



ทีเอ็มบีธนชาต
TMBThanachart

Investor Presentation 1Q22 Financial Performance

Analyst Meeting
April 21st, 2022

- ❑ **Thai economy remains on recovery trend.** Despite turbulences from geopolitical issue, concerns over cost-push inflation and household debts, the resumption of business activities is expected to continue as COVID-19 is moving towards an endemic stage and the country is reopened.
- ❑ **The worst is behind. TTB's portfolio quality is well under control** as a result of our prudent risk management and conservative initiatives during COVID-19. Moreover, customers' debt service ability also shows sign of improvement following the economic recovery. Nonetheless, TTB will maintain our pre-cautious approaches such as our 7-scheme guiding principle and full-provisioning of stage 3 accrued interest to ensure sufficient level of provision to mitigate downsides from policy cliff. Therefore, provision is expected to remain at elevated level as indicated by our guidance.
- ❑ **1Q22 performance was executed as planned.** We resumed loan and deposit growth in selective areas and successfully set up "ttb consumer", a wholly owned subsidiary which will help drive retail high yield loans going forward. PPOP continued its positive momentum QoQ, supported by strong cost discipline while fee income was still challenging and put pressure on operating income. However, NII is expected to recover as we started to resume loan growth.
- ❑ For medium to long-term, we are **on path to capture post-merger synergies as well as to unlock value from digital transformation and our revamped group structure**, supported by a successful integration and healthy financial profile from our strategy to preserve balance sheet quality during the worst 2 years of COVID-19.

Debt Relief Update and Asset Quality

1Q22 Performance

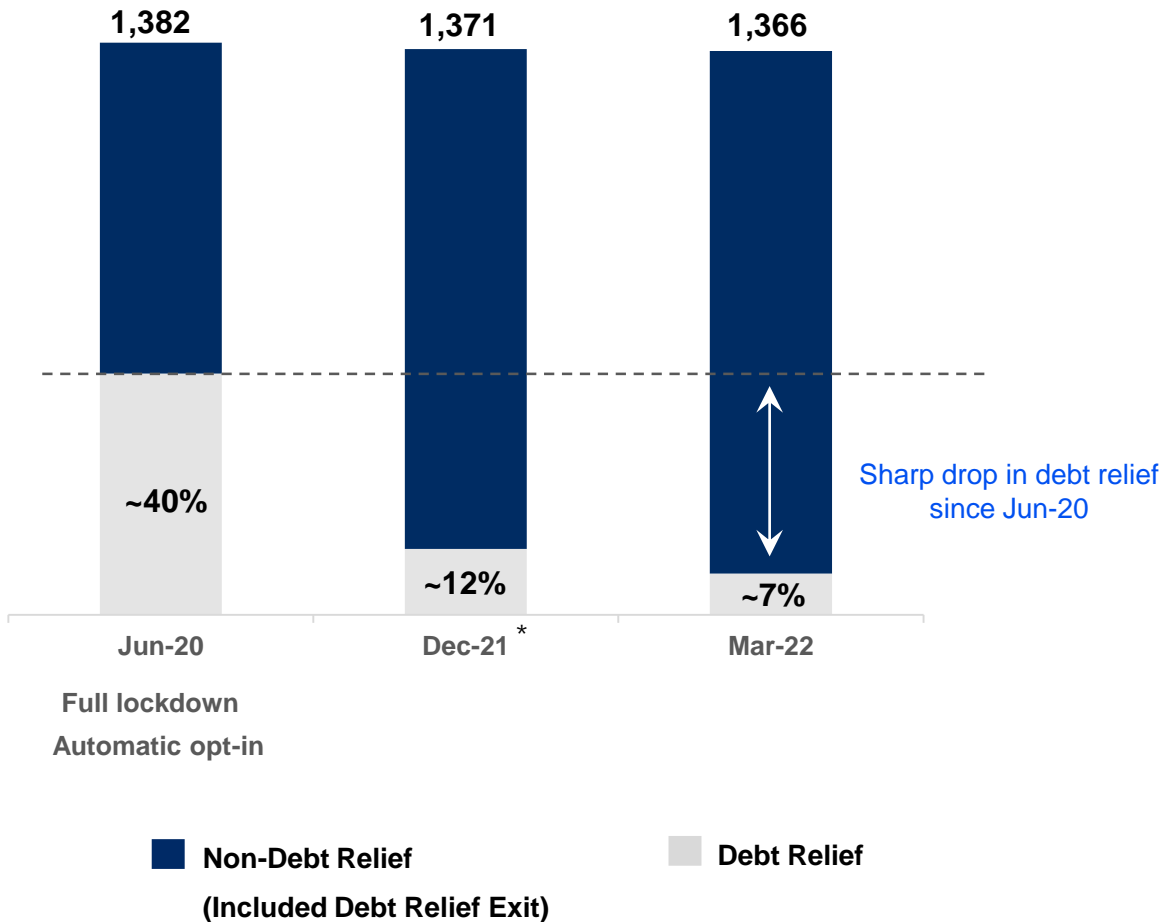
Strategy Update

Well-under control debt relief portfolio



Loans under Relief Program to Total Loans

THB billion



- As of Mar-22, loans under debt relief program reduced further to approximately 7% of total loan portfolio, compared to 12% as of Dec-21 and 40% during a full lockdown in Jun-20.
- Although the quality of the portfolio is well under control, we continue to monitor the portfolio closely and ensure that our internal approaches are always vigilant. Our aim is to capture true risk of customers in order to ensure sufficient level of ECL.
- Overall, we believe a risk to our portfolio and B/S is limited. Firstly, we have small exposure in directly affected industries. Secondly, we have been prudent in providing assistants to potential customers and continue to de-risk weak loans. Lastly, we have been strict to our Guiding Principle of Post Relief Risk Schemes to evaluate customers' behavior and risk profile to ensure sufficient level of ECL.

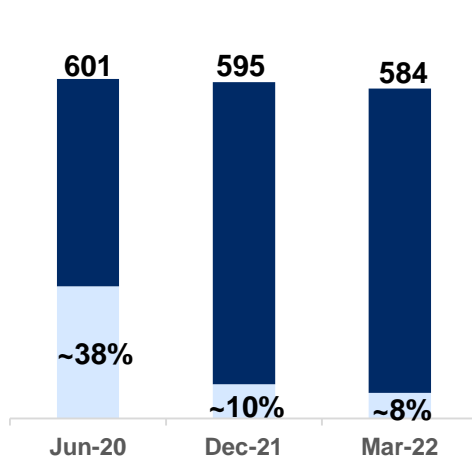
Note: Loans to customers excluded interbank loans
*Reclassified HP subsidy income as part of loans to customer in Dec-21

Downward trend of debt relief profile across key products and segments



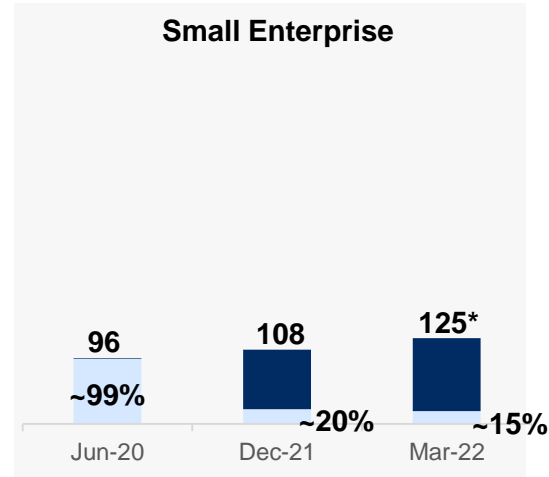
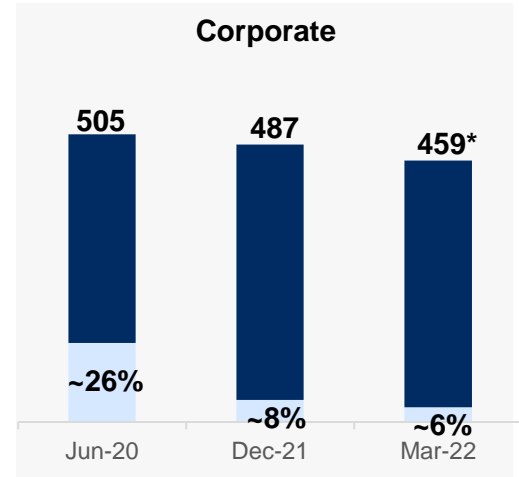
Commercial Loans

THB billion



■ Non-Debt Relief (Included Debt Relief Exit)

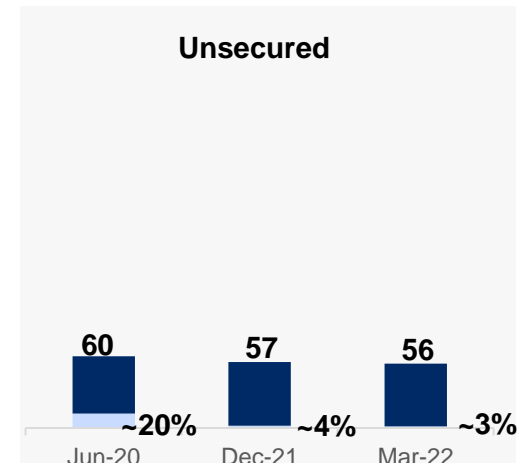
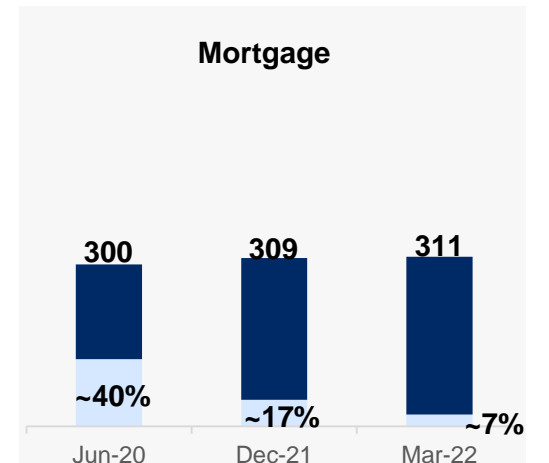
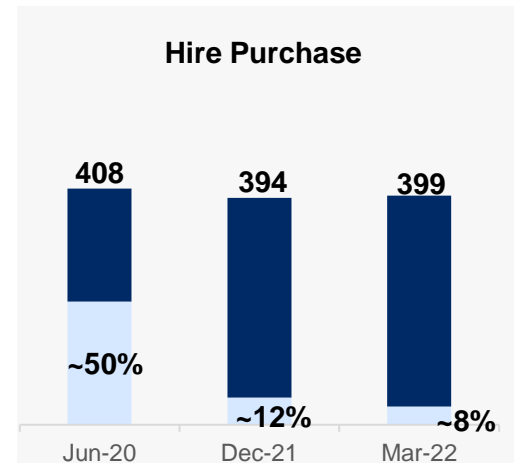
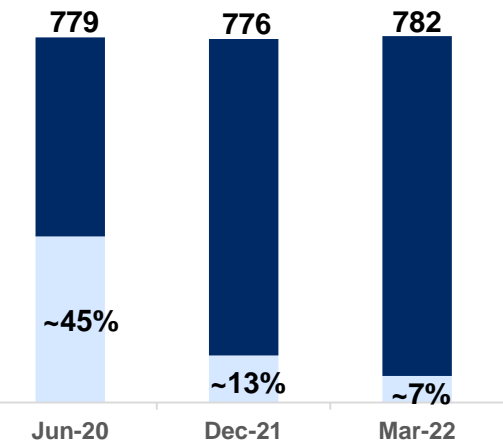
■ Loans under Relief Program



- As of Mar-22, commercial loans under debt relief program reduced further to 8% of total commercial loans as both corporate and SME customers continued to exit the program.
- For retail loans, relief loans dropped further to 7%, driven mainly by the exit of Mortgage and followed by HP portfolio.
- The quality of the remaining relief loans is under control while customers who exited the program also showed good sign of debt service ability.

Retail Loans

THB billion

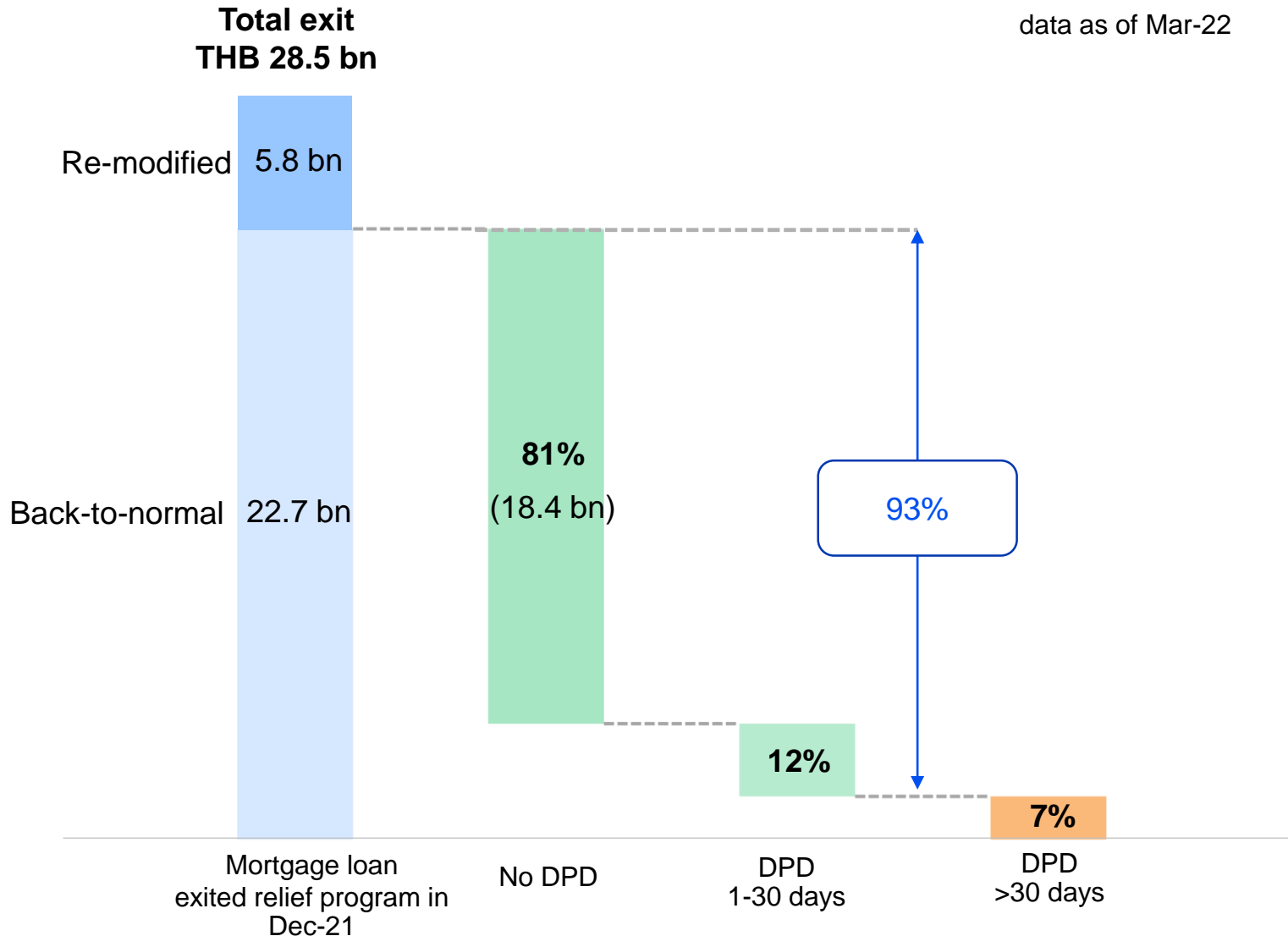


Note: Loans to customers excluded interbank loans / Unsecured : Credit card and personal loans, *Change in segment definition – details in page 12

Back-to-normal customers showing a good sign of repayment ability



DPD profile of Mortgage Loans Exiting Relief Program in Dec-21



Zooming in one of our key portfolios – mortgage loan which accounts for approx. 40% of total retail portfolio and made the largest exit from Dec-21, we observe that;

- Majority of loans that exited the relief program showed a good sign as customers are able to resume normal payment.
- Of total THB 28.5 bn of mortgage loans that exited the program since Dec-21;
 - THB 22.7 bn resumed normal payment and 93% of it is in Bucket 1.
 - the other THB 5.8 bn requested for re-modified program but in better/improving schemes or stay put.

Ensuring provision adequacy in response to COVID-19 crisis



Guiding Principle of Post Relief Risk Schemes

Scheme	Repayment Schedule		Staging	Minimum PD Level
	Interest	Principal		
SC 1	Full	Full	Mostly 1	Normal
SC 2	Full	Partial	Mostly 1	
SC 3	Full	Postponed	Mostly 1	
SC 4	Partial	Postponed	Approx. 50% in 2&3	
SC 5	Additional skip payment ≤ 6 months		Mostly 2&3	
SC 6	Additional skip payment ≥ 6-12 months		Mostly 2&3	
SC 7	Additional skip payment ≥ 12 months		Mostly 3	

- To address the deteriorating quality of portfolios, the Bank developed 7 post relief schemes to track and trace their quality, so that corresponding PDs could be applied and to separate them from customers never ask for relief support. These principles are consistently applied since November 2020.
- The elevated PDs are applied to both principal and accrued interest of these customers group, hence higher ECL to reflect higher risk.
- We pay attention to Scheme 3 (full interest payment) and Scheme 4 (partial interest repayment) customers and have done the followings:
 - SC3 & SC4: Management Overlay is set aside by using lifetime PD, same approach as stage 2 provisioning
 - SC4: 100% Management Overlay is set aside for accrued interest not already covered by PD
- The Bank have done the ECL model calibration in Q1'2022 by updating PD and LGD parameters in all portfolios. On top of that, the Bank also considered forward looking economic scenarios and applied stress test method in setting up management overlay to address economic uncertainties.
- Additionally, from prudence and persistency in supporting customer with assets warehousing program, proactive portfolio recovery, written off and sales, we believe asset quality is in-control.

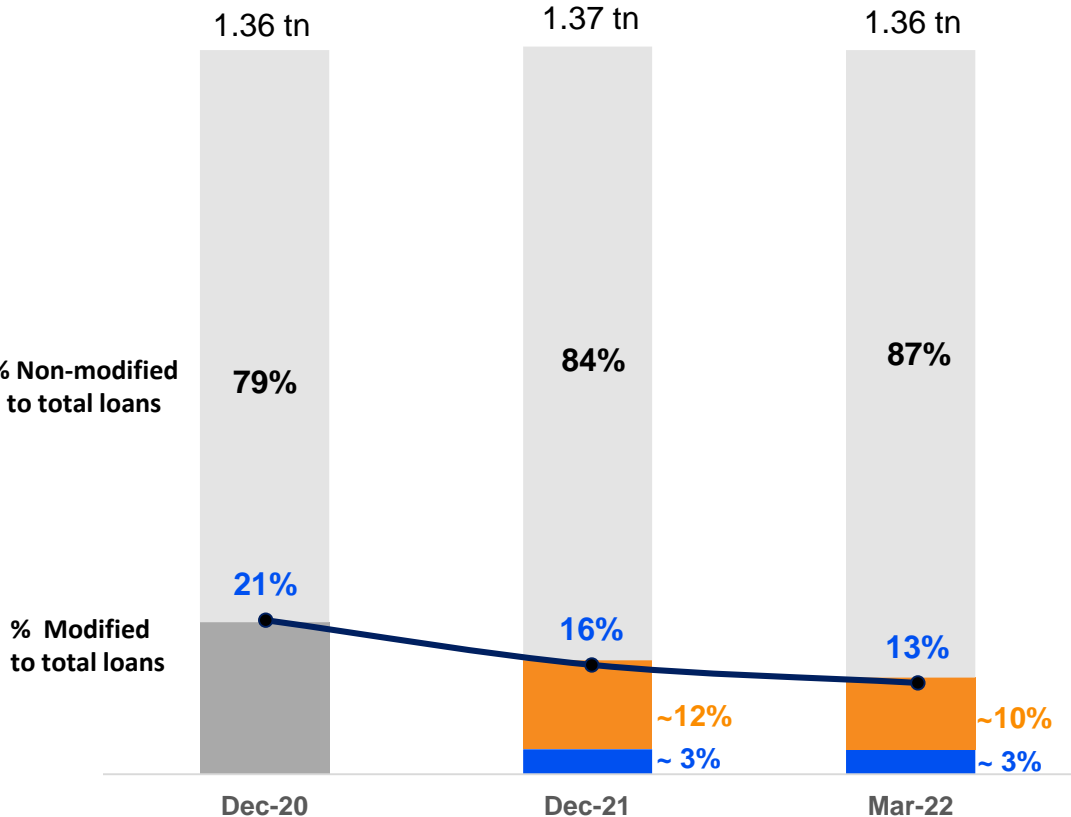
Note: For SC 2-4, loan staging could be classified as stage 1 or 2 depending on customer's pre-Covid-19 status (no up-staging took place), to reflect real risk level

Limited portion of deep restructuring in our modified portfolio



Total modified portfolio (Pre-COVID and during COVID)

Internal data for managerial view - Loan principals excluded interbank



- As debt relief portfolio has decreased overtime on the expiry schedule, we are in a transition period of forbearance portfolio to debt restructuring portfolio.
- Under the Covid-19 period, TTB has been prudent and taken pre-cautious approaches in managing loans under debt relief. We have also been more stringent in terms of loan modification to ensure the quality of our balance sheet and mitigate downside risks .
- As of Mar-22, our modified loans accounted for approx. 13% of total loans, reduced from 16% as of Dec-21 and 21% as of Dec-20. The modified portfolio is the combination of both legacy restructured loans (before Covid-19) and modified loan under debt relief program.
- Zooming in modified loan quality, currently approx. 10% of total loans was in light modified terms which can be comparable to the BoT’s Orange scheme (term extension, grace period). Only approx. 3% was in deep modification or comparable to the BoT’s Blue scheme.
- A decrease in modified portfolio was due to lower Covid support and our de-risking activities.
- In addition to a stringent loan modification policy, we also ensure that customers debt payment behaviors (DPD profile) are captured by with staging classification.

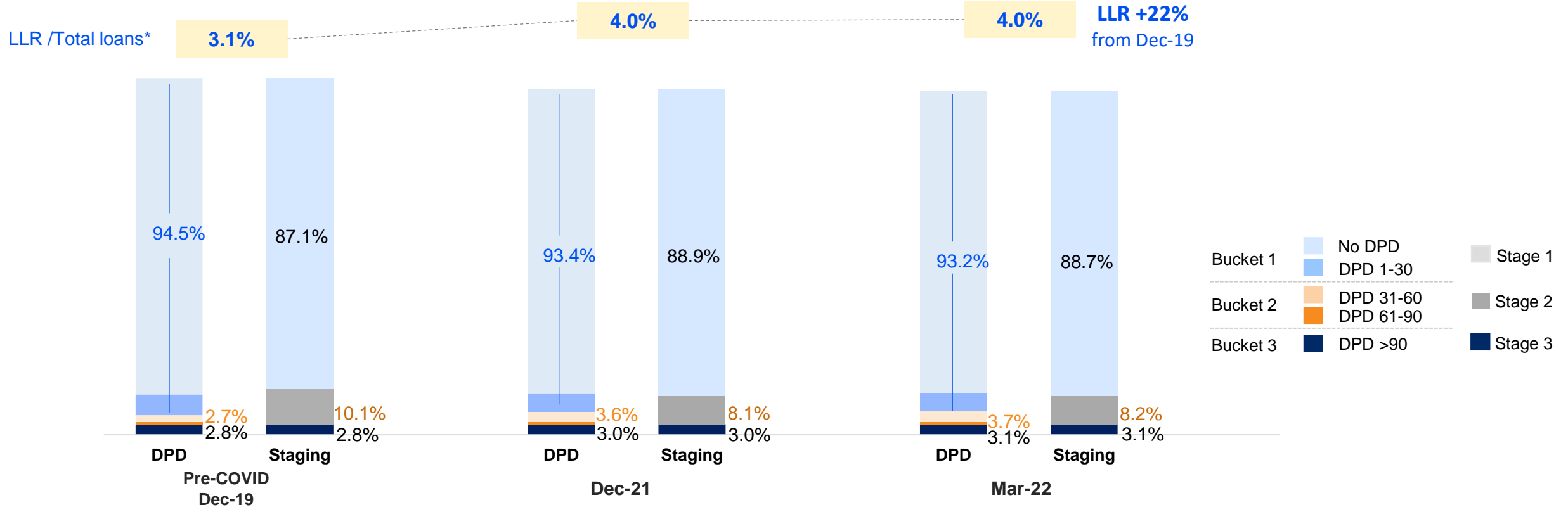
Note : Modified loans = Legacy restructured loans (before Covid-19) + Loan under debt relief program

Prudent loan staging with higher LLR buffer



DPD Profile VS Loan Staging

Internal data for managerial view - Breakdown as % of Loan principals (excluded interbank)



- The Bank's principal-based relief scheme picks up days past due within stages and imposes bucket and PD shifts. As a result, stage 2 loans sufficiently cover early indicators of customers' behavior in debt service ability.
- On top of the prudent staging policy, we have built up LLR buffer as a risk cushion under this crisis. Compared to pre-Covid-19, LLR rose by 22% to THB 55.5 bn. LLR/total loans therefore rose from 3.1% as of Dec-19 to 4.0% as of Mar-22.

Debt Relief Update and Asset Quality

1Q22 Performance

Strategy Update

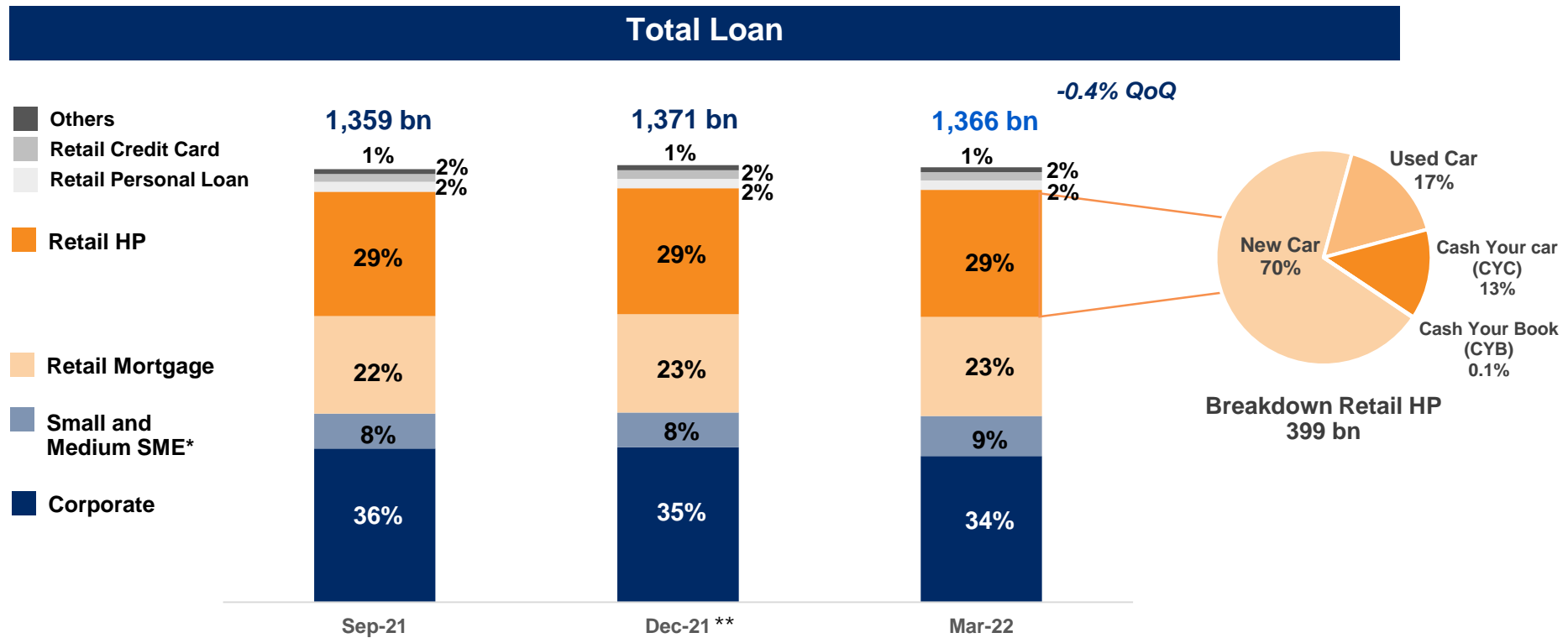
Financial highlights – 1Q22 results



2022 Targets		1Q22 Actual
Loan Growth	Approx. +2%	-0.4%
Deposit Growth	Approx. +3%	+1.6%
NIM (2.97%, excluded PPA 3.06% in 2021)	Stable	2.91% (2.98%, excluded PPA)
Non-NII/ Total assets	0.80%-0.90%	0.77%
C/I Ratio (47.6%, excluded PPA 46.1% in 2021)	45%-47%	44.1% (42.9%, excluded PPA)
% Stage3 (2.81% in 2021)	≤ 3.2%	2.73%
Credit Cost (157 bps in 2021)	140-160 bps	142 bps

- In 1Q21, we could resume growth in hire purchase and mortgage loans, in line with our selective growth strategy. However, due to outflow from large corporate, loan outstanding was down slightly QoQ. For the next quarters, we will continue our selective growth strategy with an aim to maintain market share in hire purchase and mortgage loans as well as to grow unsecured loan and credit card from “ttb consumer” as part of our plan to gain fair share in this market and to enhance asset yields.
- Strong deposit growth came mainly from retail deposit, led by Up and Up which is a term-deposit product. The growth was in line with our funding cost strategy to lock in fix rate and to maintain relationship with wealth customers during low-rate environment for cross-selling opportunity in the future. All Free and No-Fixed, our flagship products continued to grow QoQ as well.
- With well-managed cost of deposit plus the shift in loan mix towards higher yielding assets, we started to see stabilized loan yield QoQ.
- Retail fee income remains challenging, especially mutual fund fee due to unfavorable market sentiments in 1Q22. However, as economy continues to recover, the Bank see positive momentum in commercial fee income. On the bright side, COVID-19 has fostered a change in consumers’ behaviors towards more digital. With that, TTB plans to pave the way of launching new digital sales and service model to help boost sustainable fee income.
- Cost synergies over the past 2 years were captured faster than plan. Therefore, major recurring costs from employee and premise expense have significantly declined, represented 44% C/I ratio in 1Q22. However, C/I is expected to remain at 45%-47% due mainly to digital investment in the following quarters.
- Asset quality was well under control with lower percentage of loan under debt relief program. The initial observation showed that customers’ ability to pay continues to be strong even after debt forbearance ended. There was also no uptick of stage 3 loan ratio despite the absence of extra NPL management. As of 1Q22, stage 3 ratio was at 2.73%.
- As a result, risk cost ended at 142 bps. Such a level was based on forward-looking approach which includes reserve and the preparation for unforeseen circumstance under COVID-19. LLR increased to THB 55.5 bn and represented LLR coverage ratio of 132%. Given that more than half of our portfolio is collateral-based lending, we consider our risk buffer is strong and sufficient.

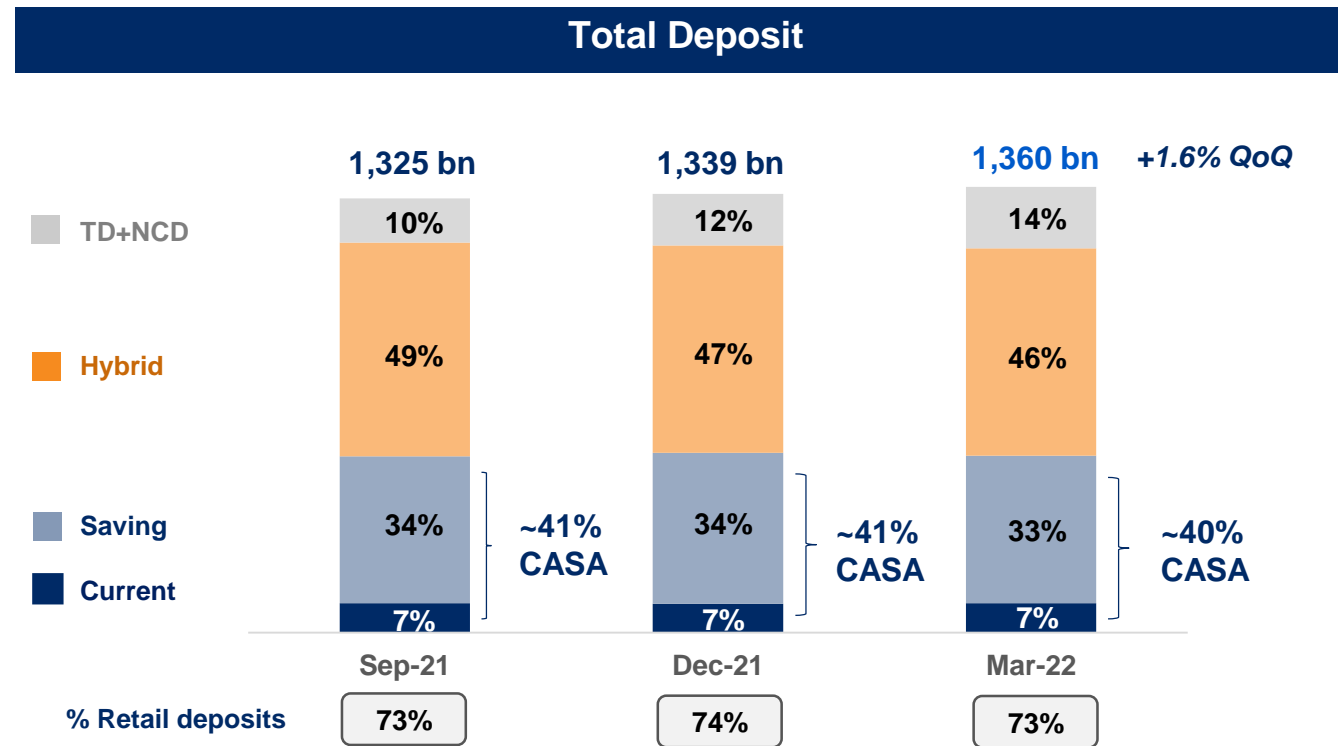
Prudently resuming loan growth in targeted areas



- Under prolonged Covid-19 situation, TTB remained prudent on growing new loans. However, as we started to resume growth in our key retail products, HP and mortgage growth showed a positive momentum by expanding +1.2% QoQ and +0.8% QoQ respectively.
- Over the past few years, TTB has continued to de-risk SME portfolio. As a result, Small and Medium SME now represented only 9% of total loans. While actual loan growth of Small SME was relatively flat, the QoQ increase in % portion was due to the revision of segment definition. For commercial loans, the reduction came from both definition change and loan repayment QoQ.
- Align with 2022 direction, TTB still focuses on retail loans as a part of B/S optimization strategy. Currently, retail loans accounted for 57% of total loan portfolio and 91% of retail portfolio was secured-lending base.

Note: * Small SME from THB 0-100 mn turnovers, Medium SME from THB 100-400 mn turnovers
 ** Reclassified HP subsidy income as part of loans to customer in Dec-21

Expanding deposit with optimized structure and funding strategy

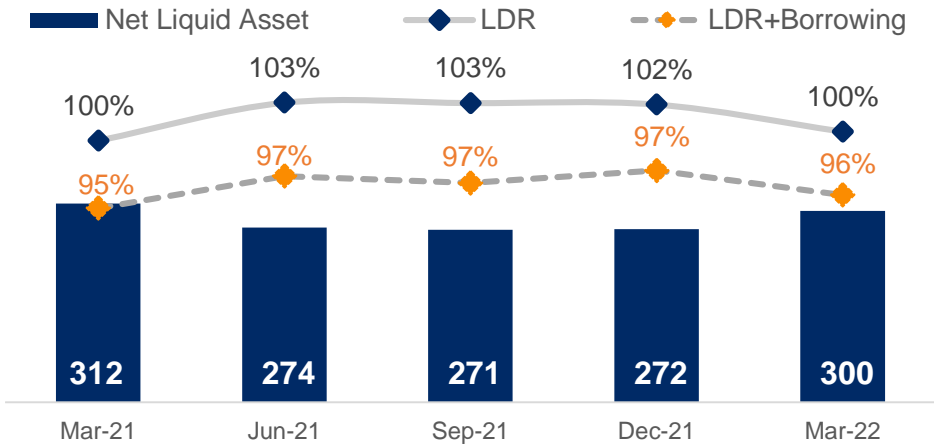


- TTB reported total deposit of THB 1,360 bn in 1Q22, increased +1.6% QoQ. Thus, LDR stood at 100% in 1Q22.
- For 2022 direction, TTB still pursues deposit optimization initiative amid low-rate environment. Our flagship products which help optimize our cost of deposits such as All Free and No-fixed still expanded by +1.5% QoQ and 0.4% QoQ. Current account also registered growth of +2.2% QoQ mainly from commercial segment.
- In response to interest rate outlook, we started to build long term funding base, led by time deposit (TD) product Up and Up. We also see Up and Up as one of our strategic products, offered to both existing and new-to-bank customers in order to extend relationships especially wealth customers. Therefore, TD portion increased further to 14% of total deposits.

Optimizing balance sheet with healthy liquidity position

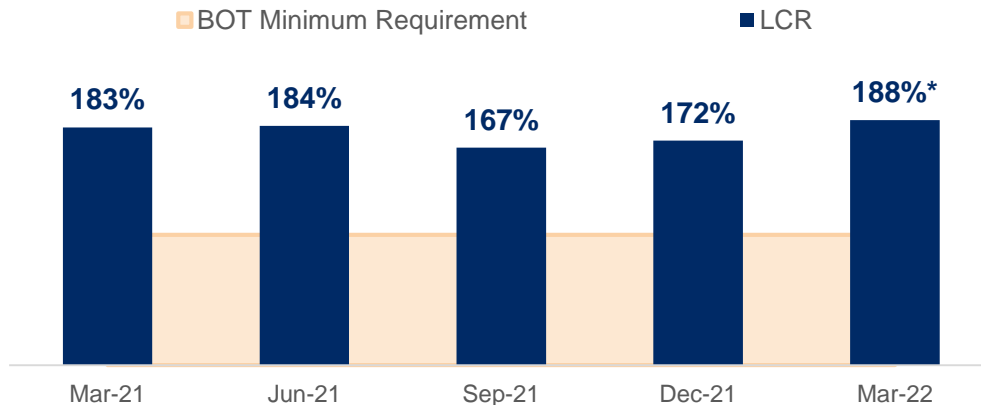
Unit: THB Bn

Continue Optimized B/S through Liquid Asset Management



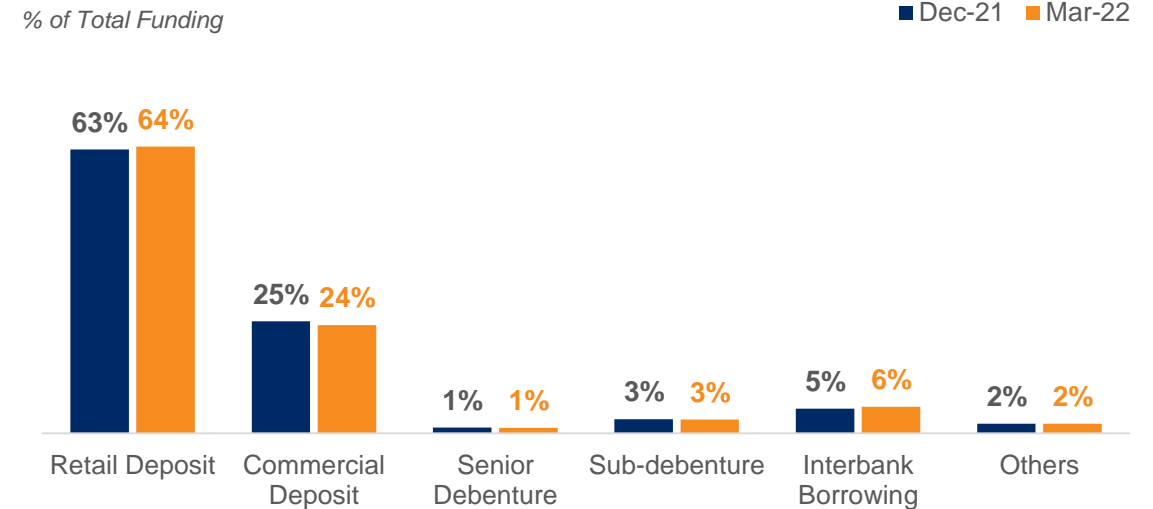
Net Liquid Asset Definition: Cash + Interbank Asset + Investment - Interbank liab.

LCR Well Above Regulatory Requirement



* Preliminary data. Official LCR as of Mar-22 will be reported to BOT end of Apr-22

Retail Deposit is a Major Source of Funds

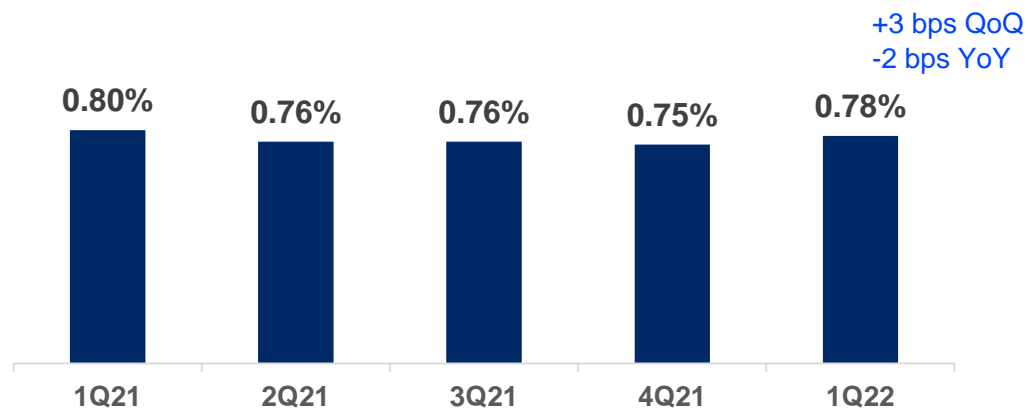


- To optimize B/S, the Bank proactively manages funding cost and enhances return on liquid assets via bond investments.
- Deposit is a major source of funds, and the Bank strategically builds retail deposit base to ensure stable deposit and less reliance on short-term wholesale funding and the Bank expected the trend to continue with deposit-led strategy and creation of a strong deposit franchise.
- LCR was well above the BOT minimum requirement at 100%.

Preparing for balance sheet growth under rising rate environment



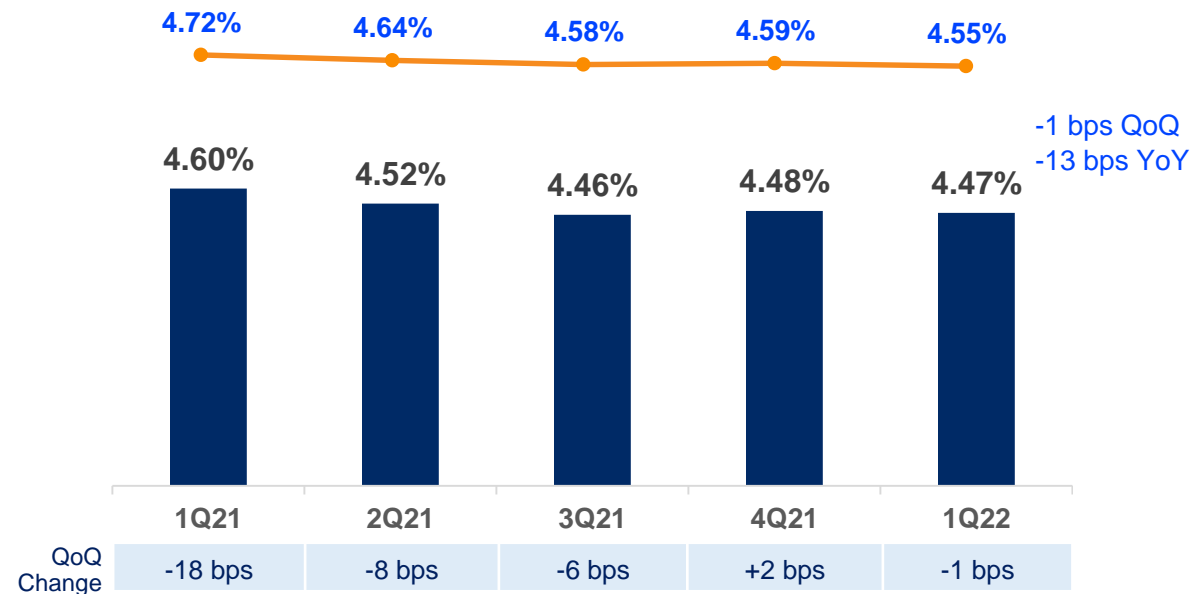
Cost of Deposit



- 1Q22 cost of deposit rose slightly +3 bps QoQ and down -2 bps YoY
- The QoQ increase in cost of deposit is as expected as we strategically built long term funding base ahead of interest rate outlook.
- No-fixed and Up & Up, are deposit acquisition tool to attract wealth customers and enhance customers' engagement in order to offer personalized solutions thru our financial platform for cross-selling opportunity in the future.

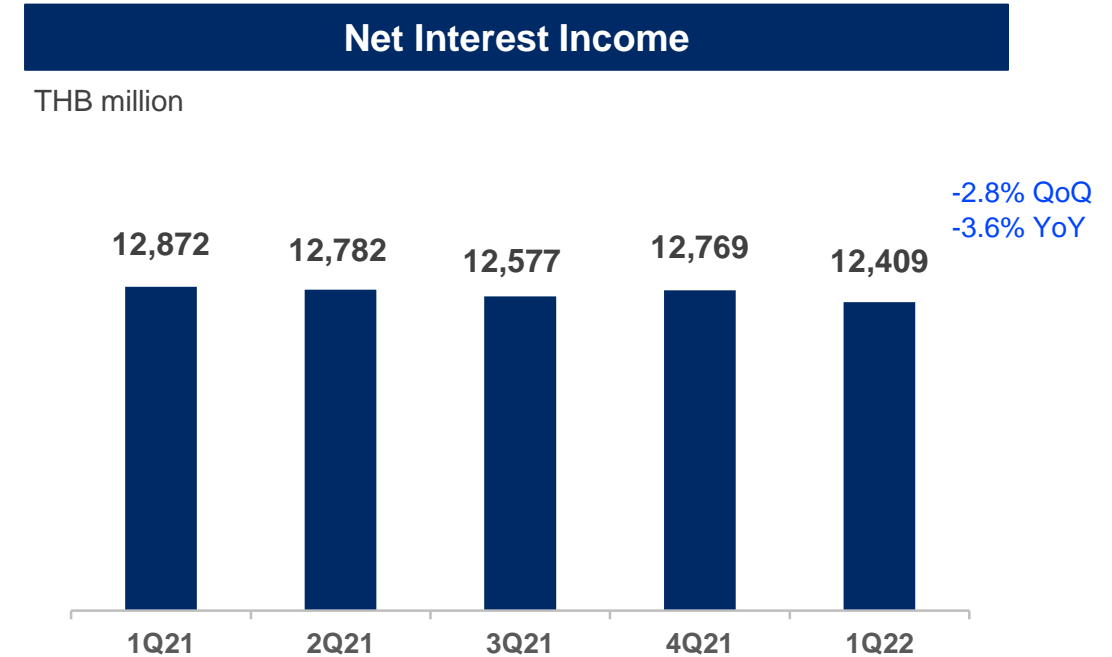
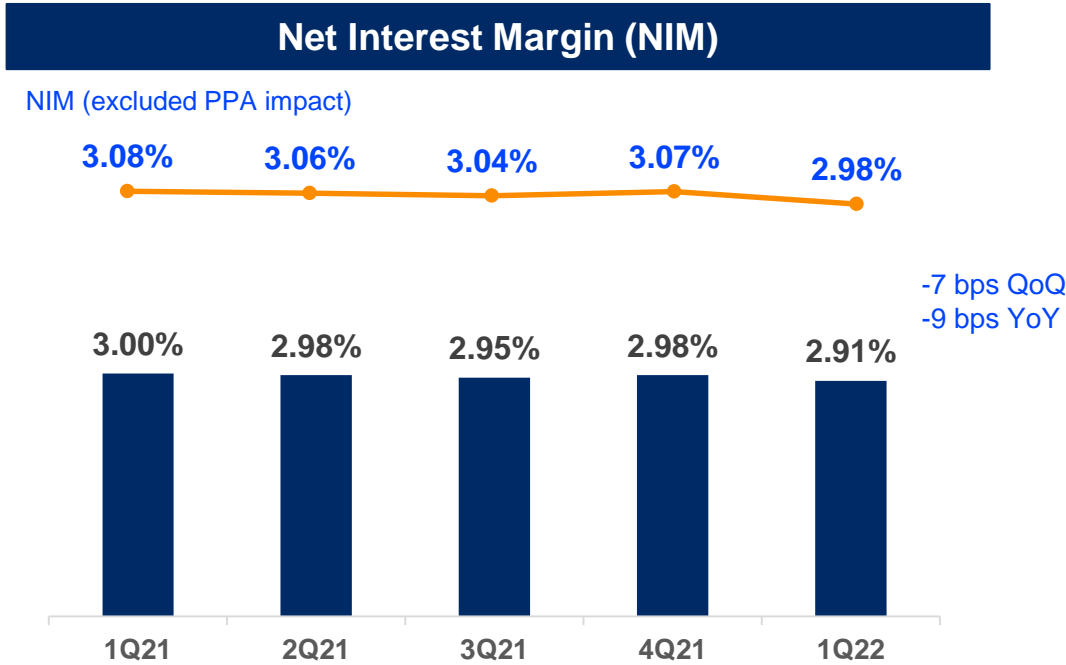
Loan Yield

Loan yield (excluded PPA impact)



- Despite the effect from low rate environment together with quality loan growth strategy to preserve B/S quality, loan yields started to bottom out since 4Q21.
- With our intention to resume loan growth in HP and mortgage as well as our strategy to increase retail high yield loans would be positive factor for loan yield recovery.

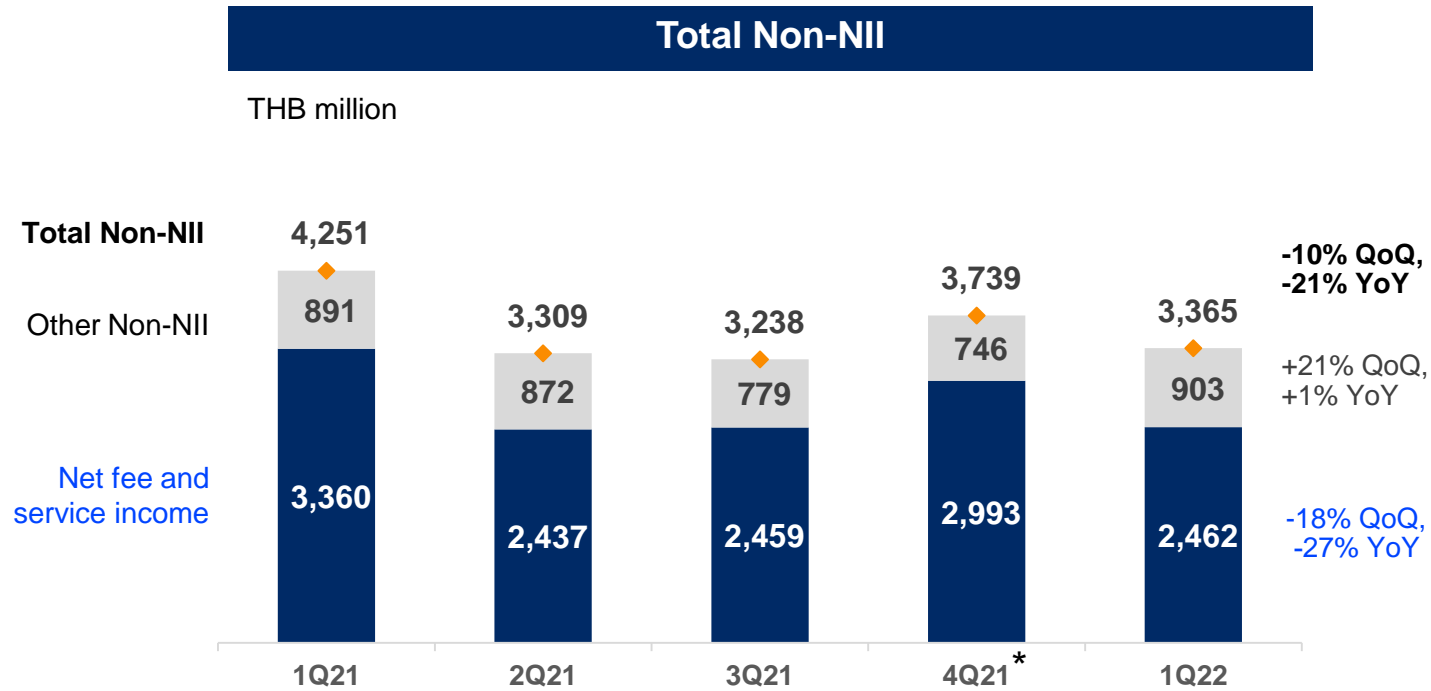
Resuming loan growth in selective areas lessen the impact from low rate environment and increase in deposit cost



- NIM was 2.91% as of 1Q22, down by -7 bps QoQ and -9 bps YoY.
- The QoQ decline was due mainly to lower interest income from a decrease in balance of large corporate loans.
- The YoY drop was from shrink in loan outstanding and higher interest expense from deposit growth which align with our business direction to prepare our balance sheet ahead of rising interest rate outlook.

- Balance sheet optimization helped lessen the impact of selective asset growth strategy during the pandemic, lower asset yield and conservative adjustment EIR for the quality of P&L. As a result, NII in 1Q22 starts to stabilize.
- For the next quarters, we will continue our selective growth strategy with an aim to maintain market share in hire purchase and mortgage as well as to grow personal loan and credit card from “ttb consumer” as part of our strategy to gain fair share in this market and to enhance asset yields and NII.

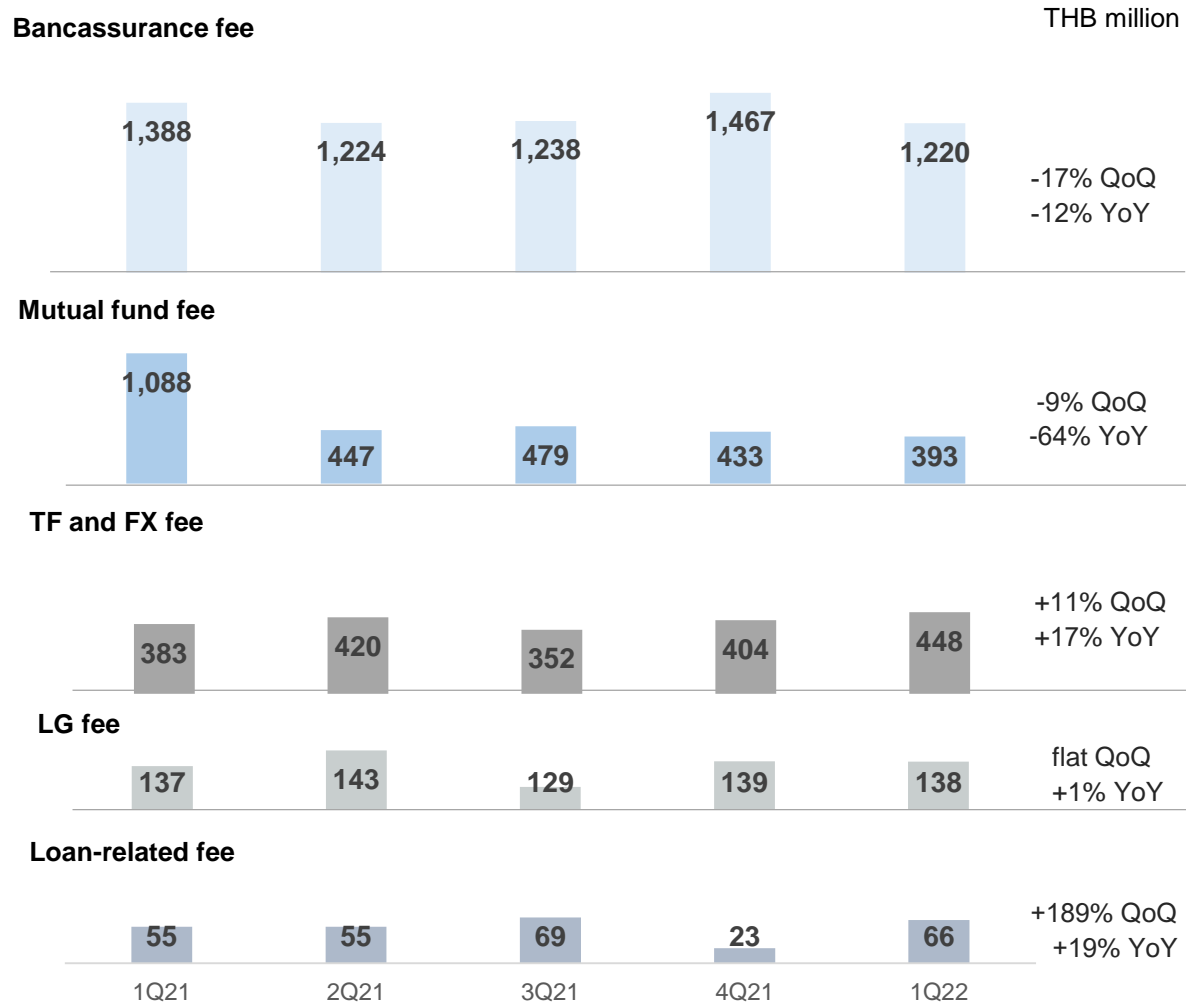
Unfavorable market sentiment posing a challenge to retail fees



- Non-NII -10% QoQ was due mainly to lower retail fees, especially from mutual fund while other Non-NII roes QoQ on the back of gains on financial instrument designated at FVTP.
- Details of strategy Non-NII was in the following page.

Commercial fees showing strong recovery while retail fees still challenging

Breakdown Strategic Non-NII Products



Fee income from strategic Non-NII products remained challenging due mainly to retail side especially mutual fund fees while commercial segment showed sign of recovery, supported by the resumption of economic activities.

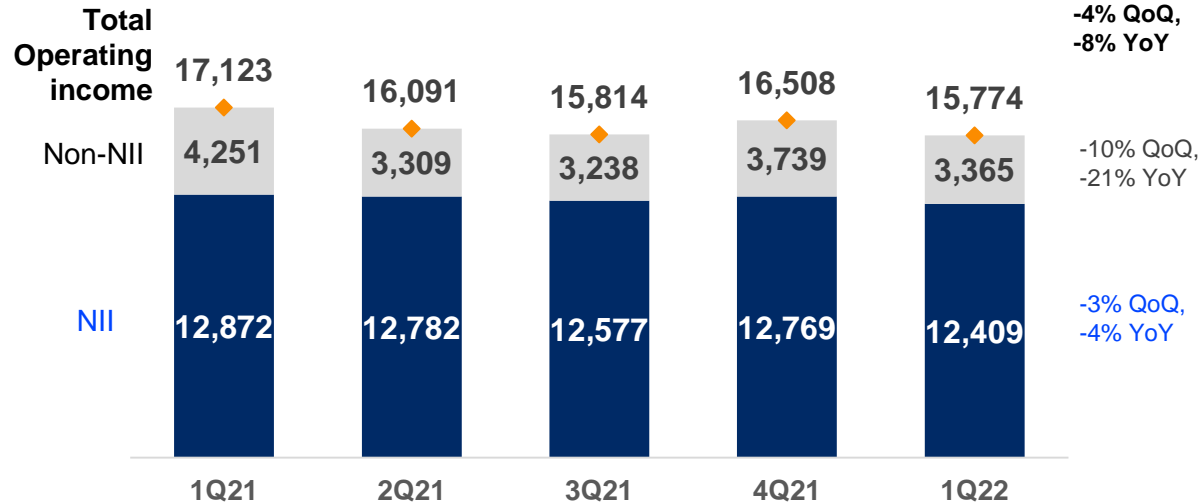
- **Commercial fees:** see broad-based improvement, driven mainly by TF & FX fees and Loan-related fees while LG fee was relatively stable.
- **Retail fees:** BA fees maintained its level after tax season in 4th quarter but mutual fund weakened due to unfavorable market sentiment by concerns over Russia - Ukraine, tech selloff, and inflation.
- Despite unfavorable external factors under this economic cycle, on the bright side, COVID-19 has fostered a change in consumers' behaviors towards more digital. With that, TTB plans to pave the way of launching new digital sales and service model to help boost sustainable fee income.

Continue to benefit from cost synergy as a result of reduction in recurring expenses



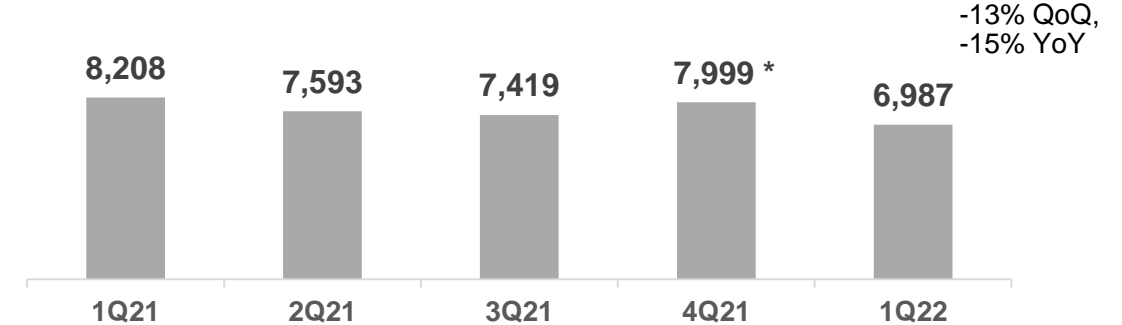
Total Operating Income

THB million



Total Operating Expense

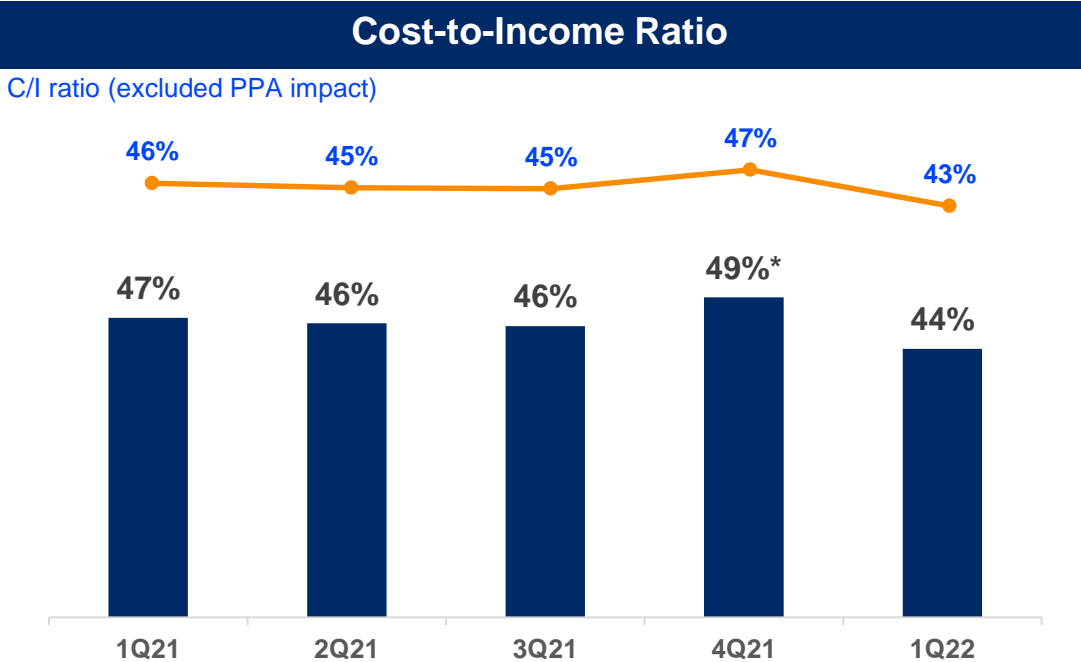
THB million



- Overall, core revenue was impacted from gradual economic recovery and fluctuations in global market. Total operating income was down by -4% QoQ and -8% YoY to THB 15.7 bn.
- Recurring expenses strongly declined from cost-saving initiatives after merger. OPEX recorded at THB 7 bn, down by 13% QoQ and 15% YoY. The efficiency gains were mainly from
 - Drop in employee expense (-10% QoQ, -22% YoY). Headcount is now 15.6K person, dropped 4.2K since merger.
 - Drop in premise and equipment expense (-14% QoQ, -7% YoY). The number of branches is now 621, dropped 274 branches since merger.
 - Drop in other expenses such as marketing expense and software expense (-19% QoQ, -3% YoY)

Note: *In 4Q21, the Bank reclassified bancassurance incentive from fee expense to HR expense to reflect nature of business, therefore figures in previous period are reclassified for comparative purposes

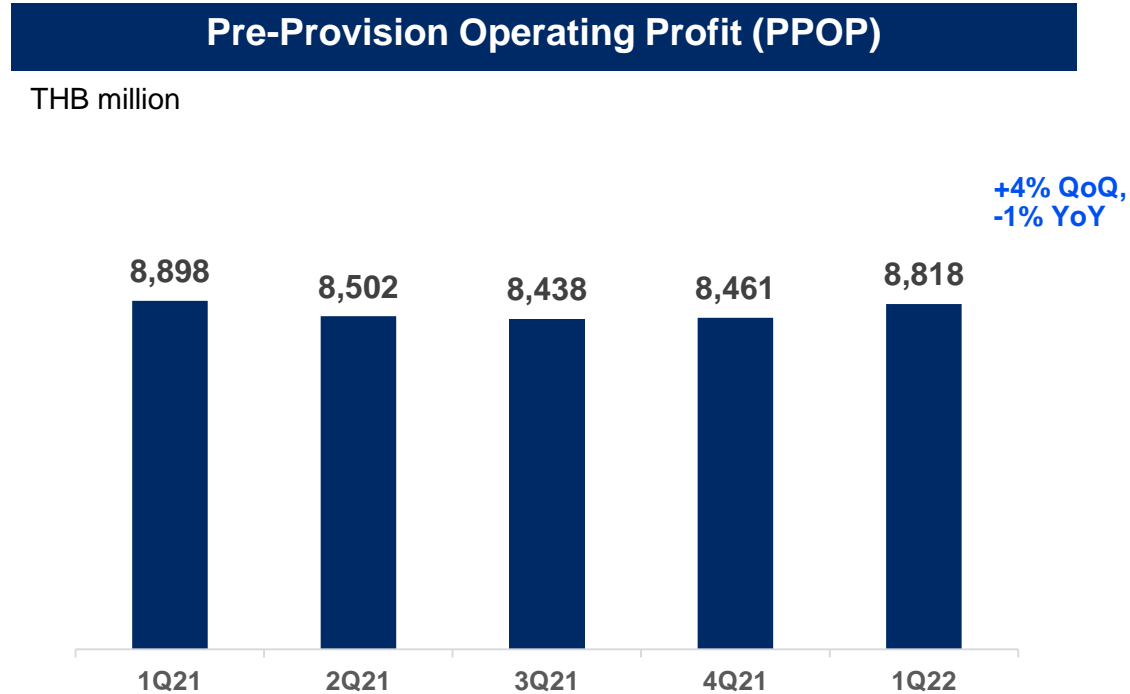
Lower cost base showing an improvement in C/I ratio



- Well-contained recurrent expenses reflected cost saving synergy realization after most merger. C/I ratio was down to 44%. If excluded PPA impact, cost to income ratio would have been at 43%.
- Based on TTB's key priorities, C/I ratio is expected to remain within the guidance which imply in the following quarters OPEX would increase due to digital investment, incentive expense align with business growth in the following quarters.

Note: *In 4Q21, the Bank reclassified fee service income, service expenses and OPEX to reflect nature of business

Growth in PPOP reflecting synergy value from merger



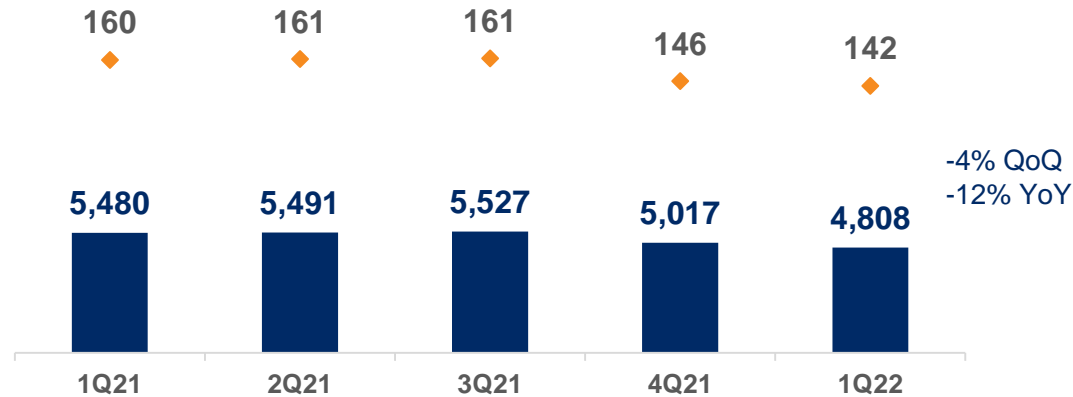
- Recurring cost under control helps improving cost base and shielding profit during the time of revenue pressure.
- As a results, PPOP growth was 4% QoQ while YoY slightly declined from high revenue base in 1Q21.

Improving asset quality and prudent risk management resulting in lower provision



ECL & Credit Cost

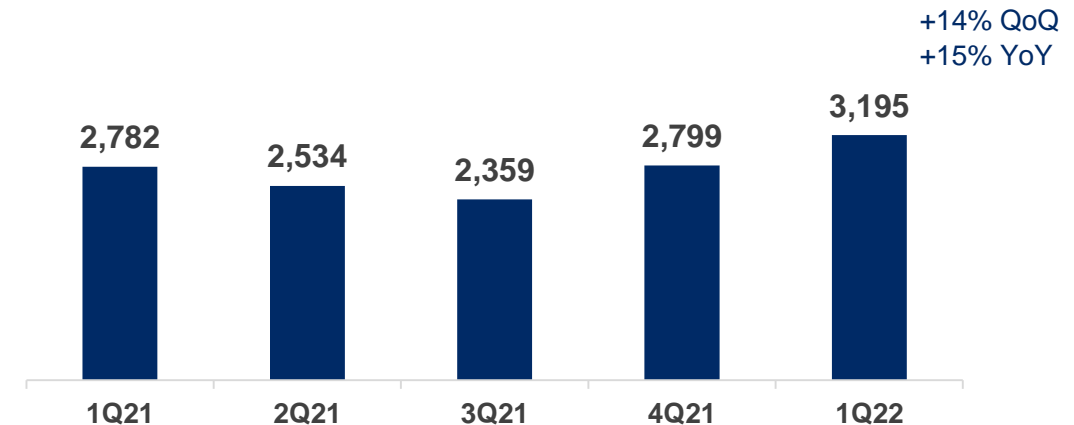
Expected credit loss (ECL) (THB million)
Annualized credit cost (bps)



- Asset quality was well-managed in 1Q22. Stage 3 ratio down to 2.73% from 2.81% in the previous quarter and quality of customers' debt service ability also improved following the reopening of country.
- With that, risk cost ended at 142 bps, at the lower bound of 2022 target range. This level of ECL was prudent and included forward-looking approach and the preparation for Covid-19 reserve for unforeseen circumstance.
- Provisioning is expected to remained at elevated level in 2022 but lower than the previous year, following economic recovery from Thailand's reopening. This is the Bank's direction to be prudent amid Covid-19 uncertainty.

Net Profit

THB million



- As a result of positive PPOP and risk management, net profit increased by 14% QoQ.
- The +15% increase YoY was from lower in ECL as in 2020 and 2021 TTB had set aside ECL as a preparation ahead of economic uncertainty or in total of THB 24.8 bn in 2020 and THB 21.5 bn in 2021.

Ensuring provision adequacy in response to COVID-19 crisis



Guiding Principle of Post Relief Risk Schemes

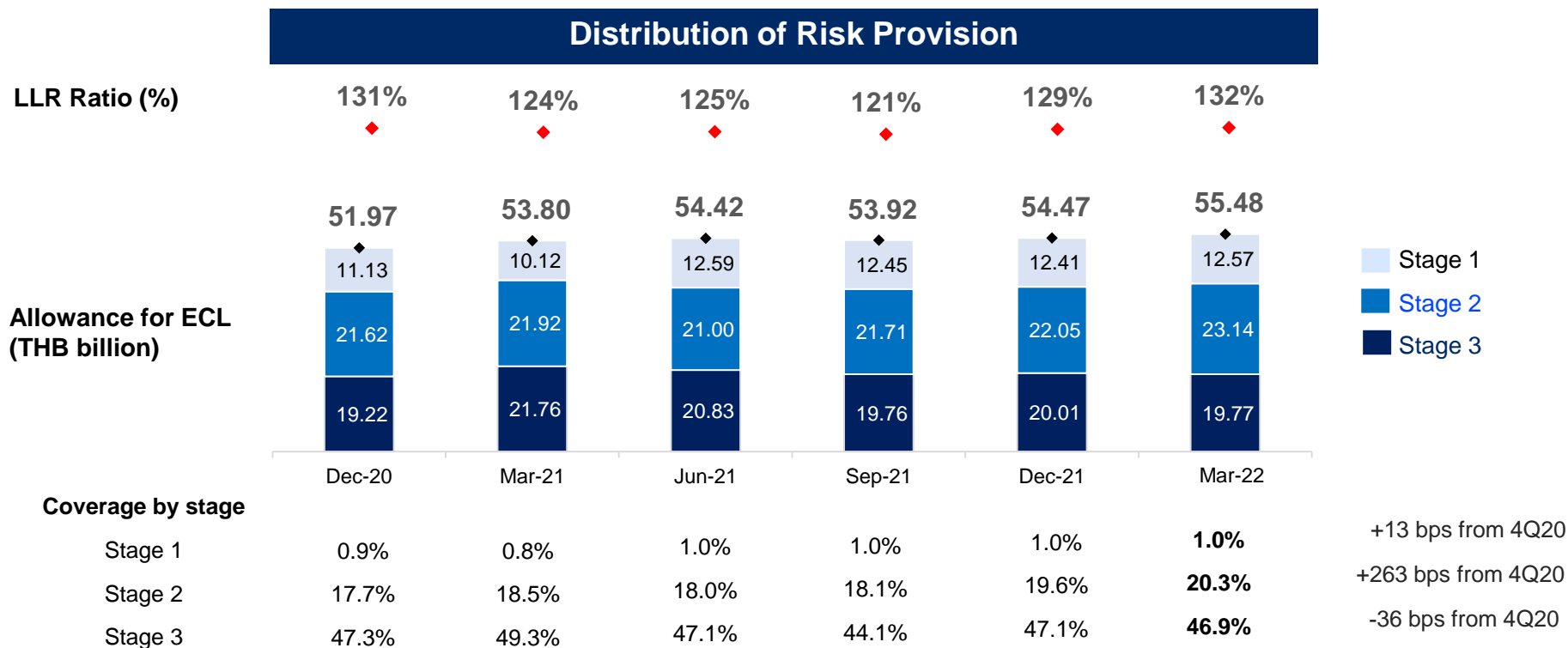
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100%

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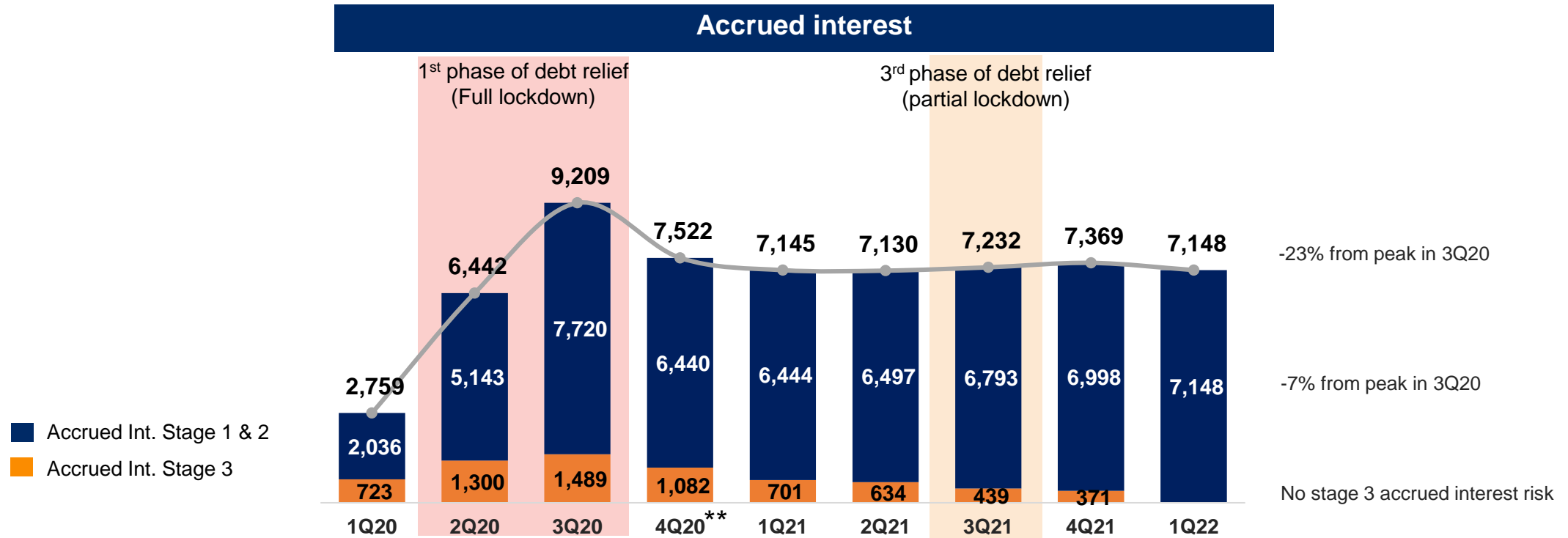
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Continue to build up reserve for future uncertainties



- TTB remains prudent in asset quality management. We continue to prudently manage and de-risk weak loans in both stage 2 and stage 3.
- In 1Q22, the Bank did NPL sales of THB 1.3 bn and write-off of THB 2.6 bn.
- Allowance coverage as of Mar-22 increased to THB 55.5 bn.
- Overall, the LLR by stage increased across all stages when compared to pre Covid-19, reflecting the Bank's tightening ECL model and prudent risk management.

Accrued interest reflecting conservative approach



- Given the current unfavorable economic conditions, the Bank took conservative approach in revenue recognition for accrued interest treatment during the pandemic.
- In Jan-21, the Bank took conservative approach in revenue recognition for accrued interest treatment during the pandemic. Stage3 accrued interest has been provisioning at full amount to preemptively limit future downside risk. We believe this will help improve quality of balance sheets and mitigate the risk of overstated net interest income.
- Overall, total accrued interest trend continuously declined from the peak in 3Q20 after customers exit 1st phase and 3rd phase of relief scheme.

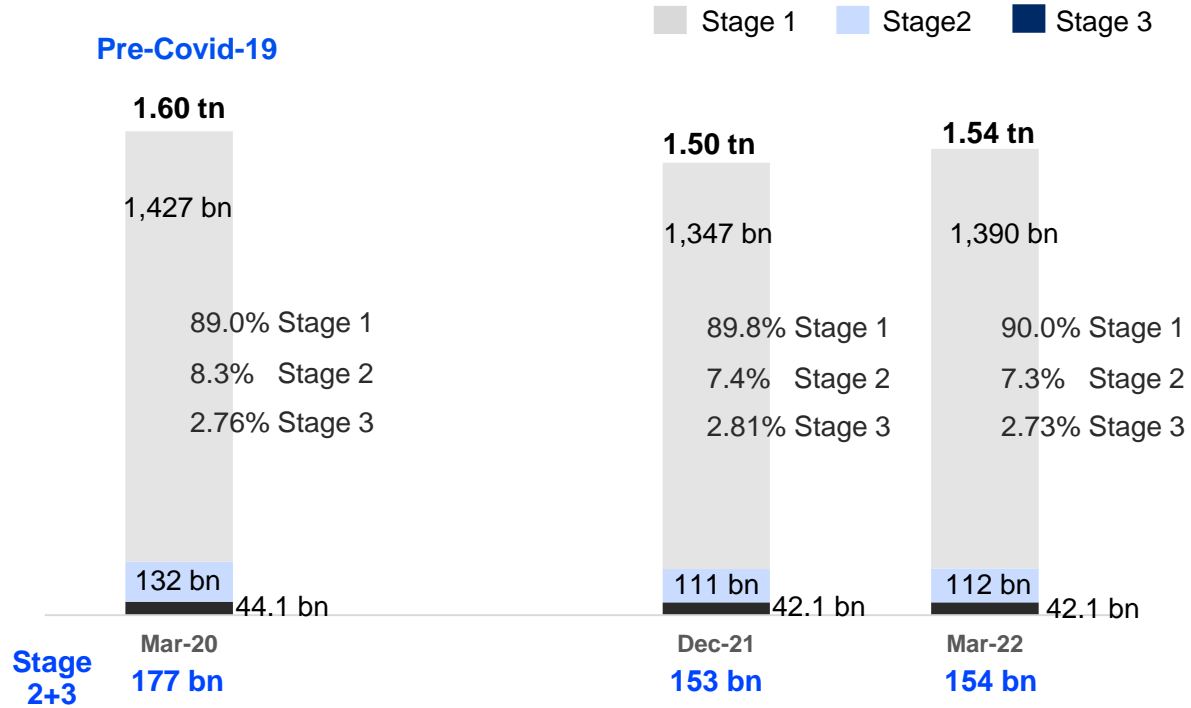
Note : *Stage 3 originated in 2021

**4Q20 accrued interest was restated and presented net from allowances for expected credit loss to be comparable with 2021

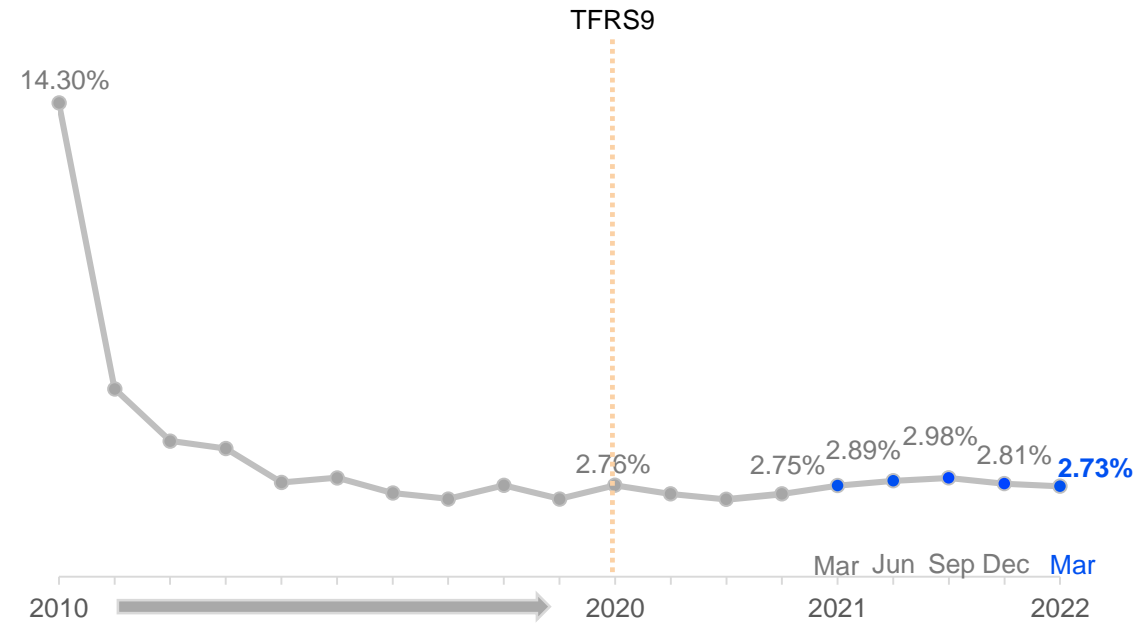
Prudent actions to strengthen portfolio quality



Loan Classification (%)



NPL Ratio/ Stage 3

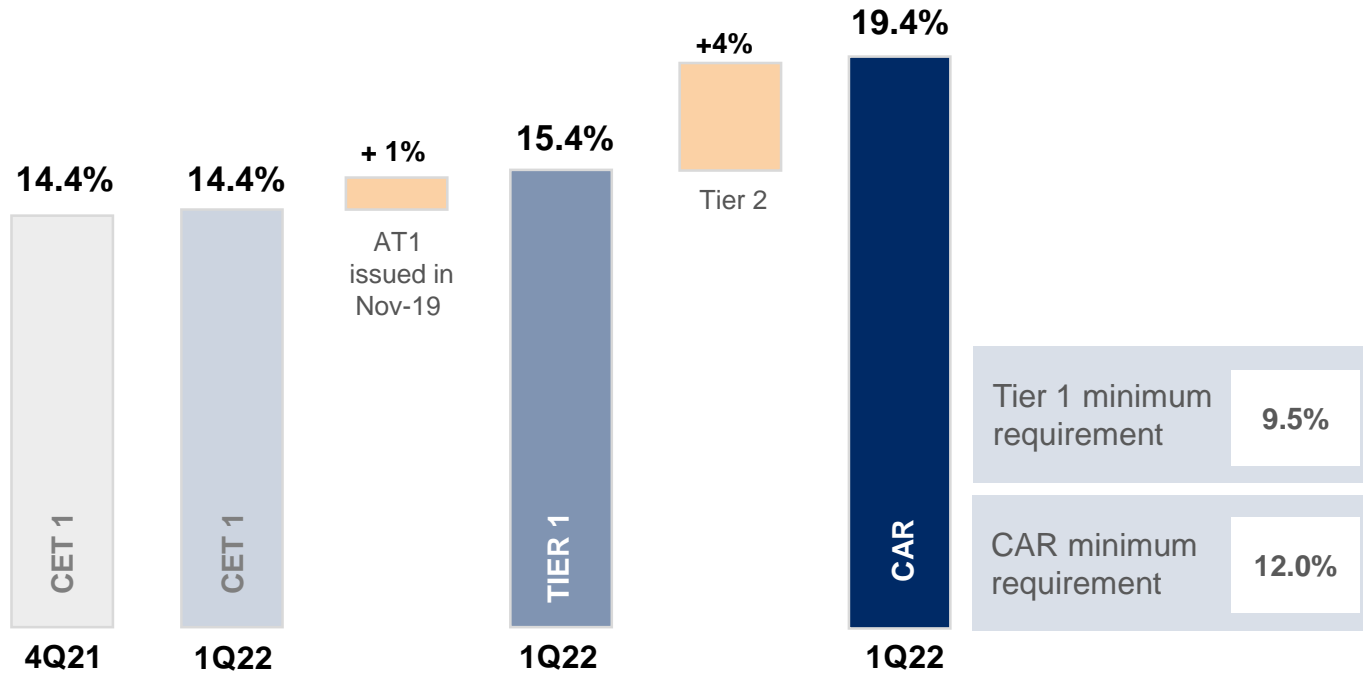


- After the 1st wave of Covid-19 in 2020, TTB proactively resolved NPLs to keep our balance sheet clean and clear headroom for downside risks. We have continued to de-risk weak loans in stage 2 to improve portfolio quality. We will maintain such a direction in 2022 during the transition the endemic stage of Covid-19 and gradual economic recovery.
- From our effort to reduce weak loans, the combined stage 2 and stage 3 reduced by 12.7% to THB 154 bn, compared with THB 177 bn as of Mar-20, a pre-Covid level.
- As of 1Q22 stage 2 loans reduced to THB 112 bn or 7.3% of total loans as of Mar-22, compared to THB 132 bn or 8.3% as of Mar-20, a pre-Covid level. Meanwhile, stage 3 loan was stable QoQ at THB 42.1 bn and represented 2.73% of total loans.

Strong capital position with wider buffer over requirements



Solid Capital with ample buffer over requirement



- We remain strongly capitalized, enabling the Bank to withstand the uncertainty ahead.
- Due to Economic headwind impacted from Covid-19 pandemic, the Bank reinforced solvency ratio with organic capital generation and balance sheet optimization, reflecting higher buffer Tier 1 and lower in credit RWA.

CET1 THB 176 bn THB 175 bn

TIER1 THB 188 bn THB 187 bn

RWA THB 1,229 bn THB 1,217 bn

Debt Relief Update and Asset Quality

1Q22 Performance

Strategy Update

Our transformative journey towards the recommended bank of choice by our customers



- Covid-19 / debt relief
- Integration
- Business transformation

The recommended bank of choice by our customers

Dec 2019: Merger transaction closing

2020

- ✔ Supported our customers thru Covid-19 pandemics while monitoring portfolio health
- ✔ Merged the two businesses
- ✔ Harmonized two corp. cultures
- ✔ Captured synergy quick wins (e.g., cost and balance sheet)

Jul 2021: becoming one legal entity thru EBT

2021

- ✔ Continue to support our customers in need of help
- ✔ Proactively manage flow to NPL and enhance recovery from stage 2/3
- ✔ Launch rebrand
- ✔ Complete EBT steps
- ✔ Revamp existing digital platform
- ✔ Double down on capturing short/medium term synergies (e.g., cross-selling)

2022-23

- I Maximize the potential of the merged bank's 10mn customers and capture synergy thru financial well-being proposition via our flagship products
- II Become top tier digital platform and fully under 'Digital first' operating model
 - Sharper proposition addressing banking and beyond banking needs
 - Higher agility and leaner cost base with modernized tech
- III Revamp group structure to unlock value and optimize return

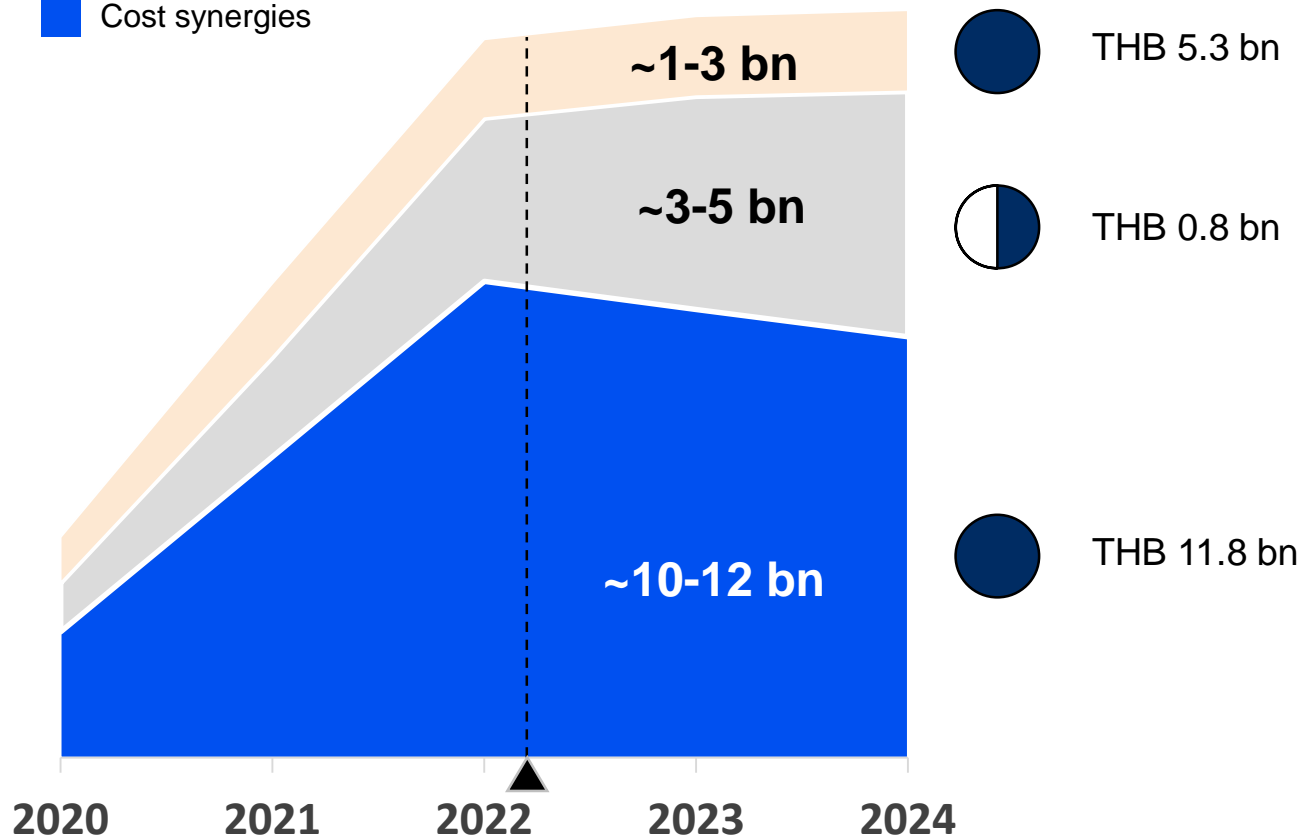
Merger's synergy starts to payoff with balance sheet and cost synergies already ahead of plan while having good traction in revenue synergy



5-year synergy value

(shared to investors on 24 Jan 2020)

- Balance sheet synergies
- Revenue synergies
- Cost synergies



Progress-to-date

(accumulated as of 1Q22)

● THB 5.3 bn

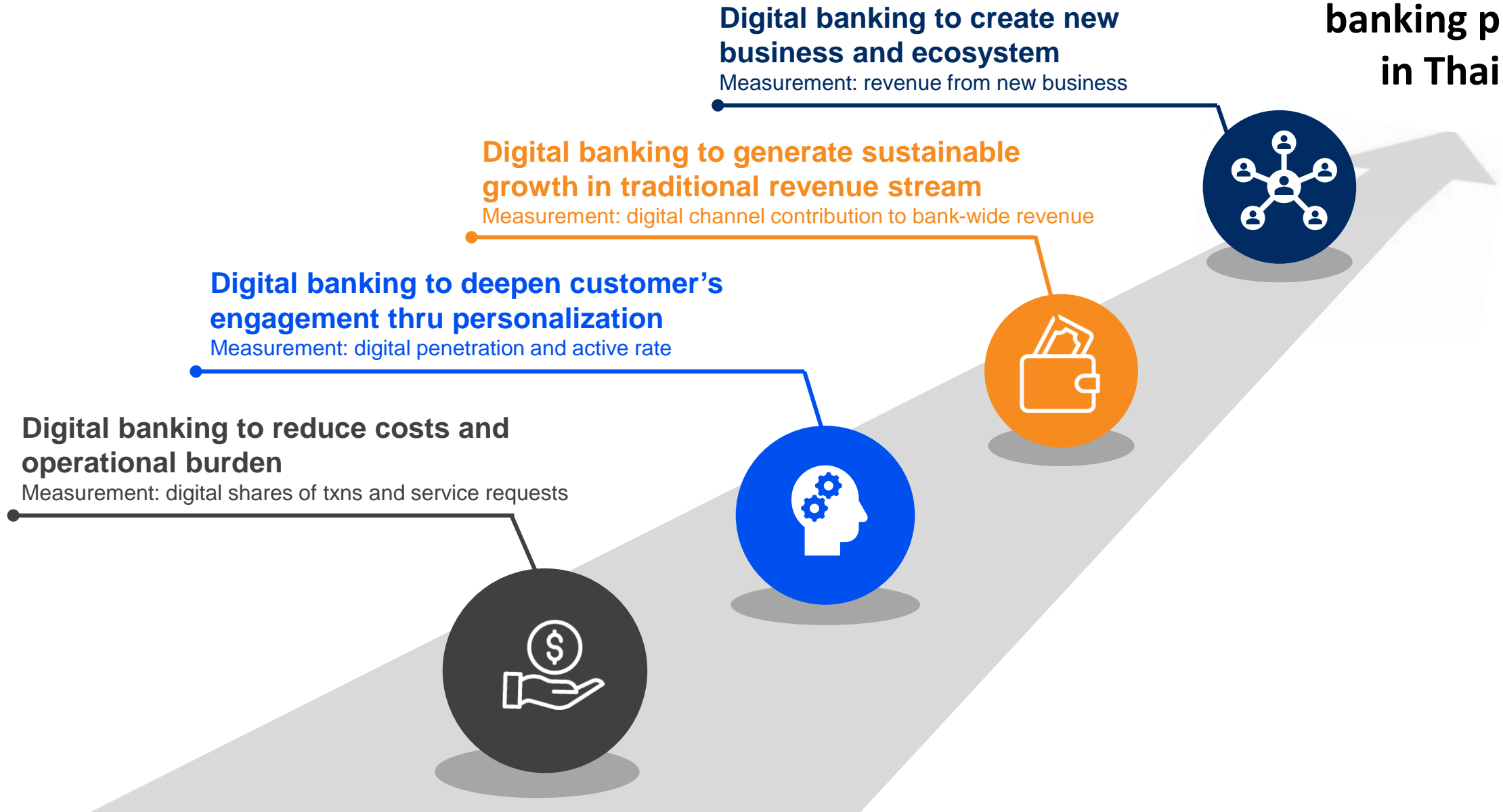
◐ THB 0.8 bn

● THB 11.8 bn

- **Balance sheet optimization strategy achieved and continue as shown in decline in COD**
 - COD declines from 1.06% in 1Q20 to 0.55% in 1Q22 resulting from high-cost deposit replacement
- **Revenue synergy start to kick-in and to be further realized from business transformation**
 - +25% YoY in credit card spending, +36% YoY in Flash card and +134% YoY in C2G drawdown
 - Digital capability enhancement via new ttb Touch to capture banking revenue stream and strengthen customer engagement via ecosystem play
- **Cost synergy captured faster than plan through ongoing branch optimization, headcount rationalization, and marketing synergy**
 - 274 branches closed
 - 4.3k staff reduction and redeployed
 - 1.5x marketing cost saving

Digitalization journey towards top 3 digital banking platform

Top 3 digital banking platform in Thailand



New ttb Touch to serve as a strategic enabler to allow us to realize our digital aspiration



TO BE LAUNCHED IN EARLY MAY

ttb touch ใหม่
รู้จักคุณดีขึ้น
บอกทุกเรื่องสำคัญของคุณได้
แม่นยำเรื่องการเงินที่คุณนึกไม่ถึง

ttb touch ใหม่
รู้ว่าคุณเหมาะกับอะไรที่คุณ
วิเคราะห์ และคัดเลือกให้
ไม่ต้องเสียเวลาหาข้อมูล

ttb touch ใหม่
เห็นทุกความคุ้มครองที่คุณมี
และรู้ว่าควรทำอะไร
ถึงพอเหมาะกับชีวิตคุณ

ttb touch ใหม่
ไม่พลาดทุกสิทธิประโยชน์
ที่เป็นของคุณครบวิธี
ในหน้าเดียว

ttb touch ใหม่
ทำให้อะไรที่ไม่สามารถ
สมัครบริการ
ติดตามสถานะ หรือ
ขอเอกสารที่ต่อกรม
ก็ทำได้หมด

ttb touch ใหม่
ค้นหาทุกประวัติการใช้จ่าย
เงินเข้า เงินออก แค่ใช้รหัสที่ออกแบบ

ttb touch ใหม่
เปิดบัญชีใหม่เองได้เลย
ยืนยันตัวตนตลอดๆ ไม่ต้องไปสาขา

ttb touch ใหม่
บอกทุกเรื่องที่คุณต้องรู้

ttb touch ใหม่
สวัสดีเช้าที่สดใส
ภาพรวมการเงินคุณตอนนี้
ก็อยู่ในเกณฑ์สดใสเช่นกัน

ไอคอนเงิน, จ่ายบิล, ถอนเงิน, สแกน QR

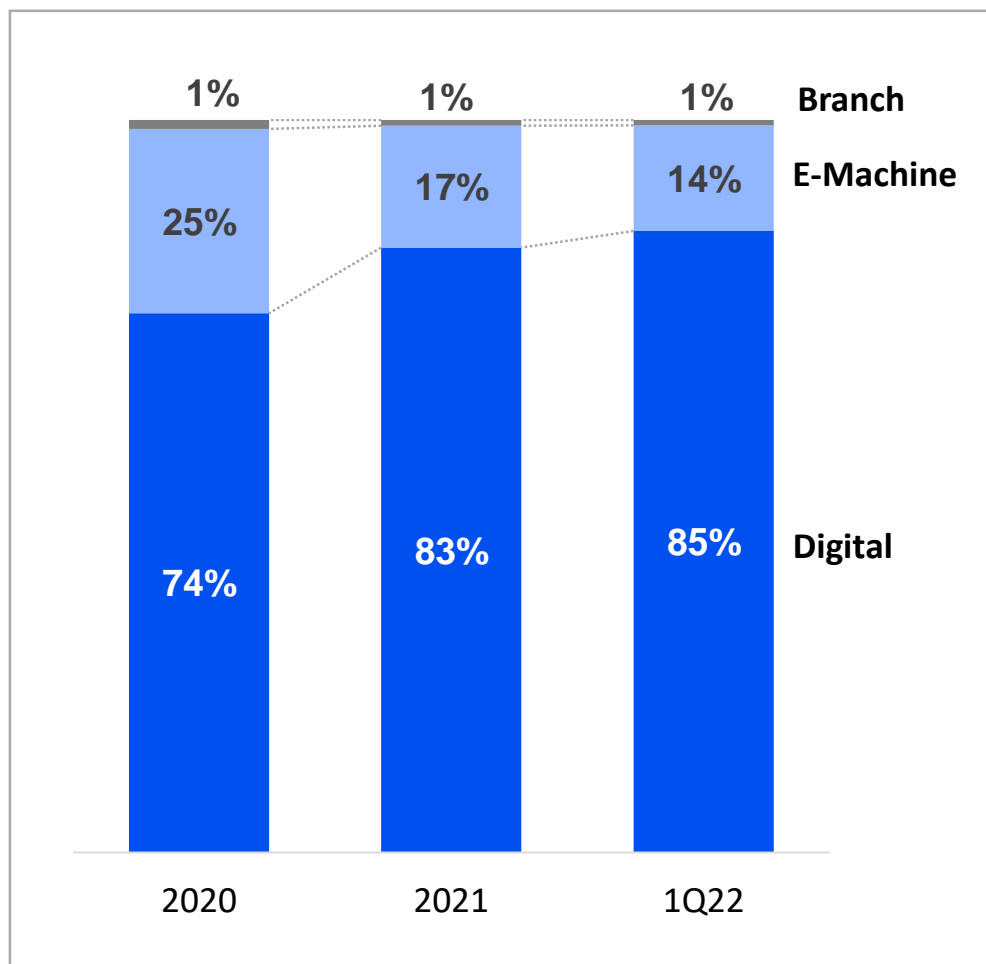
เช็คยอดเงิน
บัญชี ออลส์ฟรี
XXX-X-XX123-4
ดูยอดเงิน

ปุ่มลัด
**สิทธิประโยชน์
ของคุณ**
เพิ่มเติม

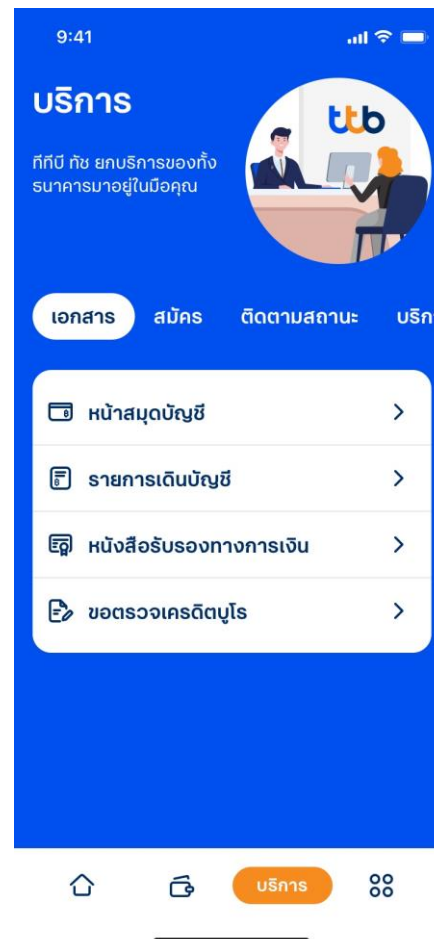


Ongoing migration of low-value transaction to digital channels for better customer experience while achieving lower cost-to-serve

Shares of financial transactions by channels



New capabilities unlocked by new ttb Touch (not exhaustive)



First commercial launch

- Electronic passbook and fund book
- Formal statement request (for visa)
- Application status tracking
- Complaint status tracking

Later releases this year

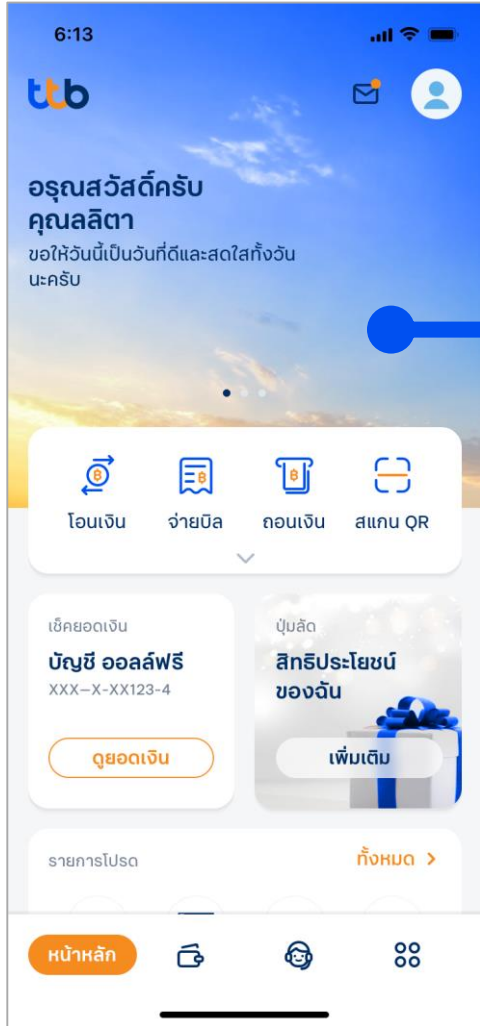
- Broader availability of e-documents e.g., tax doc, repayment receipts, etc.
- Chat-based customer service
- Face-recognition as authentication

1/ Transactions includes only cash withdrawal, transfer, bill payment and top-up

2/ From 2020 to Jun 2021, share of financial transactions is measured at TMB's channels only (TMB branch, TMB's mobile and internet banking)



Converting 'segment-of-one' concept into reality



Greeting



Inform



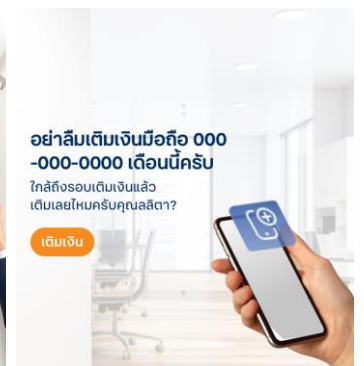
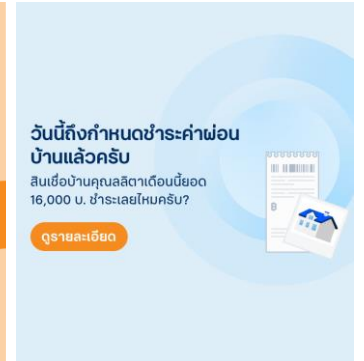
Insight



Offering



Reminder

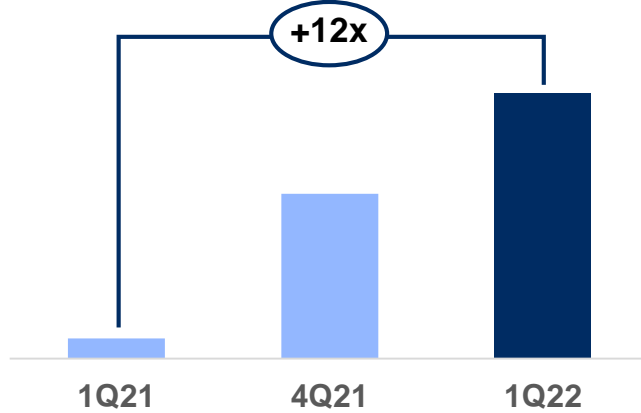




Already strong momentum of digital sales based on today's Touch

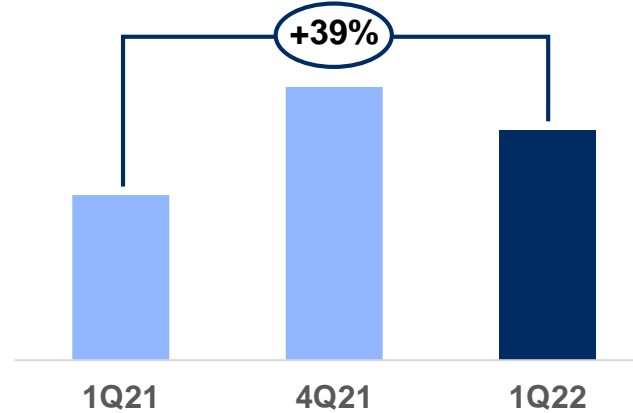
Digital lending

Credit card new booking (#card/quarter)

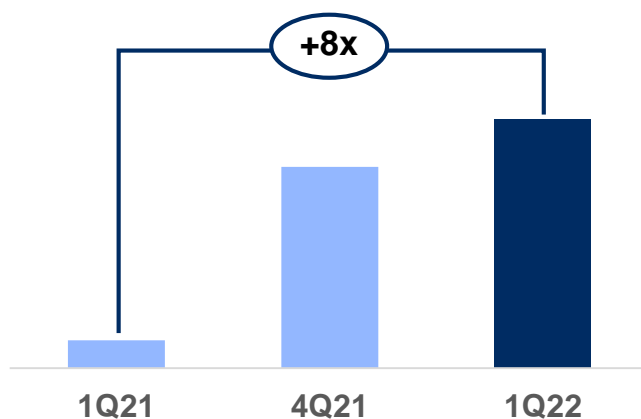


Digital saving & investment

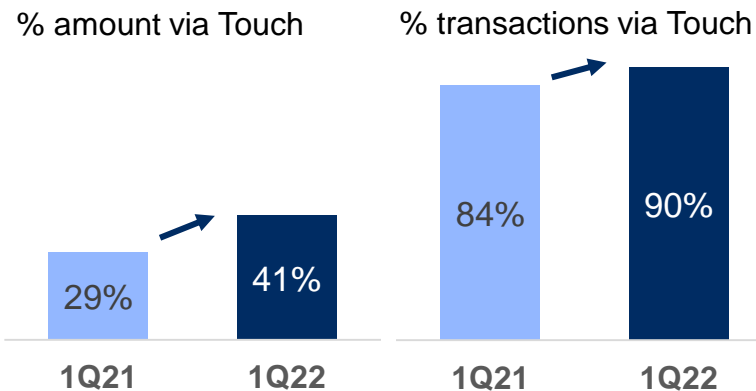
Deposit account opening (#account/quarter)



Cash2Go new drawdown (THB/quarter)



Mutual fund purchase (%trn and %amt/quarter)



New sales capabilities unlocked by new ttb Touch (not exhaustive)

First commercial launch

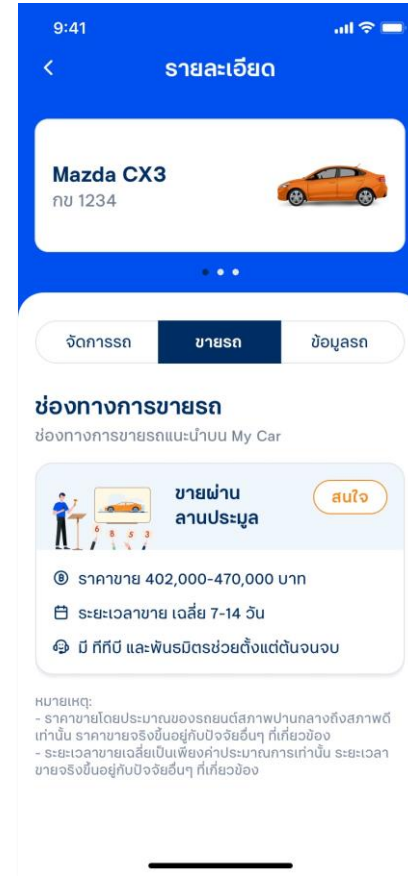
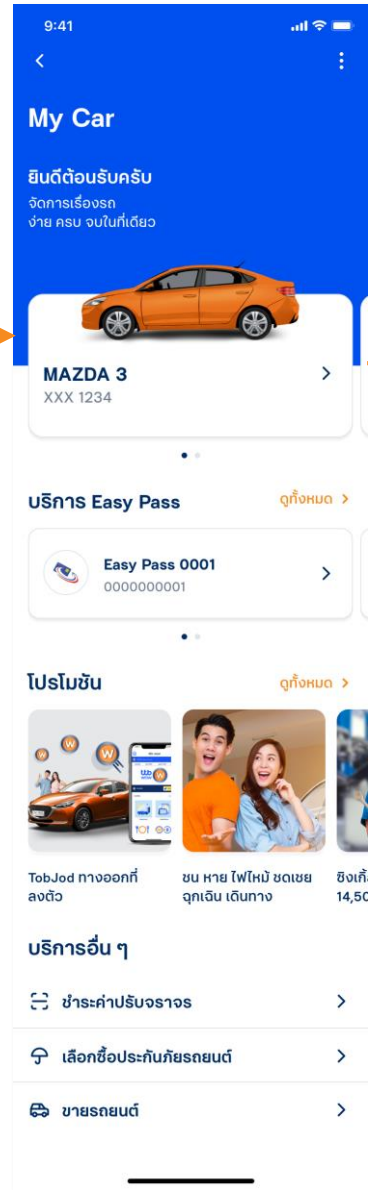
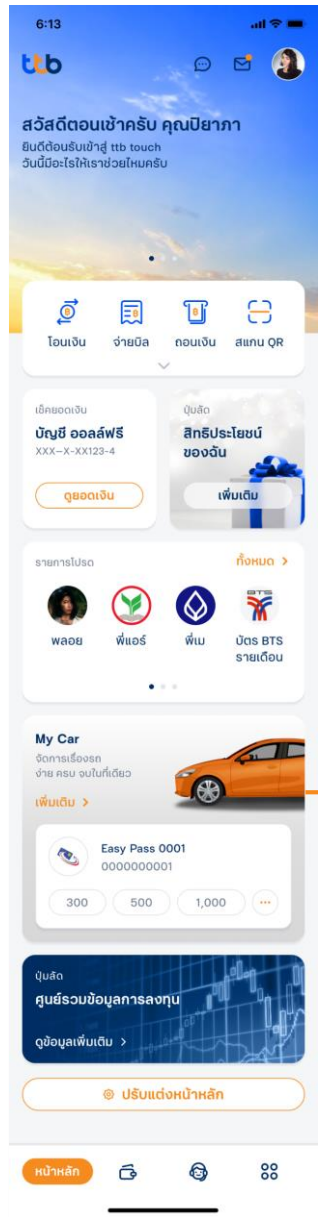
- + Full revamp of investment portal to deliver best-in-class experience on mutual fund
- + Insurance aggregator ensuring customers understanding as-is vs. recommended protection level based on life stage
- + Account opening for new-to-bank and existing customers

Later release this year

- + Digital lending leveraging cross-bank statement request
- + Top-up loans (e.g., CYC)
- + Auto insurance end-to-end



Ecosystem play to better engage millions of car owners in ttb portfolio



ttb consumer already starting the operation to support customer acquisition activities for consumer loan business



ที่ทีบี คอนซูเมอร์
เรามุ่งมั่นที่จะช่วยให้ลูกค้า
มีชีวิตทางการเงินที่ดีขึ้น
ทั้งในวันนี้ และอนาคต

ผลิตภัณฑ์

บัตรเครดิต ทีทีบี
ttb credit card

เปลี่ยนทุกการใช้จ่าย
ให้มีความหมายยิ่งกว่า
เพิ่มความคล่องตัวในการใช้จ่าย
ช่วยคุณลดค่าใช้จ่ายได้ทุกวันกับสิทธิพิเศษ
และโปรโมชั่น ณ ร้านค้าชั้นนำทั่วประเทศ


บัตรกดเงินสด ทีทีบี
ttb cash card


วงเงินให้คุณพร้อมเบิกใช้
ได้ทุกสถานการณ์
ให้คุณได้มั่งคั่งใจได้ยามฉุกเฉิน พร้อมใช้ในทุกสถานการณ์
จะกดใช้ผ่านตู้ ATM หรือออนไลน์ก็ได้ทำได้ที่บ้าน
และเลือกผ่อนชำระได้ตามที่คุณสบายใจ


สินเชื่อบุคคล แคชทูโก
ttb cash2go

เงินก้อนอนุมัติไว
เอาไว้ใช้เรื่องจำเป็น
เงินก้อนอนุมัติเร็ว ช่วยแบ่งเบาภาระค่าใช้จ่ายจำเป็น
และตอบโจทยทุกเรื่องสำคัญในชีวิต วงเงินอนุมัติ
สูงสุด 5 เท่าของรายได้ประจำต่อเดือน หรือสูงสุด 1.5
ล้านบาท ผ่อนสบาย เลือกได้นานสูงสุด 60 เดือน

- 

24 Feb 2022:
BOT approval for ttb consumer setup
- 

4 Mar 2022:
ttb consumer company registration to MOC
- 

Mar 2022:
Phased employee transfer and new recruitments
for day-1 operation
- 

1 Apr 2022:
Day-1 operation of ttb consumer; onboarding 280
employees and to be increased to ~800 employees

Appendix:

ttb's Sustainability

Sustainability Update 2021




Business Sustainability


Corporate Governance and Business Ethics


Environmental Sustainability

Social Sustainability


 **> 2,088 claims** of accident protection and life insurance claims for All Free customers


 **> 1,076 mb** Healthy Borrower Program (174 mb debt consolidation in 1Q22, 3.4xQoQ growth)

 **234%** increase in AUM of the new TSP


 **64%** Transactional Net Promoter Score


 **#1** in Fair Finance Thailand for 3 consecutive years

 **Improve** performance in BOT's market conduct assessment


 **100%** of 3rd party data processors signed PDPA and DPA

 **0 case** of significant data breach


 **> 9.8 billion baht** green loan outstanding


 **> 3.7 million tCO2** saved per year from renewable energy lending


 **> 1,900 MW** renewable energy lending


 **228 mb** positive social impact loan


 **> 20,000 people** participated in financial literacy program


 **53 mb** CSR contribution

 Integrating principles of responsible investment in business

 Update human rights risk assessment

 Issue 2nd green bond

 Increase green loan portfolio

 Increase positive social impact loan

2021 Sustainability Highlights

2022 Plans

We strive to integrate sustainability into our business and to ensure that our strategic objectives do not only fulfil short-term goals, but also contribute to long-term sustainable growth.



As we go forward on the path of sustainable banking and become the recommended bank of choice, it is imperative for us to always strive to deliver the best-deal personalized solutions relevant to customers' life stage or event to uplift the customers' financial well-being and ultimately become their trusted advisor.

Customers' Financial Well-being



Mindful Spending & Maximizing Savings

Saving

- Continuous growth in All Free where All Free balance grew by 39% and number of accounts grew by 50% (included TBank migration)



Healthy Borrowing

Healthy Borrower Program

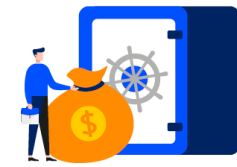
- 1,076 mb outstanding amount where bank offers incentive when borrowers display good repayment behavior
- 174 mb debt consolidation in 1Q22, 3.4x QoQ growth
- > 750,000 customers in debt relief program, a dedicated program to assist customers financially impacted by Covid-19



Investing for Future

TSP – ttb smart port

- Inclusive investment – minimum only 1 baht to invest
- 1,512% increase in new TSP DCA volume setup in 2021 from 2020
- 234% increase in AUM of the new TSP in 2021 from 2020



Sufficient Protection

Social benefits from All Free

- > 2,088 medical and life insurance claims for customers with All Free accounts

Our governance is based on policies and practices that ensure accountability, fairness and transparency. With good corporate governance, risk management and internal control, the Bank is more resilient and prepared for new challenges. It allows the Bank to operate effectively and sustainably.

Corporate Governance



Accountability

- IOD's CGR score improved from 92 to 94 in 2021



Board diversity

- New addition of 1 female board member, total 2 females out of 14 (14.3%)

Business Ethics & Market Conduct



Market conduct

- Established a dedicated function to conduct root cause analysis regarding market conduct complaints, breaches, etc.
- Market conduct is one of bank's key priorities with tone from the top (BOD) and executives. Board reviews monthly report of market conduct performance.
- Improve performance in BOT's market conduct assessment



Training

- All employees completed market conduct, code of conduct and anti-corruption training

Cybersecurity and Data Privacy



Cybersecurity

- Zero significant data breach case
- All employees completed Cybersecurity Risk Awareness



Data privacy

- 100% of 3rd party data processors signed PDPA and DPA
- All employees completed PDPA training

We promote responsible and sustainable financing by assessing clients' long-term environmental, social and governance impacts. At the same time, we manage our direct environmental footprints to improve operational and resource efficiency.

Responsible Lending



Long-term commitment

- The bank will not finance any new coal-fired power plant projects
- The bank will exit from the tobacco industry by 2023*



Exclusion List

- 27 business activities



E&S risk screening

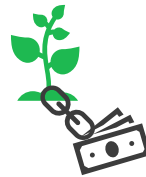
- 100% of commercial lending is in line with ESR policy

Sustainable Finance



Green loan

- 2,309 mb green loan setup
- > 3.75 million tCO2 saving/yr
- Expanded green loan definition from 2 to 7 categories



Sustainability-linked loan

- Client's green cane improved from 50.35% in 2020 to 73.58% in 2021
- 50 mb green cane loan in 2021, accumulated for >200 mb since 2019



ESG funds

- Offering 5 ESG funds



Green bond

- Established ttb Green Bond Framework in lining with ICMA GBP with SPO

Our Environmental Impacts



Electricity consumption

- Electricity intensity reduced by 36%



Water consumption

- Water intensity reduced by 40%

We embrace the diversity of workforce and build the skills and capability of our workforce. Also, we contribute to the sustainable development of youth and community and promote financial inclusion and literacy for those financially vulnerable to have a life-long financial well-being.

Our People



Growth and development

- All employees completed mandatory training



Innovation driven workforce

- 32 projects from 296 employees participated in ttb awards 2021 contest: financial well-being and digital enabled categories



Engaged workforce

- Promoting ICARE culture
- Group-wide employee engagement survey

Financial Inclusion & Literacy



Positive social impact loan

- 228 mb to 56 SMEs for medical services and hospitals, flood relief, and local entrepreneur businesses that promote community's identity



Financial literacy

- >20,000 individuals participated in financial literacy program
- Established platforms for Financial Literacy Program



CSR



fai-fah

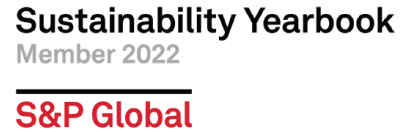
- > 1,131 employee volunteers
- 6 fai-fah for communities projects
- > 2,000 people in communities and > 2,000 youths benefited from fai-fah program
- Total CSR contribution of 53 mb

Sustainability Ratings & Recognition

Sustainability Ratings



1st place in Fair Finance Thailand ranking for three consecutive years



1st time included in S&P Global's Sustainability Yearbook 2022*



Excellent level in IOD's Corporate Governance Report of Thai Listed Companies (CGR)



Inclusion in Thailand Sustainability Investment (THSI) since 2018



1st time listed in Bloomberg Gender-Equality Index (GEI) 2022*



Certified as a member of Collective Action Coalition Against Corruption (CAC) since 2014



FTSE4Good

Inclusion in FTSE4Good for 6 consecutive years since 2016

* Assessment based on 2021 performance

Recognition

- IAA Awards for Listed Companies 2020, BEST CEO 2020 Category by Investment Analysts Association
- Thailand Corporate Excellence Awards 2021 in the category of Financial Management Excellence by Thailand Management Association (TMA) and SASIN
- Best Digital Transformation Implementation in Thailand in Financial Technology & Innovation Awards in Thailand category from The Asian Banker Thailand Awards 2021
- BSA Building Safety Award 2021 by The Building Inspectors Association
- ASEAN Energy Awards 2021 by ASEAN Centre for Energy
- Thailand Energy Awards 2021 Excellence level in the Energy Conservation – Designated Building category by Department of Alternative Energy Development and Efficiency
- Moral Media Awards 2020 by Moral Promotion Center (Public Organization) and Thai Media Fund

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TMBThanachart

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Make REAL Change