



TRANSFORM

BTS GROUP FINANCIAL & INVESTMENT ARM

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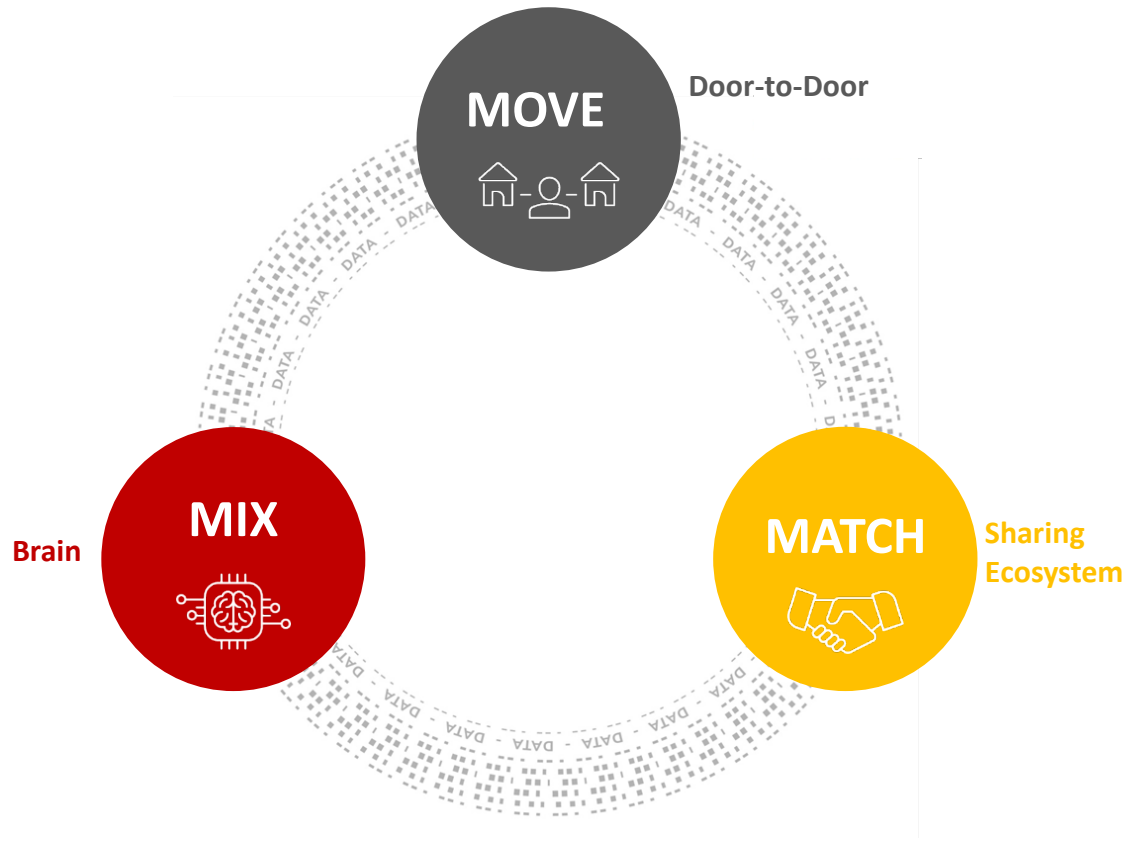
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BTS GROUP 3M STRATEGY

A MULTI-INDUSTRY CONGLOMERATE UTILISING DATA AND PARTNERSHIP

TO AMPLIFY VALUE FROM ITS PROPRIETARY TRANSPORT AND MEDIA NETWORK



BTS Group has developed an innovative ‘**3M strategy**’ that leverages off its proprietary and primary MOVE and MIX networks.

Under the ‘Sharing Economy’ concept, BTS Group provides a unique **MATCH** solution to its partners; sharing access to both its MOVE network (providing ACCESS to customers) and its MIX network (providing broad and customised audience REACH).

Our **MOVE** network itself is a pioneering concept whereby we aim to provide convenient and safe door to door transportation solutions to customers, which purposefully support UNSDG13 (climate action) by reducing carbon emissions and improving living conditions.

Our **MIX** network has advanced beyond its leading OOH media capability to provide comprehensive O2O solutions combining advertising, payment and logistics services, incorporating smart DATA for optimising insight and customer satisfaction.

STRATEGIC PIVOT TOWARDS FINANCIAL SERVICES



U CITY IS ORCHESTRATING A RAPID TURNAROUND STRATEGY



REAL ESTATE

- COVID prolonged uncertainty
- Low returns
- High risk
- FX volatility



FINANCIAL SERVICES

- Higher growth
- Higher ROE
- More resilient

CAPITAL BASE STRENGTHENED AND ASSET SALES

FIRST PHASE COMPLETED 1H 2021



SUCCESSFUL CAPITAL RAISING

- Capital proceeds of THB 15.7bn
- Stronger capital structure to strengthen the business
- Significantly reduces interest payment



ASSET DISPOSITION ONGOING

- Asset disposition was progressing as planned
- Shedding loss-making / non-performing assets
- Further reduction in leverage and interest cost

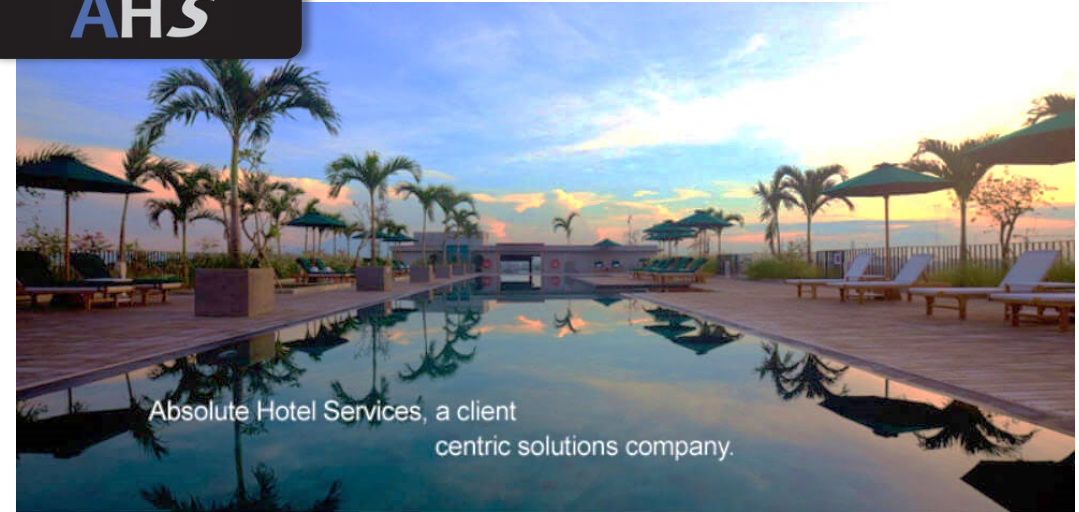
FURTHER DIVESTMENT NOW EXPECTED IN 2H 2021

AGREEMENTS IN PLACE FOR 2H 2021

 VIENNA HOUSE



AHS



Agreed to dispose of European hotels, Vienna House, and 40% of AHS

Profitable sales with net cash received of THB 5.6bn

INVESTMENT IN FINANCIAL SERVICES SECTOR



THB 13.5BN* INVESTMENT IN FINANCIAL SERVICES



ADVANCE LIFE ASSURANCE

- Life Insurance
- Wealth Management

THB 2.2bn



JAY MART

- Retail
- Financial Service
- Technology

THB 4.1bn



SINGER THAILAND

- Leasing
- Insurance Brokerage
- Consumer Appliances

THB 7.2bn

*If the Company has fully exercised the warrants, the total investment shall be THB 14.4bn

A LIFE – ADVANCE LIFE ASSURANCE

FUNDAMENTALLY STRONG COMPANY IN GROWING AND UNDER-SERVED SEGMENT



ADVANCE LIFE ASSURANCE

ได้เยอะ
ทั้งความคุ้มครอง
และออมเงิน

“A Life”, founded in 1997 (2540) by Kaset Rungrueang Phuetphon Group, has established itself to conduct business in life insurance and personal accident.

- 1 Experienced management team
- 2 Total Investment Assets THB 5.6bn*
- 3 #17 market share*
- 4 #2 in terms of ROE**

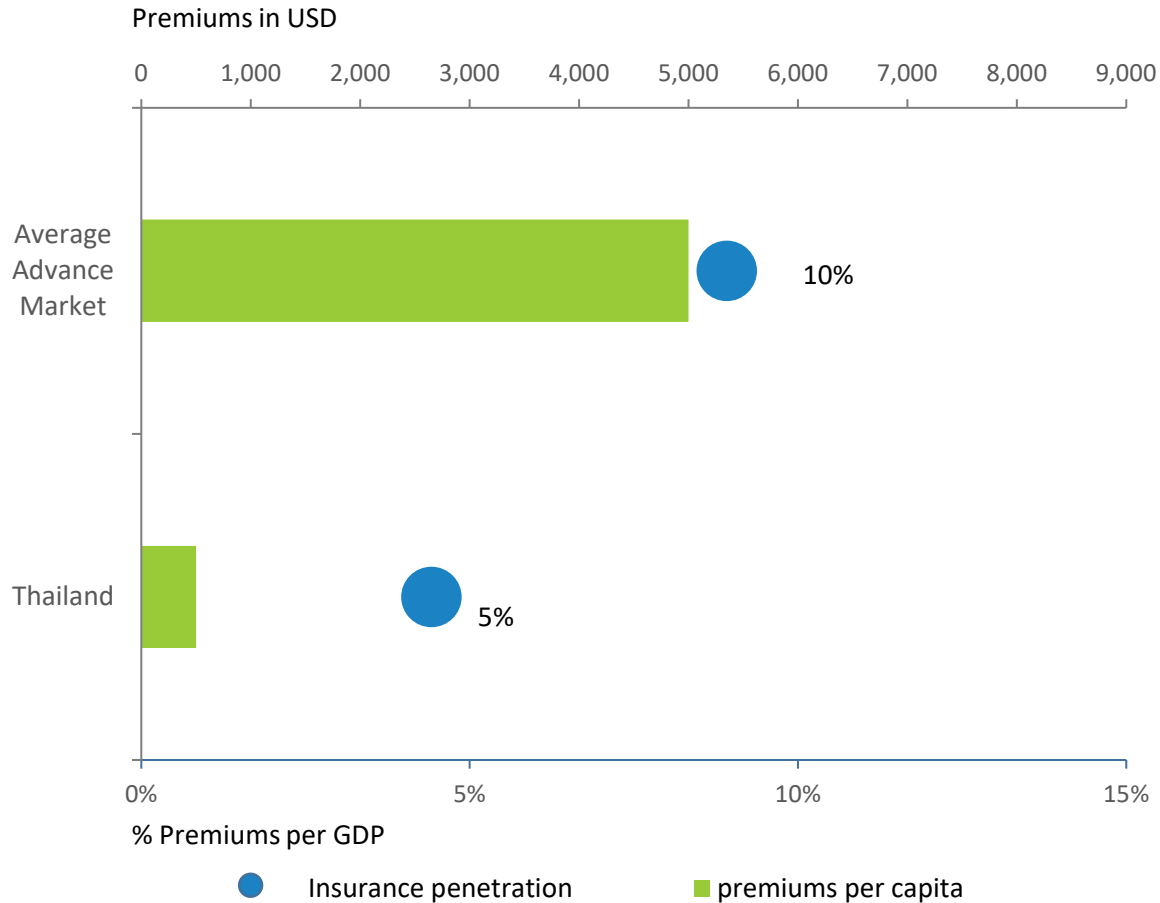


*as of June 2021
**as of December 2019

LIFE INSURANCE MARKET IN THAILAND



THAI'S INSURANCE MARKET SIZE IS EXPECTED TO GROW BY 2X

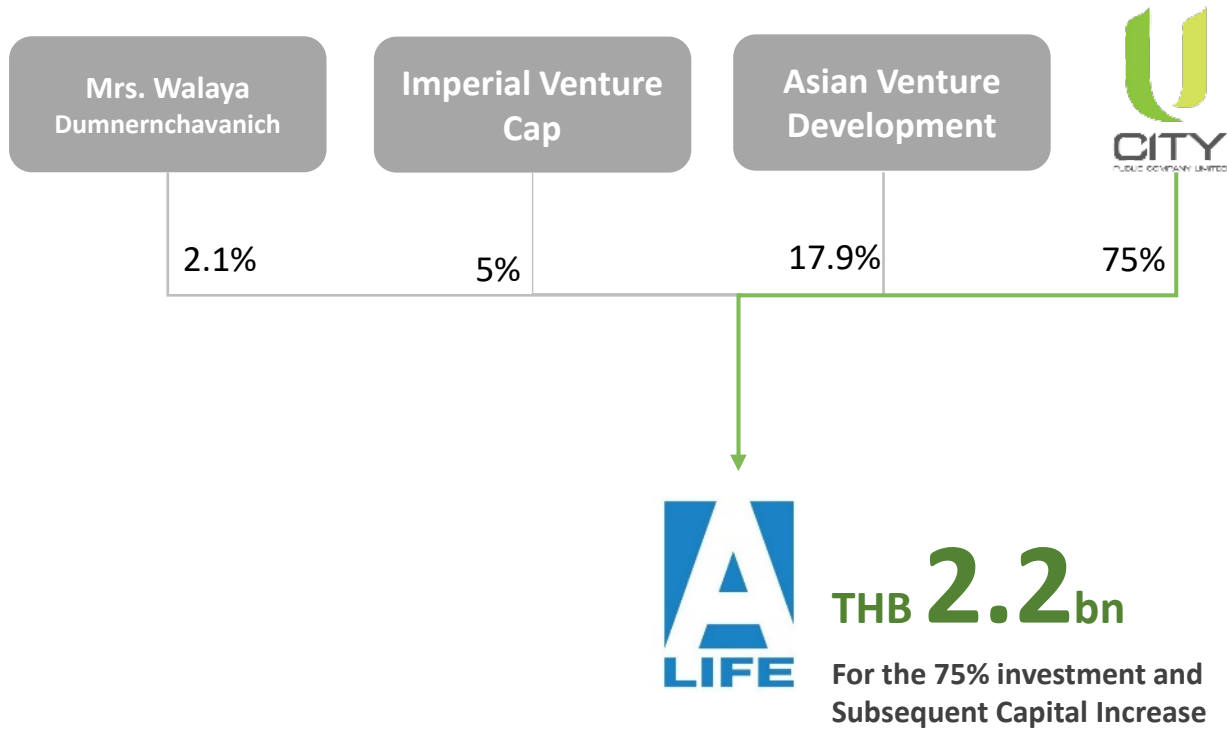


Insurance market size in Thailand has room to double from 5% to 10% in market penetration

	Now	Future	
Life Insurance Market Size	THB 612bn	THB 1,200bn	2x
A Life Market Share	0.3%	5%	17x
A Life Premiums	THB 1.8bn	THB 60bn	33x

If insurance market size remains at 5%
A Life market share at 5% would generate a premium of THB 30bn

UNLOCKING CUSTOMER REACH



Inject new capital to support growth



Embed insurance product into partners



Enhance reach using 3M network

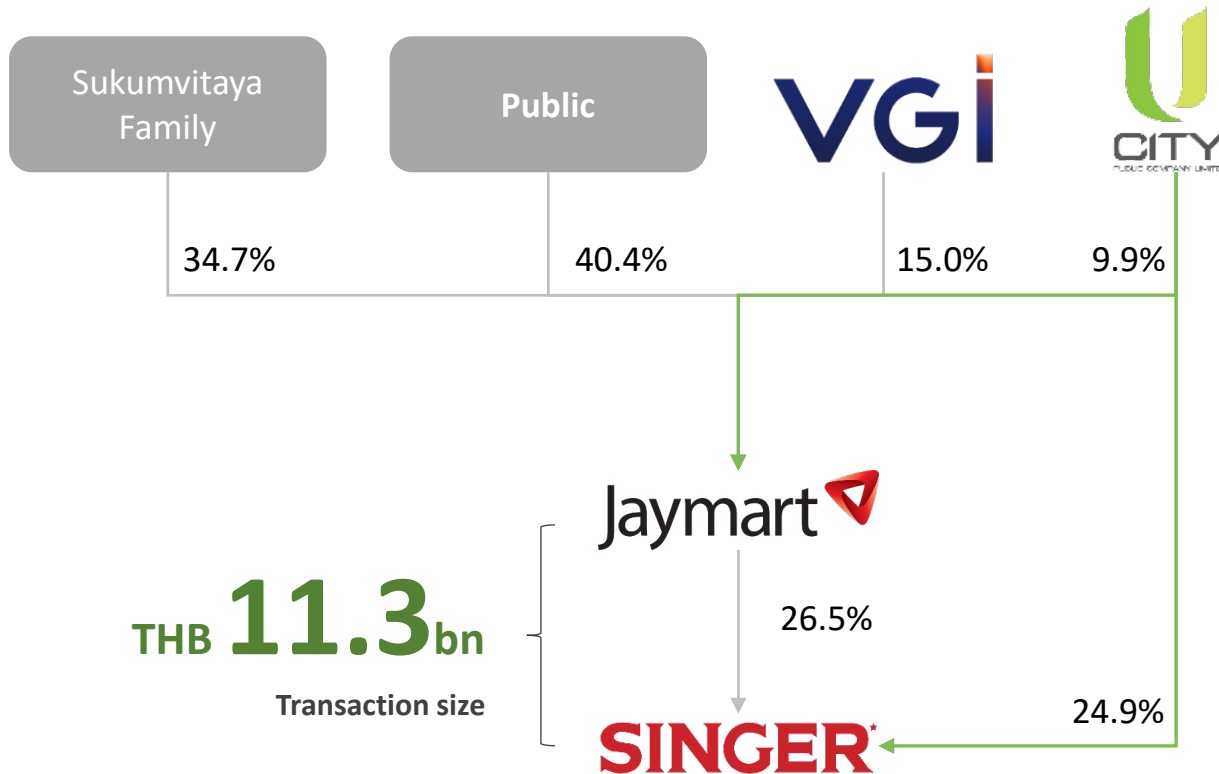


Introduce new products such as micro life insurance

U x JAYMART AND SINGER



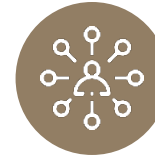
UNLOCKING GROWTH WITH INCREASED CAPITAL AND STRATEGIC PARTNERSHIP



Inject new capital to support growth



Enhance reach using 3M network



Combine customer database into Rabbit ecosystem

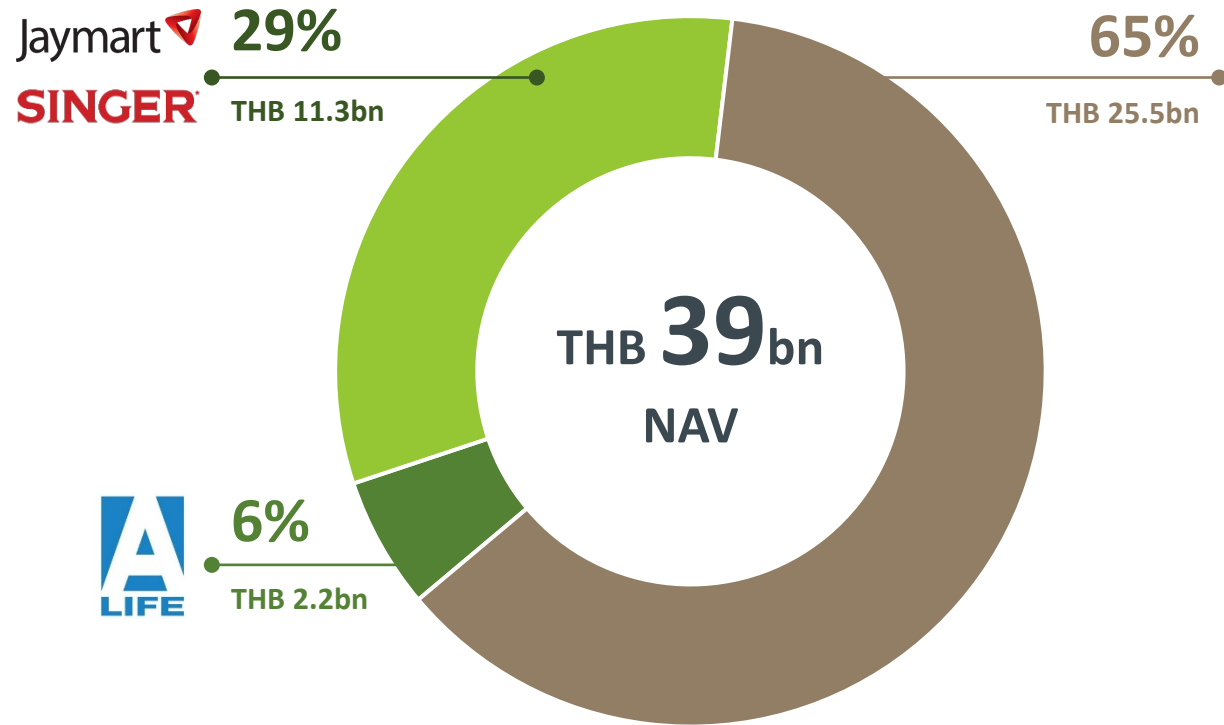


Leading blockchain technology partner (JFIN coin)

BUSINESS PORTFOLIO



TRANSFORM 35% OF REAL ESTATE PORTFOLIO TO FINANCIAL SERVICES WITHIN 2021



1 HOTEL (THB 10bn)

2 LAND (THB 3bn)

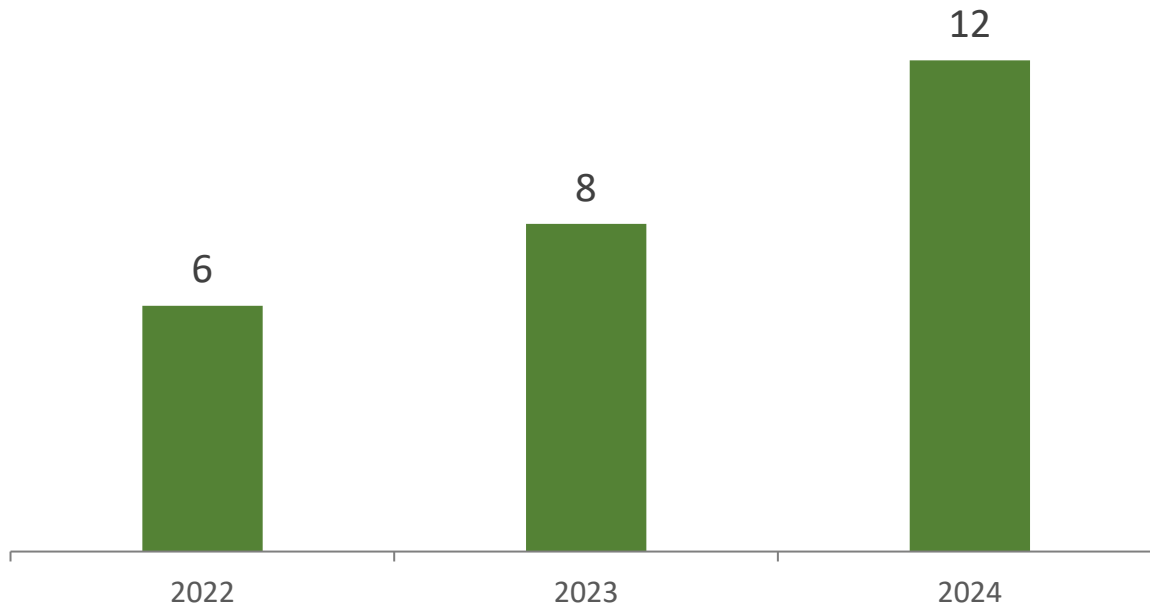
3 PROJECT (THB 7bn)

4 OFFICE & COMMERCIAL UNITS (THB 6bn)

REAL ESTATE DIVESTMENT

AIM TO FULLY DIVEST IN 3 YEARS

Unit: THB bn



THANK YOU