

# TMBThanachart Bank Plc.

## INVESTOR FACTSHEET (As of 30 June, 2021)

Share Price

**THB 1.12**

52 Week High/Low

**THB 1.25/0.81**

### Share Price Performance



EPS (2Q21)

**THB 0.0263**

P/E

**13.2x**

P/BV

**0.52x**

Listed Shares

**96,409 mn shares**

Market Capitalization

**THB 107,978.5 mn**

## TTB at a Glance

Founded in 1957. **TMB Bank Public Company Limited (TMB)** is one of the leading mid-sized commercial bank in Thailand. The bank has grown through consumer and commercial lending, **innovative banking** products and services.

**2004-2005:** TMB was merged with DBS, Thai Danu Bank and the Industrial Finance Corporation of Thailand. The bank encourages people to challenge the status quo and improve benefits of all the Bank's stakeholders through "Make **THE** Difference" Philosophy.

**2007: Formed strategic partner with ING Bank** then started its Transformation program, a three-stage plan to transform the Bank into a customer-centric and high performance organization.

**2012: First Thai bank to launch the market real digital banking service, ME by TMB**, under the concept of simple DIY banking for customers to get more benefit.

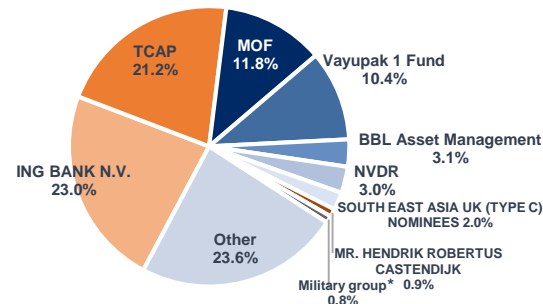
**2015: First Mover** to start free transactional service account. Later on, the bank introduced completed solution service with **superior products "No Fixed"**, and **"All Free"**, which **focus much more on customers' necessity**.

**2018: Strengthened mutual fund strategy.** TMB agreed to sell 65% stake of TMB Asset management to form a **partnership with Eastspring Investment Singapore**.

**2019: "Synergy for Growth"** TMB merged with **Thanachart Bank**, and stepped up to the 6<sup>th</sup> largest bank in the market with the double asset size.

**2020: New merged bank under name "TMBThanachart Bank (TTB)"** was launched. The Entire Business Transfer had been completed. The bank is ready to offer better financial experience to improve Thais' Financial Well-being.

### Major shareholders



Note: as of 30 Apr 2021

\* Included Royal Thai Army, Thai Navy, Thai Air Force, RTA Entertainment Co. Ltd. and Military units

## TTB Aspiration

**"To Be**

**The recommended bank of choice by our customers"**



### Top Management Team (as of 1 Jan 2021)

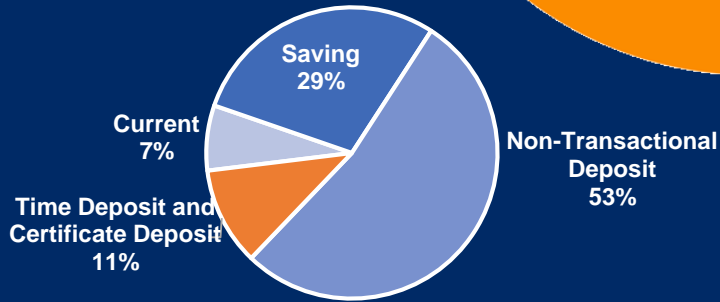
Chief Executive Officer	Mr Piti Tantakasem
President	Mr Praphan Anupongongarch
Chief Financial Officer	Mrs Prapasiri Kositthanakorn
Chief Commercial Banking Officer	Mr Senathip Sripaipan
Chief Retail Banking Officer	Mr Anuwat Luengtaweekul
Chief Risk Officer	Mr Johannes Franciscus Grisel
Chief Technology and Operating Officer	Mr Markus Dolenga
Chief Automotive Lending Officer	Mr Pompert Rasanon
Chief Marketing Officer	Mrs Kanchana Rojvatuny
Chief People Officer	Mrs Vijitra Thumpothong
Chief Audit Officer	Mrs Pittimart Sanguansook

Note: For more updated information, please see in TTB website <https://www.ttbank.com/en/about-us/management-team>

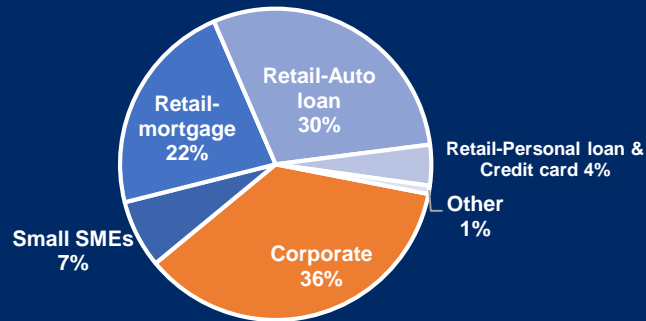
## Deposit Strategy : Growing Quality Deposit

Market leading deposit products that address customer saving needs and lifestyles by building transactional banking excellence and superior saving & investment accounts

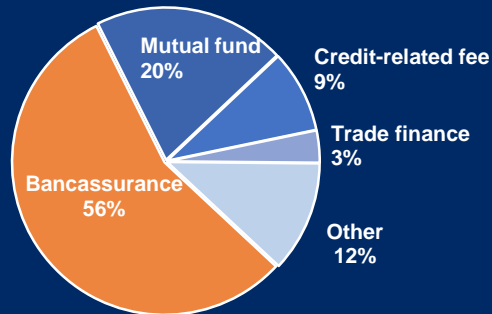
### Deposit Breakdown – consolidated basis, June 2021



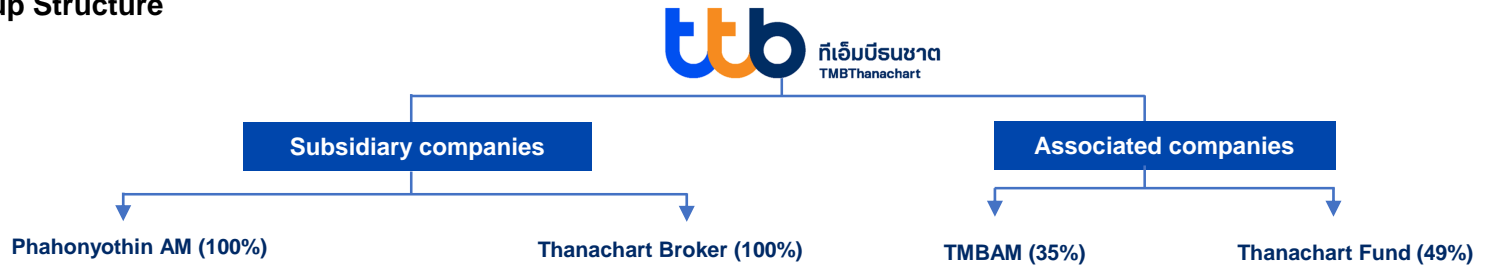
### Loan Breakdown – consolidated basis, June 2021



### Net Fees and Service Income Breakdown (Consolidation), 2Q21



## Group Structure



## Operating Structure



### Banking

- Asset market share : 8.9% (Rank #6)
- Loan market share : 10.3% (Rank #6)
- Deposit market share : 9.4% (Rank #6)

Source: as of June, 2021  
Note: market share out of 8 listed commercial banks



### Insurance

- Strategic partnerships with **Prudential Life Assurance (Thailand) PCL**
- ✓ Offering both Life and Non-Life products



### Investment Banking

- In house IB



### Asset Management

- Partnering with Eastspring Investment (Singapore)
- **Open Architecture** with "Best in Class" products from 11 fund houses:



- **Advisory service**, which provide Asset allocation tool and TMB Advisory in collaboration with a global partner **Amundi**

### Network & People

TTB provides banking services through a nationwide branch network.

Domestic Branches :	664
ATMs + ADMs	4,023
Employees	15,763

Note: TMB+TBANK data

## Credit Ratings

Standard & Poor's	
<b>International Rating</b>	
Long-Term Debt	BBB
Short-Term Debt	A-2
Stand-Alone Credit Profile(SACP)	bb+
Outlook	Negative

Moody's	
<b>International Rating</b>	
Long-Term Deposits	Baa1
Short-Term Deposits	Prime-2
Baseline Credit Assessment(BCA)	baa3
Outlook	Stable

Fitch Rating	
<b>International Rating</b>	
Long-term Issuer Default Rating	BBB-
Viability Rating	bbb-
Outlook	Stable
<b>Domestic Rating</b>	
Long-term	AA- (tha)
Short-term	F1+(tha)
Subordinated Debt	A (tha)

# Key Figures

As of June, 2021

2Q21 Consolidated Financial Statement, Unaudited

ASSETS	TIER 1 CAPITAL RATIO	Pre-Provision Operating Profit 2Q21
<b>THB 1,748,473 mn</b>	<b>15.5%</b>	<b>THB 8,502 mn</b>
LOANS TO CUSTOMERS	CAPITAL ADEQUACY RATIO (CAR)	Net Profit 2Q21
<b>THB 1,358,766 mn</b>	<b>19.6%</b>	<b>THB 2,534 mn</b>
DEPOSITS		
<b>THB 1,324,159 mn</b>		

Investor Relations  
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ที่เอ็มบีธนชาต

TMBThanachart

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