

# Investor Briefing 2Q2022 Results

Kenanga Investment Bank Berhad

08 Sept 2022

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# Key Highlights 2Q2022

**RM176.9 m** (-4.3%)

**Revenue**

-RM8.0 mil  
vs. 1Q2022

**RM20.3 m** (-5.5%)

**Profit before Tax**

-RM1.2 mil  
vs. 1Q2022

**RM18.6 m** (+10.1%)

**Profit after Tax**

+RM1.7 mil  
vs. 1Q2022

**2.52 sen** (+9.6%)

**EPS**

+0.2 sen  
vs. 1Q2022

**RM1,001.7 m**

**Shareholders' Equity**

as of 30 Jun 2022

**7.4%** (+13.1%)

**Annualised ROE<sup>1</sup>**

+0.9 p.p  
vs. 1Q2022

- ▶ Revenue and PBT declined mainly due to lower brokerage fee income as Bursa ADV continues to decline from RM5.4 bil in 1Q22 to RM4.5 bil in 2Q22
- ▶ However, placement fee income and foreign exchange gain improved as compared to 1Q22
- ▶ The Group remains the largest and fastest growing retail stockbroker with retail segment share up by 2.1p.p QoQ to 28.04% in 2Q2022

<sup>1</sup> Annualised return on average shareholders' equities (ROE) is calculated by dividing annualised net earnings attributable to shareholders by average shareholders' equities of end of period.

# Key Highlights 1H2022

**RM361.8 m** (-21.8%)

**Revenue**

-RM100.9 mil  
vs. 1H2021

**RM41.8 m** (-48.0%)

**Profit before Tax**

-RM38.5 mil  
vs. 1H2021

**RM35.6 m** (-45.2%)

**Profit after Tax**

-RM29.4 mil  
vs. 1H2021

**4.82 sen** (-46.2%)

**EPS**

-4.14 sen  
vs. 1H2021

**RM1,001.7 m**

**Shareholders' Equity**

as of 30 Jun 2022

**6.8%** (-46.7%)

**Annualised ROE<sup>1</sup>**

-6.0 p.p  
vs. 1H2021

- ▶ Revenue and PBT declined mainly due to lower contribution from brokerage fee income as well as lower trading and investment income
- ▶ However, lower revenue is mitigated by higher management fee income from Investment & Wealth Management segment
- ▶ Nevertheless, our retail segment share has increased by 3.6p.p YoY to 26.83% in 1H2022

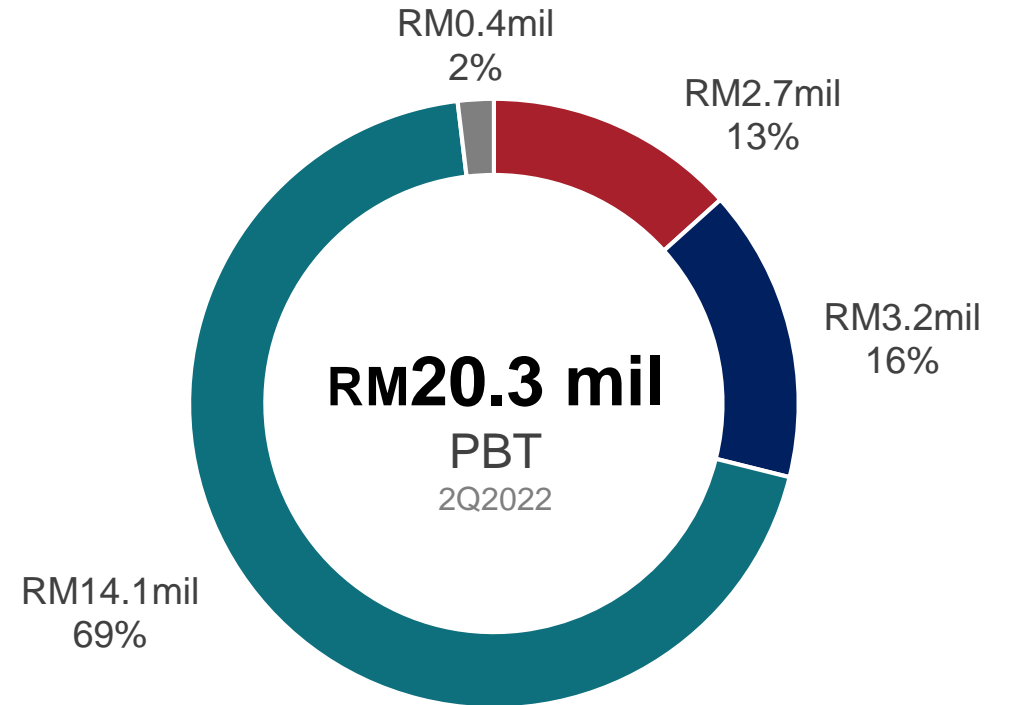
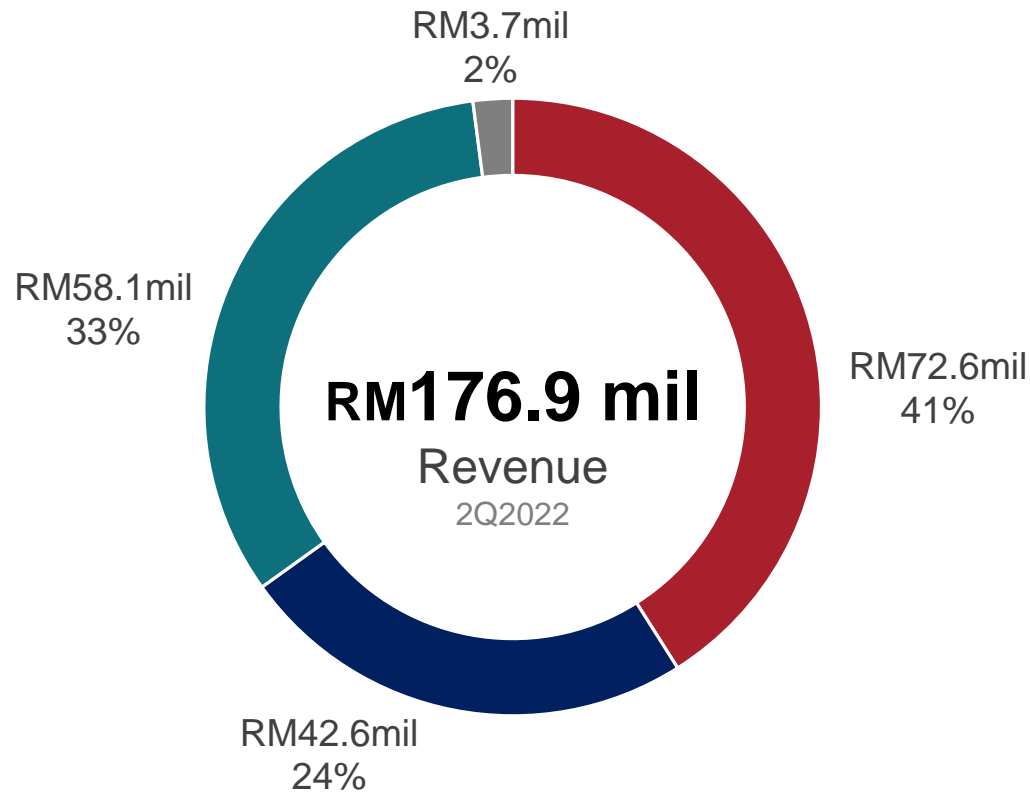
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# Financial Review

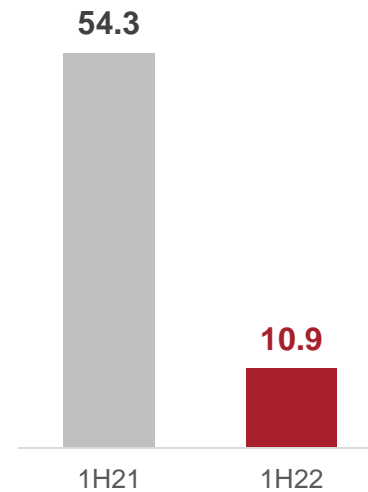
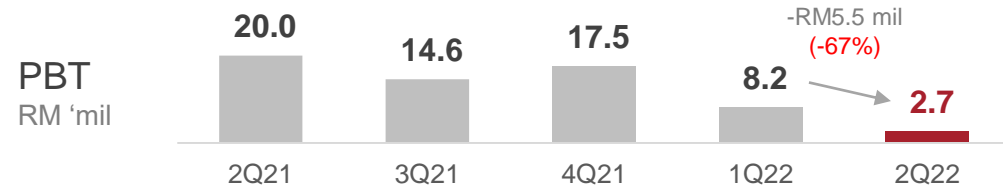
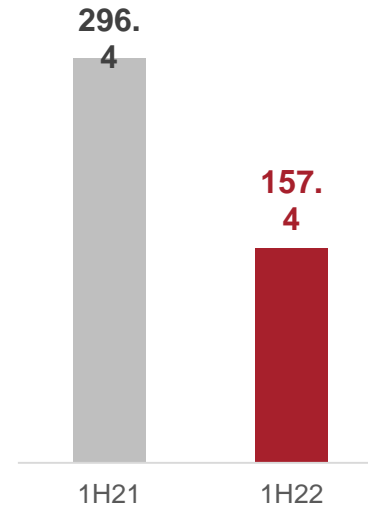
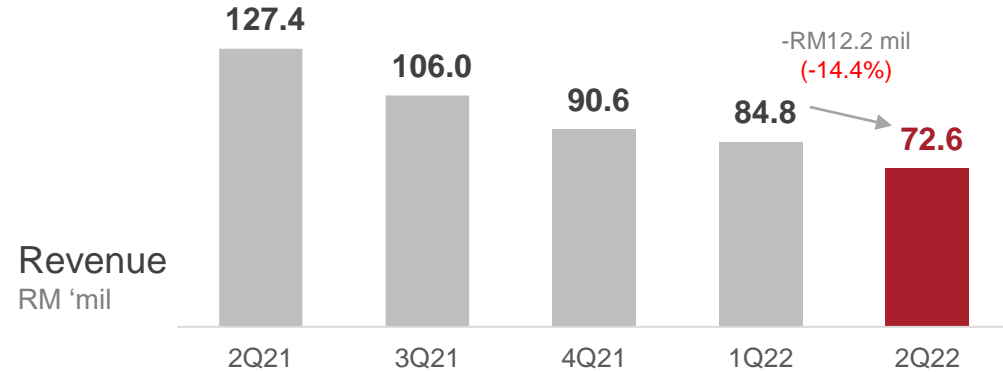


# 2Q2022 Segmental Breakdown



■ Stock Broking ■ Investment Banking ■ Investment Management ■ Others

# Stockbroking Segment



vs. 1Q22

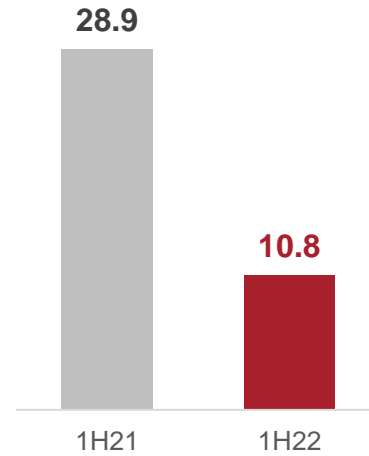
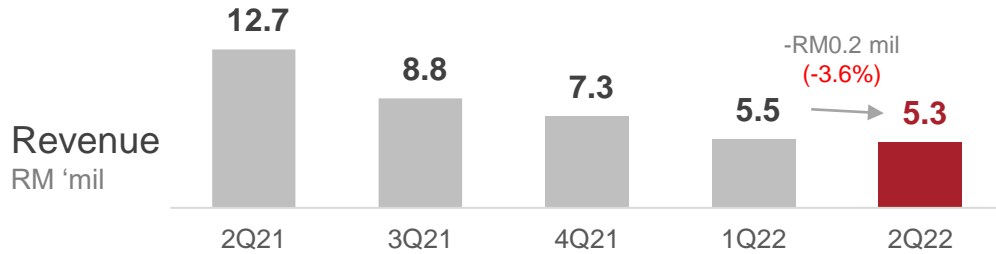
- **2Q22 revenue and PBT** declined **QoQ** due to lower brokerage income as investors continue to remain conservative and lower Bursa ADV
- The decline in **revenue and PBT** is cushioned by higher trading & investment income generated from warrant activities as well as lower overhead expenses
- Retail segment share increased by 2.1p.p **QoQ** to 28.04% in 2Q2022

|                             | RM 'mil | 1Q22        | 2Q22        |
|-----------------------------|---------|-------------|-------------|
| Gross brokerage             |         | 51.6        | 39.9        |
| Trading & investment income |         | 5.4         | 11.5        |
| Interest income             |         | 18.5        | 17.6        |
| Fee income                  |         | 2.0         | 1.6         |
| Others                      |         | 7.3         | 2.0         |
| <b>REVENUE</b>              |         | <b>84.8</b> | <b>72.6</b> |

vs. 1H21

- **Lower revenue and PBT** recorded for **1H22** as compared to the same period last year mainly due to lower brokerage fee income as well as trading and investment income

# Rakuten Trade

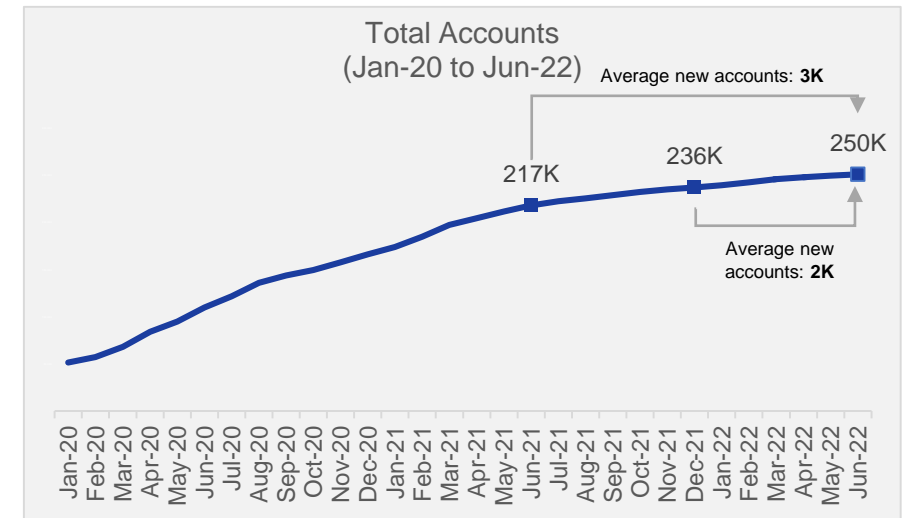
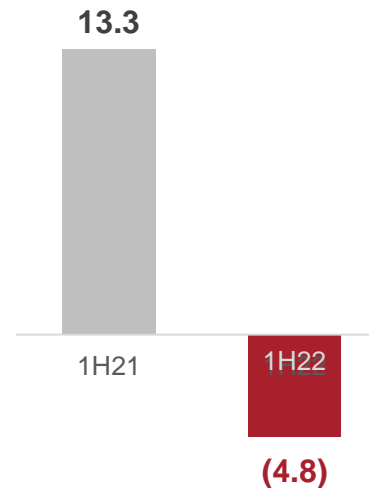
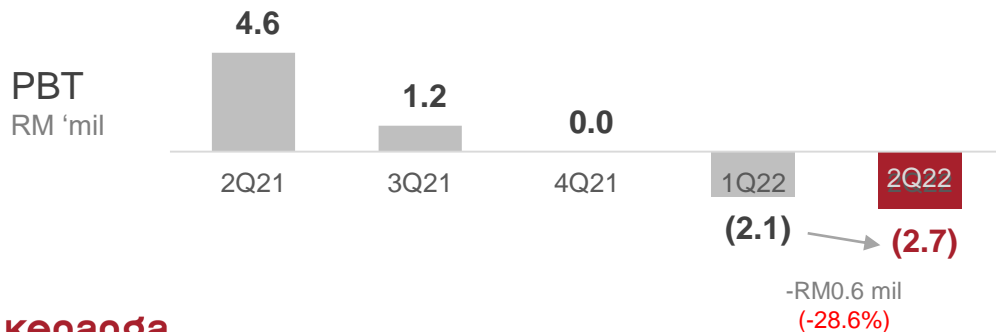


vs. 1Q22

- 2Q22 **revenue** declined **QoQ** mainly due to lower brokerage income from local trading activities. However, foreign exchange income and foreign brokerage improved due to higher foreign share trading activities
- Higher **LBT** recorded **QoQ** due to lower brokerage income and higher overhead expenses

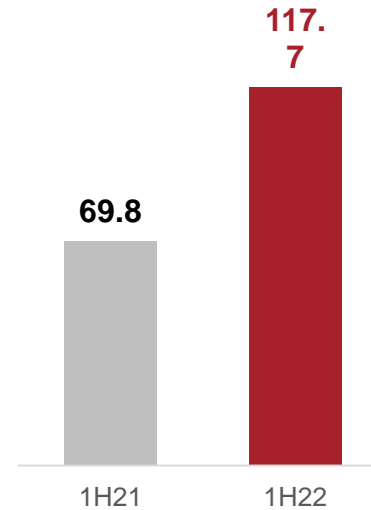
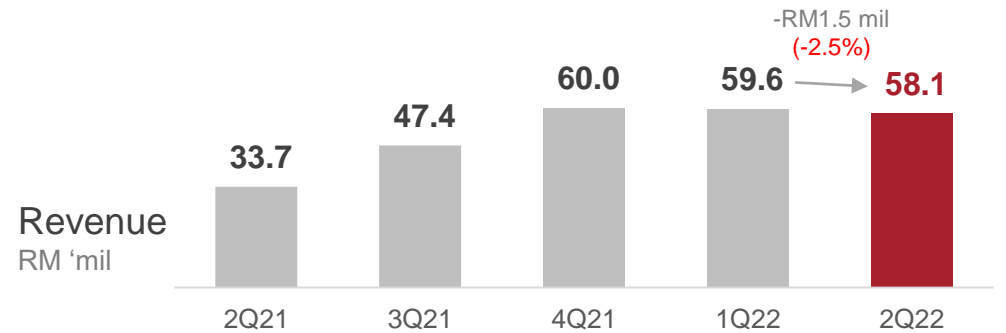
vs. 1H21

- LBT** recorded in **1H22** was mainly due to lower Bursa ADV caused by weak market sentiments



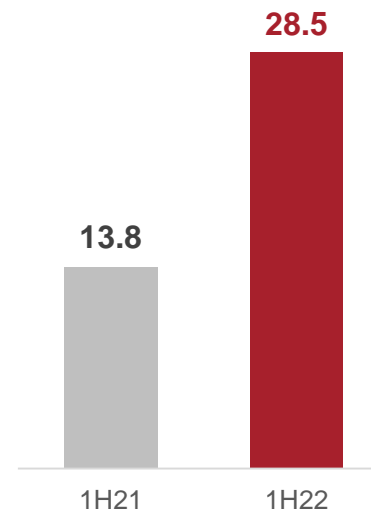
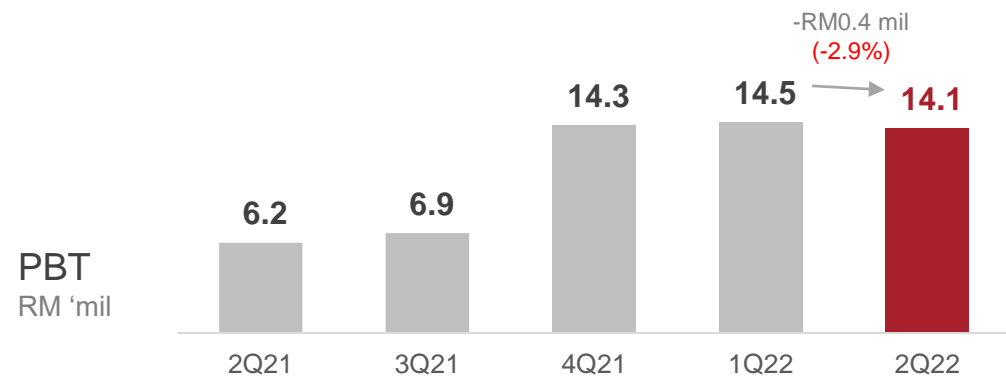


# Investment & Wealth Management Segment



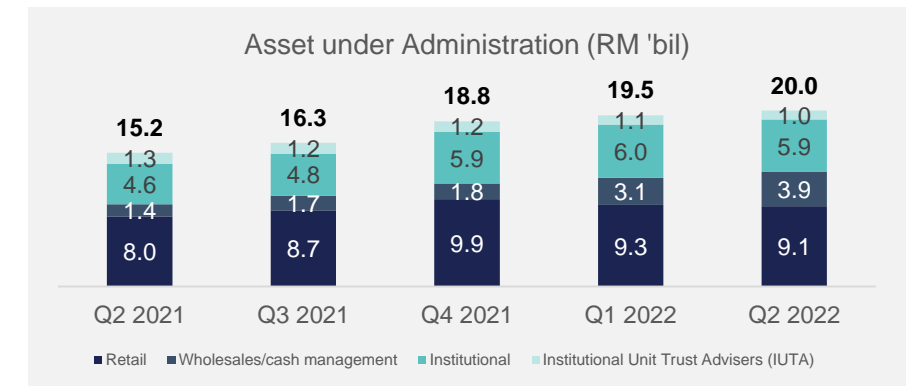
vs. 1Q22

- **Revenue** and **PBT** has remained consistent in the last 3 quarters.
- **2Q22 AUA** grew by RM0.5 bil or 2.8% to RM20.0 bil **QoQ** due to increased sales from agency distribution force and Private Wealth channels, notwithstanding that the AUA NAV valuation was also impacted by the decline in market valuation

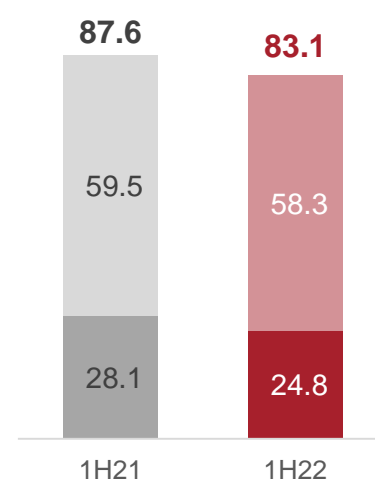
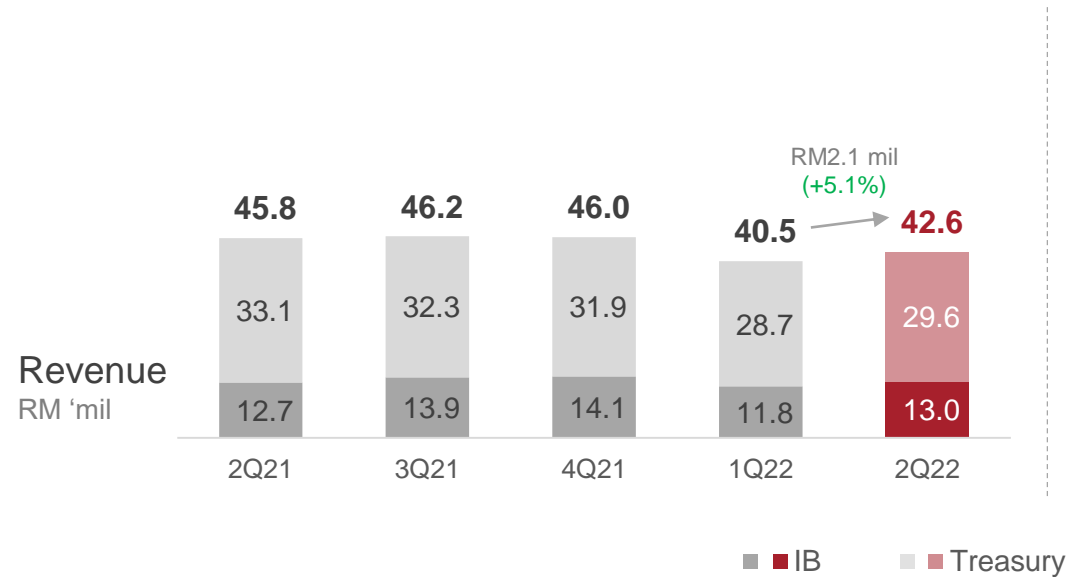


vs. 1H21

- **1H22 Revenue** and **PBT** significantly increased **YoY** mainly due to higher management and performance fee income generated on the back of increased AuA and sales agency force



# Investment Banking Segment

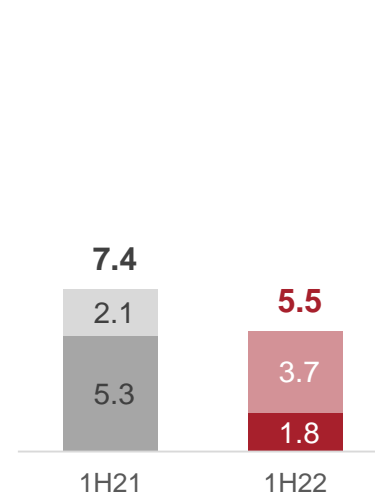
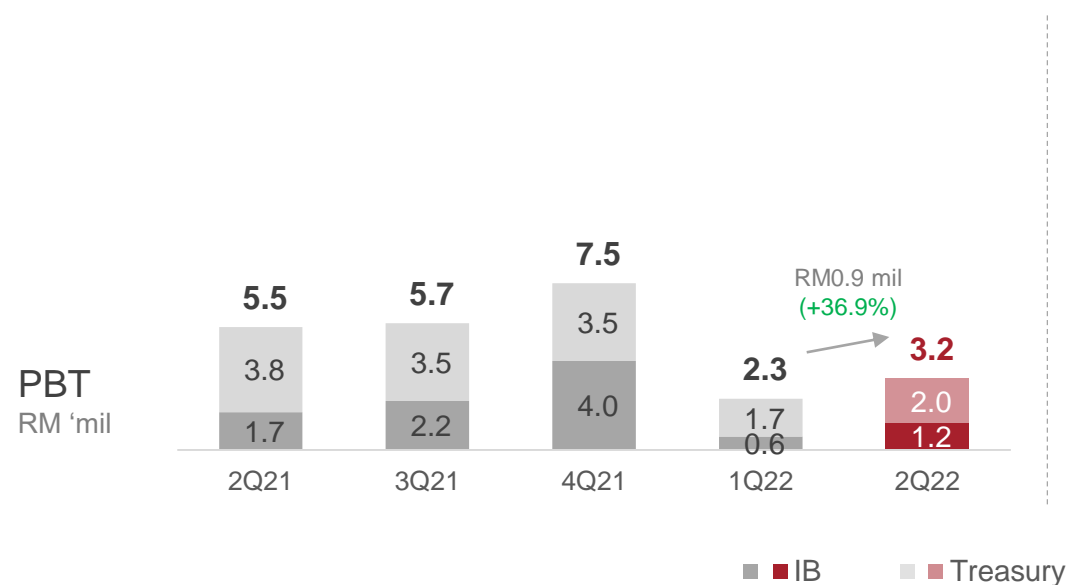


vs. 1Q22

- 2Q22 revenue and PBT increased QoQ due to higher IB fee income and foreign exchange income from increased treasury foreign exchange activities

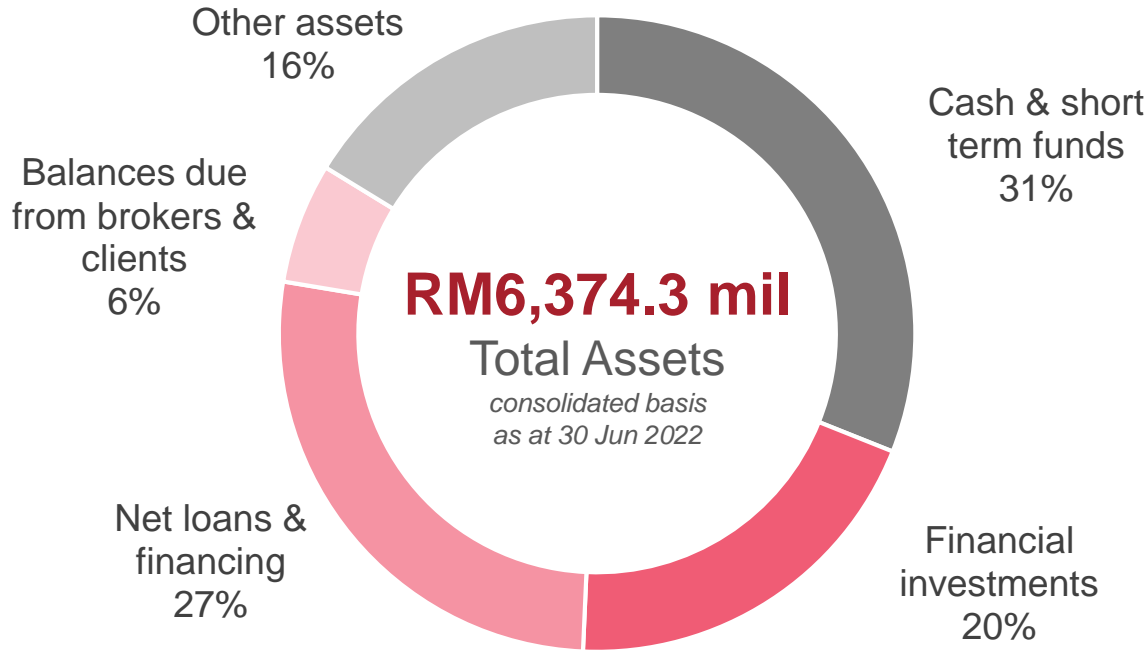
vs. 1H21

- 1H22 revenue and PBT declined YoY due to reduced interest and IB fee income albeit improvement in trading & investment income



| RM 'mil                     | 1Q22        | 2Q22        |
|-----------------------------|-------------|-------------|
| Interest Income             | 35.0        | 35.3        |
| Fee income                  | 4.1         | 5.0         |
| Trading & Investment Income | 0.4         | 0.8         |
| Others                      | 1.0         | 1.5         |
| <b>REVENUE</b>              | <b>40.5</b> | <b>42.6</b> |

# Balance Sheet Health



## Cash & Short Term Funds

- Placed with highly rated financial institutions and BNM

## Financial Investments

- 66% of financial investments are in fixed income securities

## Net Loans & Financing

- Net impaired loans ratio of 3.6%
- Impaired loans with less than 100% security coverage are fully provided

# A+

## Credit Rating

Malaysian Rating Corporation Berhad

# 0.22x

## Gearing Ratio

Borrowing over total equities

# 24.9%

## Total Capital Ratio

BNM's minimum requirement: 10.5%

# 155.4%

## Liquidity Coverage Ratio

BNM's minimum requirement: 100%

# 126.6%

## Net Stable Funding Ratio

BNM's minimum requirement: 100%

# Business Outlook

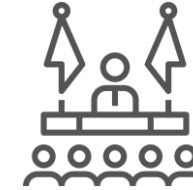


# Market outlook 2022 – Expect headwinds in 2022



## Lower Bursa market trading value

Due to the lack of investment catalysts  
YTD Jun 2022 ADV: **RM4.9 bil** vs. 2021 ADV: **RM7.3 bil**



## Global and domestic political uncertainties

Arising from tensions caused by the Russia-Ukraine crisis, China-Taiwan tensions and the upcoming general election in Malaysia



## Global inflationary concerns

Causing rising bond yields and aggressive monetary tightening cycle led by the U.S. Federal Reserve



## Economic recovery gains traction

As more economic sectors resume their normal levels of productivity and the reopening of international borders



# Outlook for the Rest of 2022

## Stockbroking

- ▶ **Gross brokerage:**
  - ▷ **Investors are expected to remain conservative** and trading activities will continue to be affected by uncertainty in the macroeconomic environment
  - ▷ Rakuten Trade to continue attracting new customers and spur **account growth as well as trading activities** through **foreign share trading** and the newly launched **foreign currency trust wallet**
- ▶ **Interest income:** Portfolio remains at **RM1.2 bil** while **maintaining credit quality**
- ▶ **Trading & investment income:** Driven by structured warrants, AI/Quant assisted and proprietary short term trading

## Investment Banking

- ▶ **Investment banking**
  - ▷ **In pipeline: 1 Reverse take-over** (“RTO”) targeted for relisting by end-2022 and **2 IPOs** targeted for listing in 2023
- ▶ **Treasury**
  - ▷ Treasury will remain cautious in taking on risks in portfolios in view of the broadening inflation risks which points towards BNM continuing to tighten monetary policies in upcoming meetings

## Investment Management

- ▶ Retail segment will continue to grow with **enlarged agency force** while Institutional and Private Wealth channels are expected to grow with **new mandates and increased high-net-worth clientele**
- ▶ **AuA growth** will be driven by the expected market recovery and improvement in fund performances leading to **higher NAV valuations** and **management fees**
- ▶ **Kenanga Digital Investing** is set to expand our market reach and target the Un(der)-served and un(der)-invested market

## Private Equity Investments

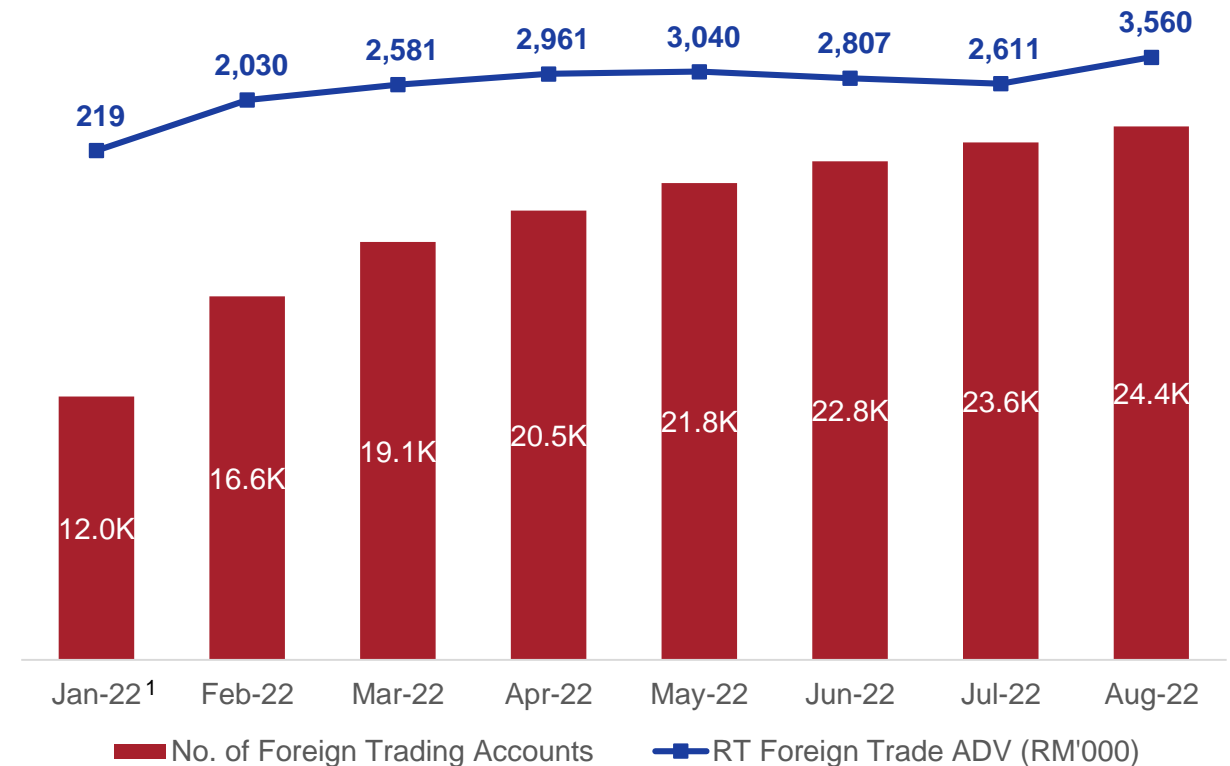
- ▶ **Positive results and track record** from our investments in private equity
  - ▷ Expect to continue recording unrealized **investment gains**

# New revenue stream – Foreign Share Trading by Rakuten Trade

## Rakuten Trade

- Strong growth in foreign share trading since launch<sup>1</sup>
- Launched foreign currency trust wallet which allows customers to keep USD in trust<sup>2</sup>. Expect to stimulate more trading in US stocks

RT Foreign Trade ADV & No. of Foreign Trading Account



1. Rakuten Trade's Foreign Share Trading was launched on 13 January 2022

2. Rakuten Trade's Foreign Currency Trust was launched on 30 August 2022

# New revenue stream – Digital Investment Management

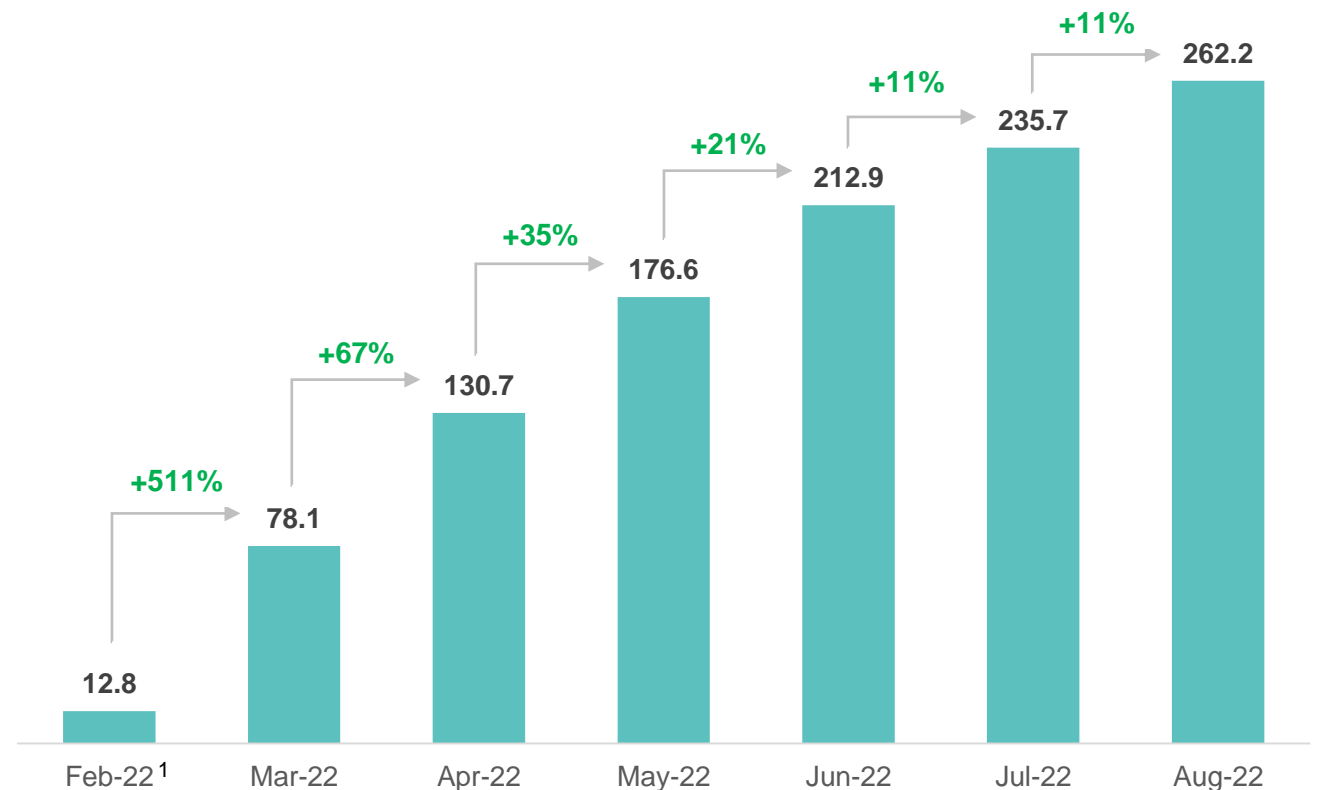
**Kenanga Digital Investing**  
Surpassing RM260 mil in Asset  
under Management within six  
months since grand launch<sup>1</sup>



**~13,000**

No. of accounts opened since  
grand launch<sup>1</sup>

Asset under Management (RM 'mil)



<sup>1</sup>KDI was launched in 15 February 2022

# Kenanga's transformation journey

Pre 2017

Organic Growth and M&As

- **Grow by acquisitions**  
ECM, ING, Libra, IVCAP
- **Build and advance leadership/ranking in core businesses**  
EB, IB, KIB
- **Build core competencies and management team**
- **Strengthen financial position**  
capital ratios, credit rating, dividends

2017 - 2021

Digital and Digitalization

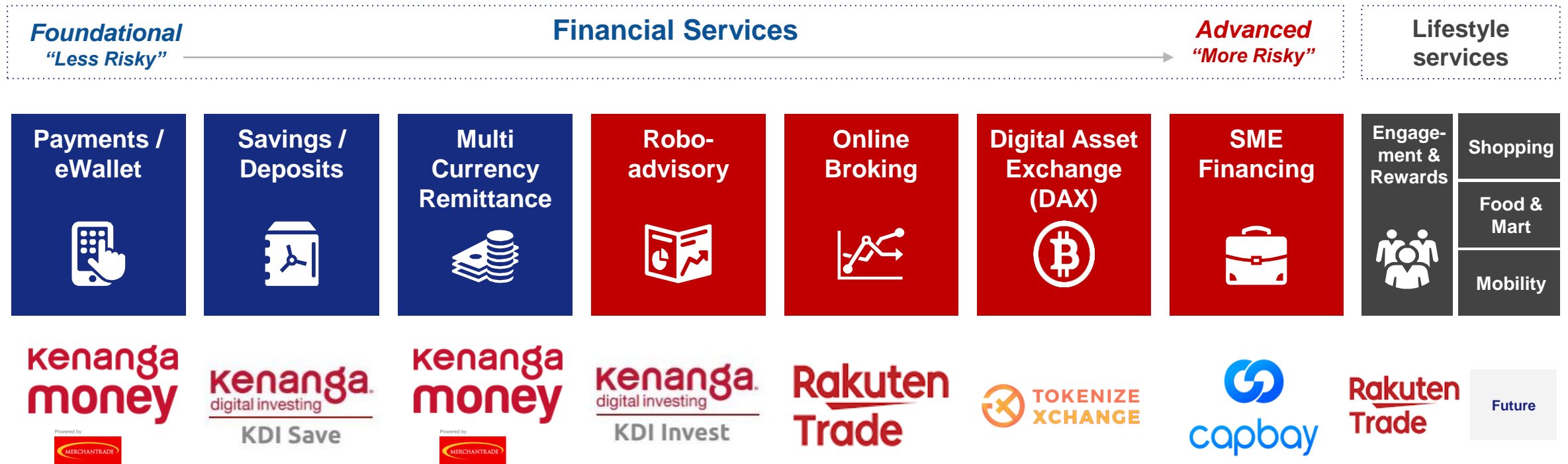
- **Establish strategic collaborations**  
Rakuten, Japan, Pivot, Yuanta, CapBay, Merchantrade, Tokenize Xchange
- **Formation of Malaysia's first self-directed online broking platform**  
Rakuten Trade
- **Build new digital business**  
KDI, Margin Platform, Kenanga Money, KDF Active
- **Build digital competencies**  
Group Digital Ventures
- **Digitalization**  
Agency Portal (K2), new MHBOS, KIB Web, AI & Data Analytics, eKYC (Innov8tif), Cloud (AWS, Azure)

2022 - 2025

Further Scale and  
Grow through  
**Super App and  
Ecosystem  
Partnerships**

# We offer a full spectrum of digital financial/wealth services to retail market

Kenanga has **leading positions and decades of experiences** in many of these services. Our wide spectrum of services will **not be easy to duplicate** as it will take time/effort especially with requirements of multiple specific regulatory licenses. This gives us **ample “coopetition”** opportunities.





KUALA LUMPUR: Kenanga Investment Bank Bhd aims to become the first investment bank in the Asean region to launch a super app.

The group signed a memorandum of understanding (MoU) with the Ant Group, part of the Hangzhou China-based Alibaba Group, for this purpose.

"With this, I think we will be the first in the Asean region to do this," said Kenanga Investment Bank's group managing director Datuk Chay Wai Leong, after the signing ceremony yesterday.

"If you look through the products, I think no one has done before. Only China has a similar app, through its Ali or Tencent App, with fund management and stock broking offerings, including the other lifestyle products.

"There is one in the Philippines, but it doesn't have the stockbroking option," he added.

With the MoU, Kenanga will leverage on mPaaS, a mobile development platform from Ant Group's digital technology unit, to launch Malaysia's first wealth super app. Chay said the group is pumping in capital

# Kenanga Investment developing super app

## Software to revolutionise approach to wealth

sometime in the first quarter of next year.

"If you follow our company, this journey started some five or six years ago when we asked ourselves how do we future-proof ourselves?"

"Digitalisation may not have been on everyone's mind at that point in time, but it was certainly on our minds, and there were a lot of discussions at management and board level," said Chay.

"We believe that going online, or digital, is the future. We believe the power of information should be in the hands of the retailer. You can invest in mutual funds or other things, but increasingly, the retailers are taking over.

technology that we have today," he added.

It is hoped that the super app will revolutionise how Malaysians approach wealth generation and management through an integration of a suite of financial solutions, such as stock trading, digital investment management, e-wallet, crypto trading, and foreign currency exchange, onto a single platform and ecosystem.

"We look forward to not only unifying a broad spectrum of financial offerings under one roof, but more importantly, to make wealth creation more accessible by democ-

rating financial solutions to Malaysians, and we want better financial solutions. The deal extends the Kenanga i Rakuten T online stock Digital Inv grown to manage

BY GLORIA HARRY BEATTY  
sunbiz@thesundaily.com

KUALA LUMPUR: Kenanga Investment Bank Bhd has inked a memorandum of Understanding (MoU) with Ant Group, whereby Kenanga will leverage mPaaS, a mobile development platform from Ant Group's digital technology unit, to launch Malaysia's first wealth superapp.

mass affluent, so that is what we are focusing on. But eventually we want to target the masses, because everybody should be saving (and) should try to invest for the future. Ultimately, that would be our direction," he said at a press conference after the MoU signing yesterday.

Meanwhile, Ant group international business general manager Derrick Lo said digital trust is crucial and by partnering with

unusual behaviour. "Security, especially digital trust, is always top of mind for Ant Group. It is the way we worked with the 1.3 billion users. It is the way we have partnered with 10 Ant-invested companies across the region to be where we are today but at the same time, we are now partnering with Kenanga to also work with their expertise in delivering this SuperApp that will ultimately

### Kenanga IB investing more than RM10 mil to launch Wealth SuperApp in 1Q23

KUALA LUMPUR (Aug 24): Kenanga Investment Bank Bhd (Kenanga IB)



Datuk Chay Wai Leong

portfolio of digital top centre with its which is expected first quarter of investment bank's stor Datuk Chay nga IB is investing o RM15 million to which is leveraging a service (mPaaS) tal technology to the press on nga Tower, after the memorandum of ) between Kenanga e have the privilege Ant Group and their ny have wallets across Asia"

giant is a good partner to develop the superapp, which he said will be "the first in Malaysia and a pioneer in the Asean region". Some of Kenanga IB's current products include online stock trading platform Rakuten Trade, artificial intelligence robo-advisor Kenanga Digital Investing and securities broking e-wallet Kenanga Money. "We see this superapp as another distribution channel. Each of the verticals (Kenanga products) will benefit from the

## Kenanga, Ant Group to launch Malaysia's first wealth superapp

Kenanga group managing director Datuk Chay Wai Leong said the group will have the first wealth superapp in the first quarter of next year.

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## Kenanga, Ant Group membangun aplikasi super

PETALING JAYA - Kenanga Investment Bank Berhad (Kenanga) menandatangani memorandum persefahaman dengan Ant Group bagi membangunkan aplikasi pengurusan kekayaan super yang pertama seumpamanya di negara ini.

Aplikasi tersebut bakal menjadi pilihan rakyat untuk meniana dan menguruskan kekayaan dengan menyepadukan penyelesaian kewangan. Ia termasuk perdagangan saham, pelaburan digital, e-dempet, dagangan kripto dan pertukaran mata wang asing ke dalam satu platform dan ekosistem.

Pengarah Urusan Kumpulan Kenanga, Datuk Chay Wai Leong berkata, pihaknya teruja bekerjasama dengan Ant Group untuk membangunkan platform berkenaan. "Kami tidak hanya berhasrat untuk mengatikan spektrum penawaran kewangan yang luas di bawah satu bumbung, malah yang lebih utama menjadikan usaha penciptaan kekayaan lebih mudah diakses untuk jutaan rakyat Malaysia.

"Dengan hampir 50 tahun pengalaman, runcit melayani lebih serengah juta pelanggan, kami percaya Kenanga Wealth SuperApp akan melonjakkan pertumbuhan kumpulan ke peringkat seterusnya," katanya dalam kenyataan yang dikeluarkan semalam.

WAI LEONG (tiga dari kiri) bersalaman dengan Presiden Kumpulan Perniagaan Teknologi Digital Ant Group, Geoff Jiang (dua dari kanan) di Kuala Lumpur semalam.

## Kenanga, Ant Group to develop wealth-centric superapp

Gloria Harry Beatty

08-24-2022 07:18 PM



From left: Loi, Kenanga group equity broking business head and executive director Lee Kok Khue, Chay, Ant Group president Geoff Jiang and Kenanga chief digital officer Ian Lloyd at the signing ceremony.

KUALA LUMPUR: Kenanga Investment Bank Bhd has inked a memorandum of Understanding (MoU) with Ant Group, whereby Kenanga will leverage mPaaS, a mobile development platform from Ant Group's digital technology unit, to launch Malaysia's first wealth superapp in the first quarter of next year.

### 肯納格投行 螞蟻集團 1500萬開發超級App

(吉隆坡24日訊)肯納格投行 (KENANGA,6483,主板金融服務組)與螞蟻集團簽署諒解備忘錄 (MOU),將聯合開發一項超級應用程序 (SuperApp),初步計劃投資1500萬令吉。

肯納格投行計劃運用螞蟻集團數字技術部門的開發平台 (mPaaS) 推出大馬首個結合股票交易、數字投資管理、電子錢包、加密貨幣交易和外換于體的財富SuperApp。

肯納格投行董事總經理李國基今日在簽約會上指出,公司很高興與全球知名且經驗豐富的設施和平台供應商螞蟻集團合作,將這個構思計多年的財富SuperApp變為現實,公司在短期投資1000萬至1500萬令吉開發,預計在明年首

面世。

謝瑞良 (左三起)與騰訊飛空簽署諒解備忘錄,左起為李國基、李國基及伊恩勞埃德 (右)。

肯納格與螞蟻集團合作推出財富超級應用程式

(吉隆坡24日訊)肯納格投行與螞蟻集團簽署諒解備忘錄,將聯合開發一項超級應用程序 (SuperApp),初步計劃投資1500萬令吉。

肯納格投行計劃運用螞蟻集團數字技術部門的開發平台 (mPaaS) 推出大馬首個結合股票交易、數字投資管理、電子錢包、加密貨幣交易和外換于體的財富SuperApp。

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謝瑞良 (左三起)與騰訊飛空簽署諒解備忘錄,左起為李國基、李國基及伊恩勞埃德 (右)。

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融产品和服务整合外,更重要的是提供更好、更快和更便宜的金融服务给国人。

肯納格投行股票經紀主管李國基指出,除了乐天交易 (Rakuten Trade) 和肯納格數字投資 (KDI),肯納格投行也推出其他數字服務,如電子錢包肯納格Money、加密貨幣交易平台Tokenize和中小型企业金融平台Cashu等。

集團的金... 能,該Su... 踪不

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# Consolidate the ecosystem with SuperApp

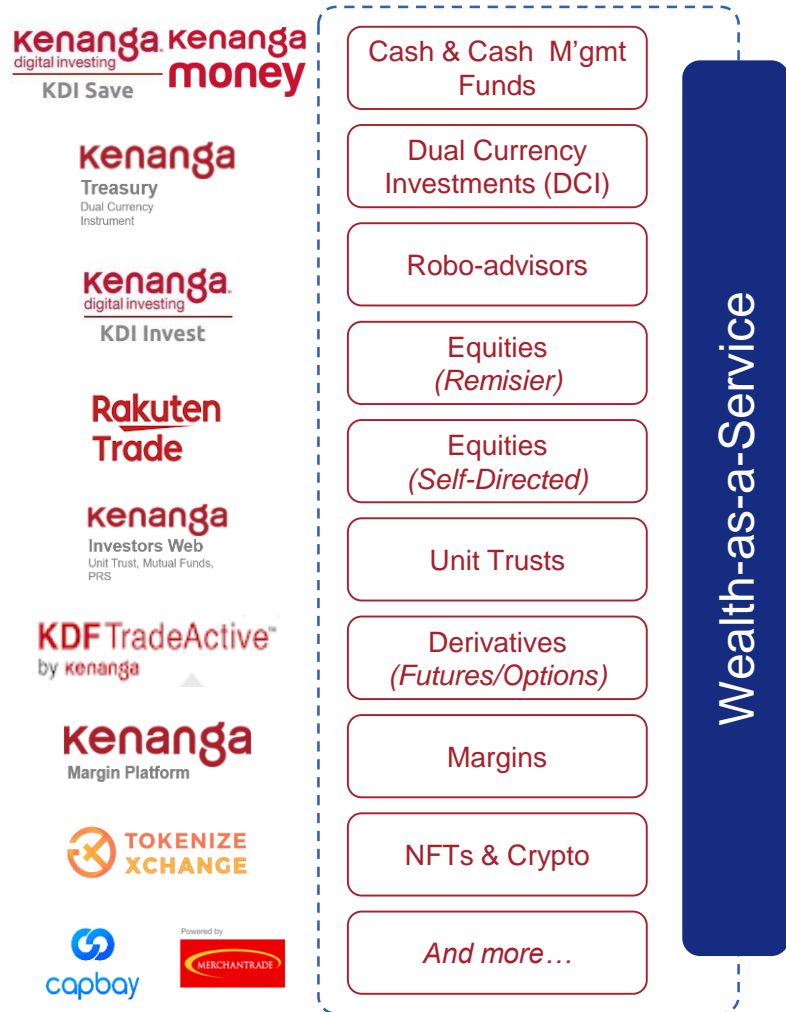
Kenanga's **SuperApp** will be a **one-stop centre** for our wide spectrum of digital financial & wealth offerings, complemented by lifestyle services



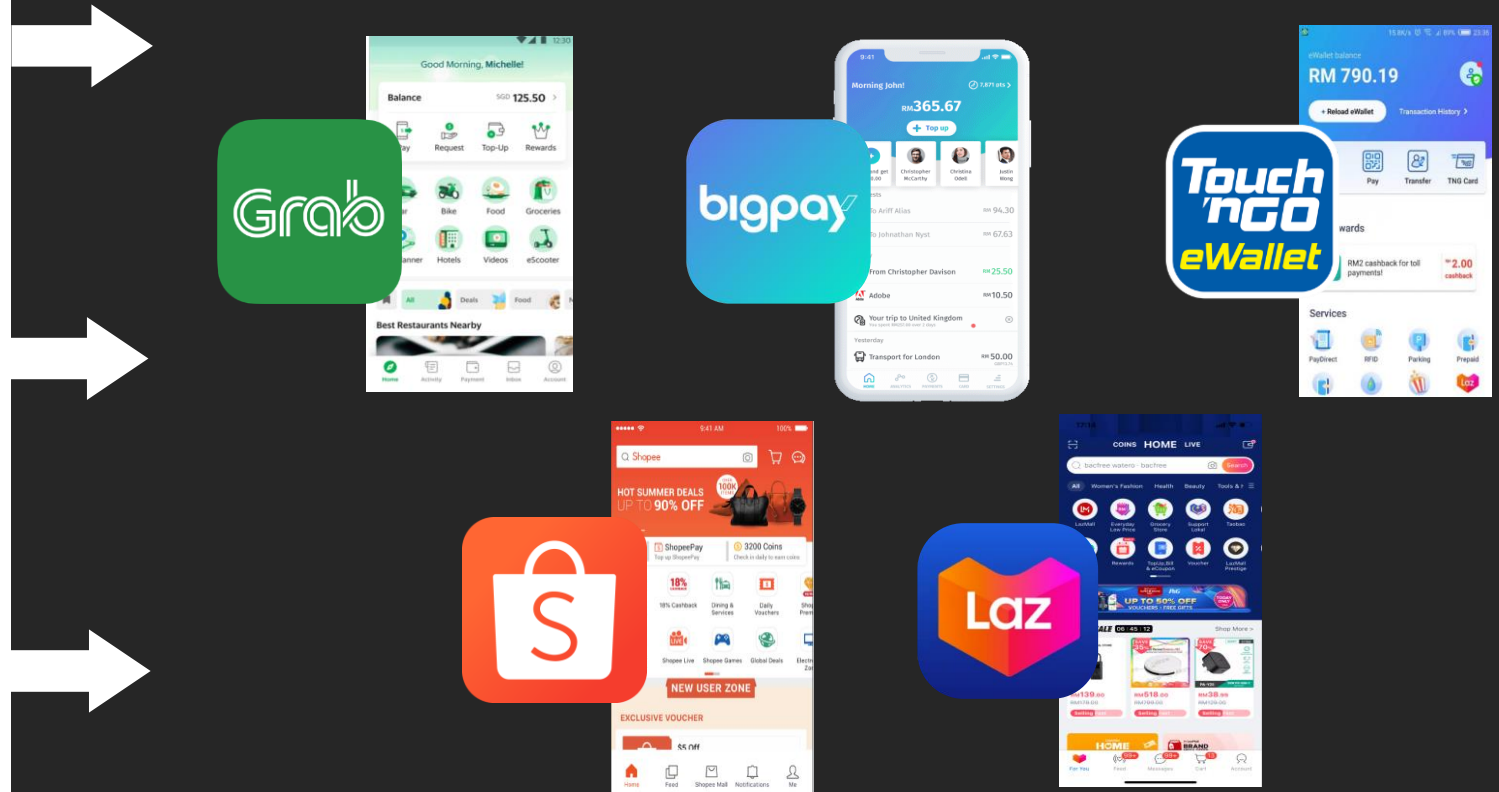
**KENANGA WEALTHTECH PLATFORM**

- Rakuten Trade**
- kenanga**  
Investors Web  
Unit Trust, Mutual Funds, PRS
- kenanga**  
Treasury  
Dual Currency Instrument
- kenanga**  
digital investing  
KDI Save
- kenanga**  
digital investing  
KDI Invest
- kenanga**  
Margin Platform
- KDF TradeActive™**  
by kenanga
- kenanga money**
- TOKENIZE XCHANGE**
- capbay**

# Wealth-as-a-Service



Kenanga's **Wealth-as-a-Service** will allow ecosystem partners to have one or more our digital offerings to be offered on their platform via **API**, white-labelling and other forms





kenanga

**Q&A**