

TMBThanachart Bank Plc.

INVESTOR FACTSHEET (As of 31 Mar 2022)

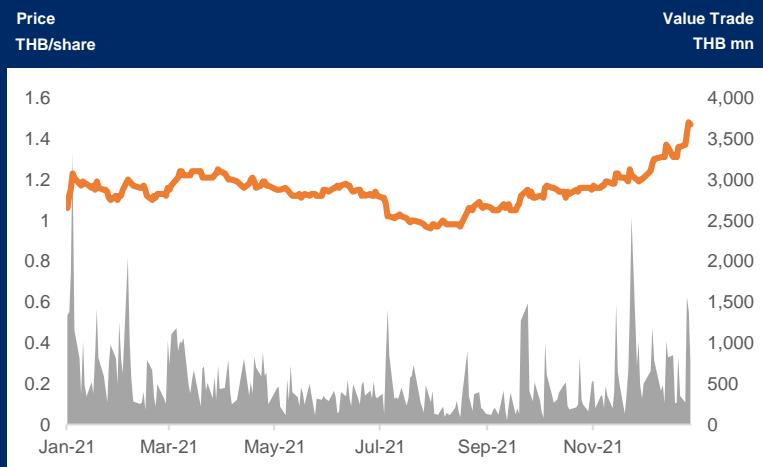
Share Price

THB 1.32

52 Week High/Low

THB 1.50/0.95

Share Price Performance



EPS (3M22)

THB 0.0331

P/E

11.7x

P/BV

0.60x

Listed Shares

96,622 mn shares

Market Capitalization

THB 127,542 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.**

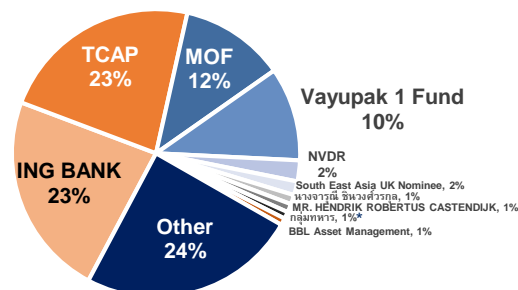
2018: Strengthened mutual fund strategy, forming a partnership with **Eastspring Investment Singapore.**

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 9 Mar 2022

* 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 Mar 2022)

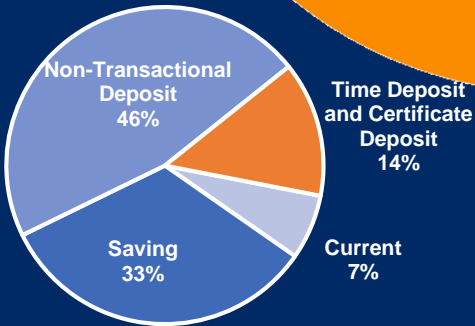
Chief Executive Officer	Mr. Piti Tantakasem
President and Acting Chief Automotive Lending Officer	Mr. Praphan Anupongongarch
Chief Retail Banking Officer	Mr. Anuwat Luengtaweekul
Chief Commercial Banking Officer	Mr. Saranya Phuphatana
Chief Risk Officer	Mr Johannes Franciscus Grisel
Chief Financial Officer	Mrs Prapasiri Kositthanakorn
Chief Information Officer	Mr Sutthikan Rungsrihong
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>

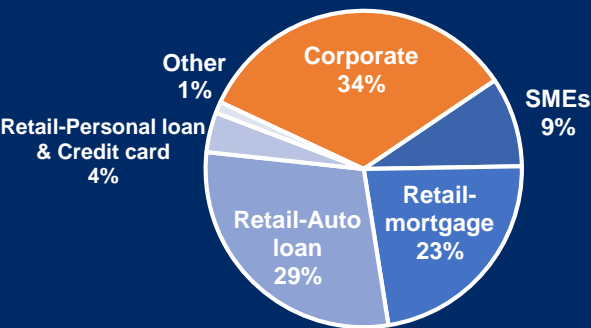
Deposit Strategy : Growing Quality Deposit

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

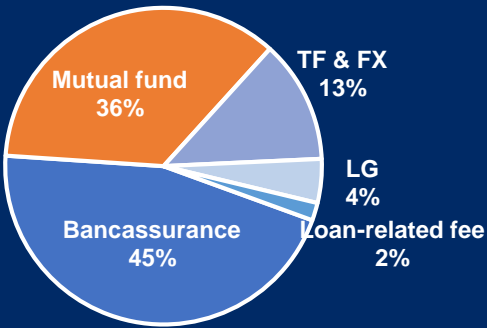
Deposit Breakdown – consolidated basis, Mar 2022



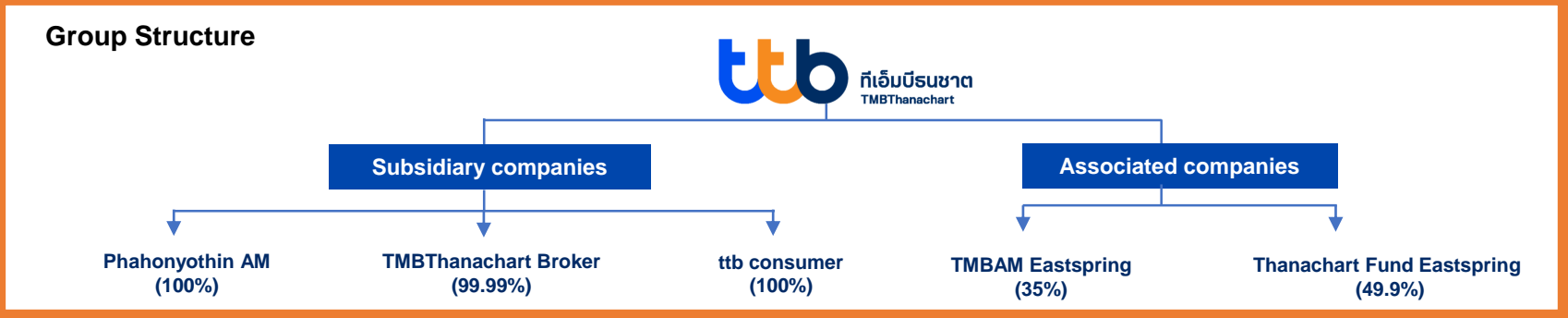
Loan Breakdown – consolidated basis, Mar 2022



Strategic Non-NII Breakdown (Consolidation), 3M22



Group Structure



Operating Structure

Banking

- Asset market share : 8.7% (Rank # 6)
- Loan market share : 9.9% (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 Mar 2022
Note: market share out of 8 listed commercial banks

Network & People

TTB provides banking services through a nationwide branch network.

Domestic Branches :	621
ATMs + ADMs	3,746
Employees	15,089

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-3	Short-Term Deposits	Prime-2	Viability Rating	bbb-
Stand-Alone Credit Profile(SACP)	bb+	Baseline Credit Assessment(BCA)	baa3	Outlook	Stable
Outlook	Stable	Outlook	Stable		
				Domestic Rating	
				Long-term	AA+ (tha)
				Short-term	F1+(tha)
				Subordinated Debt	A (tha)

Key Figures

As of 31 Mar 2022

1Q 2022 Consolidated Financial Statement (Unreviewed)

ASSETS	TIER 1 CAPITAL RATIO	Pre-Provision Operating Profit 1Q 2022
THB 1,789 bn	15.4%	THB 8,818 mn
LOANS TO CUSTOMERS	CAPITAL ADEQUACY RATIO (CAR)	Net Profit 1Q 2022
THB 1,366 bn	19.4%	THB 3,195 mn
DEPOSITS		
THB 1,360 bn		

Investor Relations
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ทีเอ็มบีธนชาต

TMBThanachart

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Make REAL Change