

TMBThanachart Bank Plc.

INVESTOR FACTSHEET (As of 31 Dec 2021)

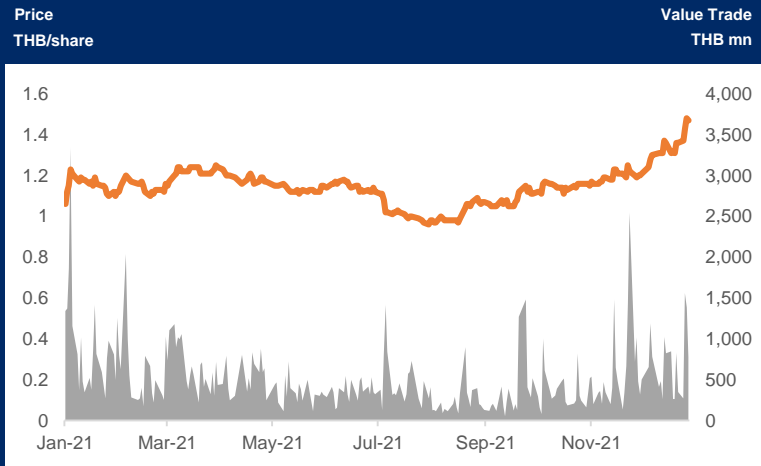
Share Price

THB 1.47

52 Week High/Low

THB 1.48/0.96

Share Price Performance



EPS (12M21)

THB 0.1083

P/E

13.5x

P/BV

0.67x

Listed Shares

96,623 mn shares

Market Capitalization

THB 142,036 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 with "Make **THE** Difference" Philosophy.

2007: Formed strategic partner with **ING Bank** then started its Transformation to a customer-centric and high performance organization.

2012: First Thai bank to launch the **market real digital banking service, ME by TMB.**

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

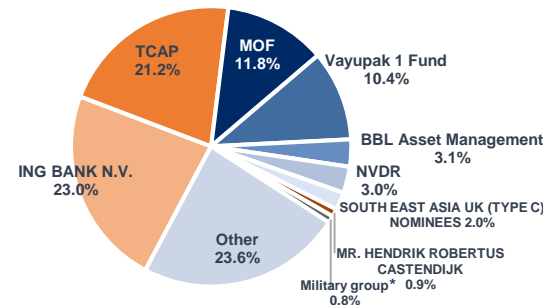
2018: Strengthened mutual fund strategy, forming a partnership with **Eastspring Investment Singapore.**

2019: "Synergy for Growth" TMB merged with **Thanachart Bank**, and stepped up to the 6th largest bank in Thailand.

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.

2021: Successfully completed integration mission on July 5th as planned. TTB has now become one of the D-SIBs in Thailand.

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 Sep 2021)

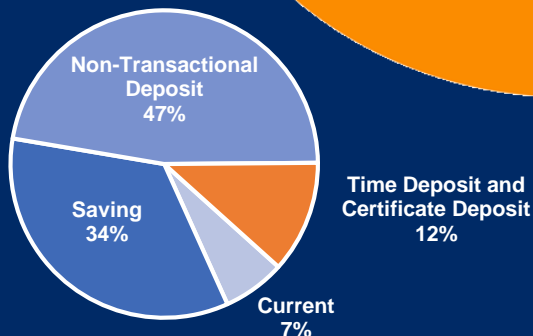
Chief Executive Officer	Mr Piti Tantasem
President	Mr Praphan Anupongongarch
Chief Retail Banking Officer	Mr Anuwat Luengtaweekul
Chief Automotive Lending Officer	Mr Pompert Rasanon
Chief Commercial Banking Officer	Mr Senathip Sripaipan
Chief Risk Officer	Mr Johannes Franciscus Grisel
Chief Financial Officer	Mrs Prapasiri Kositthanakorn
Chief Information Officer	Mr Sutthikan Rungsrithong
Chief Operation Officer	Mrs Rattana Arkachaisri
Chief People Officer	Mrs Vijitra Thumpothong
Chief Audit Officer	Mrs Pittimart Sanguansook
Chief Marketing Officer	Mrs Kanchana Rojvatuny

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

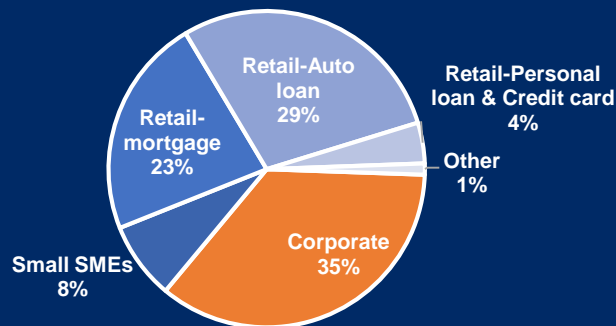
Deposit Strategy : Growing Quality Deposit

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

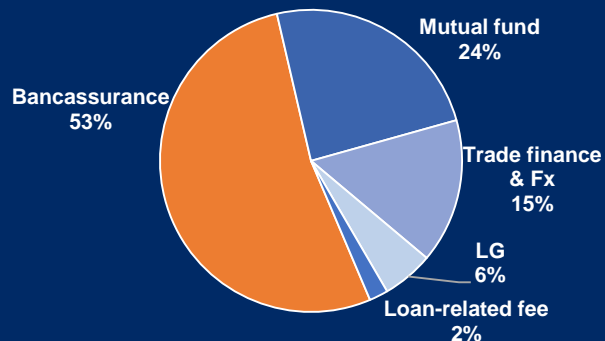
Deposit Breakdown – consolidated basis, Dec 2021



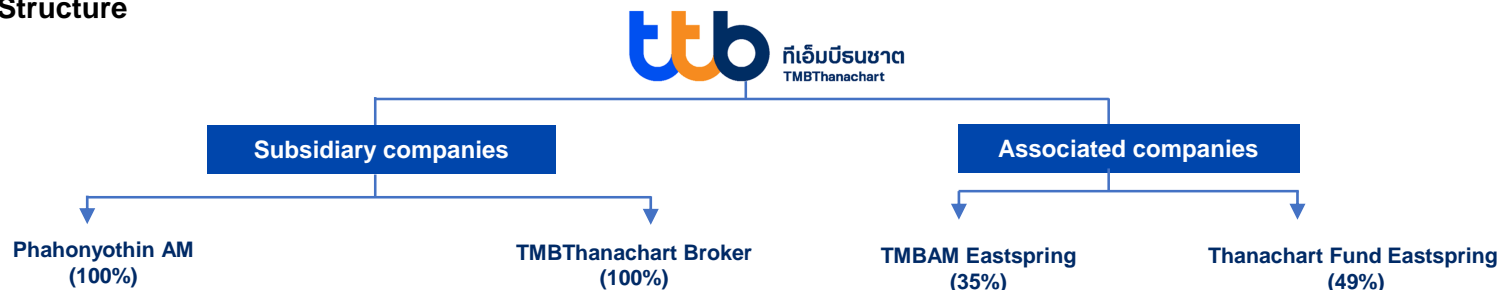
Loan Breakdown – consolidated basis, Dec 2021



Strategic Non-NII Breakdown (Consolidation), FY2021



Group Structure



Operating Structure



Banking

- Asset market share : 8.7% (Rank # 6)
- Loan market share : 10.0% (Rank #6)
- Deposit market share : 9.3% (Rank #6)



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 leading fund houses:



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

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

Network & People

TTB provides banking services through a nationwide branch network.

Domestic Branches :	636
ATMs + ADMs	3,894
Employees	15,478

Credit Ratings

Standard & Poor's		Moody's		Fitch Rating	
International Rating		International Rating		International Rating	
Long-Term Debt	BBB	Long-Term Deposits	Baa1	Long-term Issuer Default Rating	BBB
Short-Term Debt	A-2	Short-Term Deposits	Prime-2	Viability Rating	bbb-
Stand-Alone Credit Profile(SACP)	bb+	Baseline Credit Assessment(BCA)	baa3	Outlook	Stable
Outlook	Negative	Outlook	Stable	Domestic Rating	
				Long-term	AA+ (tha)
				Short-term	F1+(tha)
				Subordinated Debt	A (tha)

Key Figures

As of 31 Dec 2021

2021 Consolidated Financial Statement

ASSETS	TIER 1 CAPITAL RATIO	Pre-Provision Operating Profit 2021
THB 1,759 bn	15.3%	THB 34,300 mn
LOANS TO CUSTOMERS	CAPITAL ADEQUACY RATIO (CAR)	Net Profit 2021
THB 1,372 bn	19.3%	THB 10,474 mn
DEPOSITS		
THB 1,339 bn		

Investor Relations
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ที่เอ็มบีธนชาต

TMBThanachart

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Make REAL Change