1,411,360.31	1,551,732.91	2,131,044.00
Share Of Profit (Loss) From Investments Accounted For Using The Equity Method	156.84	(312.36)	(312.57)
Profit (Loss) Before Finance Costs And Income Tax Expense	503,466.61	574,080.71	1,304,424.70
Finance Costs	56,900.53	55,441.17	79,234.04
Income Tax Expense	87,143.62	102,862.34	246,834.25
Net Profit (Loss) For The Period	359,422.46	415,777.20	978,356.41
Net Profit (Loss) Attributable To : Owners Of The Parent	359,422.46	415,777.20	978,356.41
Basic Earnings (Loss) Per Share (Baht/Share)	0.17000	0.20000	0.46000
EBITDA	544,880.56	673,623.25	1,400,434.55
Operating Profit	503,309.77	574,393.07	1,304,737.27

Statement of Cash Flow

Statement of Cash Flow

Statement of Cash Flow

	2019	2020	2021
Net Cash From Operating Activities			
Depreciation And Amortisation	41,413.95	99,542.54	96,009.85
Net Cash From (Used In) Operating Activities	(427,213.76)	(548,805.80)	(4,584,054.02)
Net Cash From Investing Activities			
Net Cash From (Used In) Investing Activities	104,684.79	229,885.00	108,263.05
Net Cash From Financing Activities			
Dividend Paid	(336,904.97)	(273,735.28)	(673,809.99)
Net Cash From (Used In) Financing Activities	(321,721.50)	916,235.45	4,460,620.15

Financial Ratios

Financial Ratios

Liquidity

	2019	2020	2021
Current ratio (times)	3.62	1.99	1.47
Quick ratio (times)	-	-	-
Cash flow liquidity ratio (times)	-	-	-
Liquid asset ratio (%)	-	-	-

Profitability

	2019	2020	2021
Gross profit margin (%)	90.39	88.52	87.73
Operating margin (%)	-	-	-
EBITDA margin (%)	-	-	-
Net profit margin (%)	18.77	19.56	28.48
Interest receive rate (%)	-	-	-
Cost of funds (%)	-	-	-
Interest income to average performing assets (%)	-	-	-
Net interest margin (%)	-	-	-
Return on investment (ROI) (%)	14.01	9.52	12.94
Return on equity (ROE) (Average) (%)	7.75	8.81	20.01
Cash from operation to operating profit (%)	-	-	-

Financial Policy

	2019	2020	2021
Interest coverage ratio (times)	9.58	12.15	17.67
Debt service coverage ratio (times)	0.92	0.36	0.20
Total debts to total equity (times)	0.36	0.96	1.96
Interest-bearing debt to equity ratio (times)	0.13	0.39	1.37
Deposits to total liabilities ratio (%)	-	-	-
Loans to borrowing ratio (%)	-	-	-
Loans to borrowing (%)	-	-	-
Interest bearing debt to EBITDA ratio (times)	1.08	2.76	4.89
Dividend per shares (baht/share)	-	-	-
Dividend payout ratio (%)	76.16	91.16	86.09
Dividend yield (%)	-	-	-
Performing assets to total borrowings ratio (times)	8.81	3.85	1.67
Performing assets to total assets ratio (%)	78.86	74.74	77.30
Liquid assets to total borrowings ratio (times)	-	-	-
Liquid assets to total assets ratio (%)	-	-	-

Asset Quality

	2019	2020	2021
Provision expense to loans (or Credit cost) (%)	1.18	0.62	0.22
Non-performing loans to total loans (%)	-	-	-
NPL ratio (%)	-	-	-
Allowance for doubtful accounts to non-performing loans ratio (%)	-	-	-
Capital adequacy ratio (%)	-	-	-
Non-performing loan to total loans ratio (%)	-	-	-
Accrued interest to total loans ratio (%)	-	-	-

Efficiency

	2019	2020	2021
Asset turnover (Average) (times)	0.30	0.27	0.28
Return on asset (ROA) (Average) (%)	5.65	5.29	8.11
Net interest income to average total assets ratio (%)	-	-	-
Non-interest income to average total assets ratio (%)	-	-	-

Other Ratio

	2019	2020	2021
Revenue growth rate (%)	-	-	-