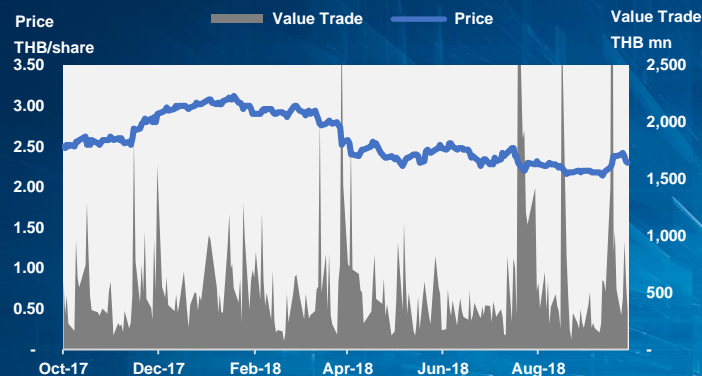


# TMB BANK Plc.

## INVESTOR FACTSHEET (As Of September, 2018)

Share Price **THB 2.30**      52 Week High/Low **THB 3.12/2.14**

### Share Price Performance



EPS **THB 0.1288**      DPS **THB 0.0600**

P/E **8.08x**      P/BV **1.01x**

Listed Shares **43,851mn shares**

Market Capitalization **THB 100,859mn**

## TMB 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.

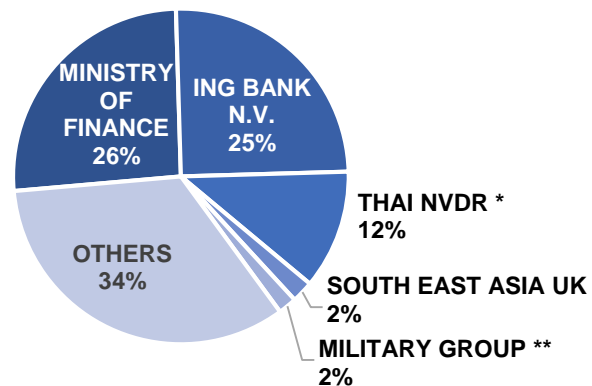
**2012: First Thai bank to launch the market real digital banking service, ME by TMB**, under the concept of simple DIY banking for customers to get more benefit.

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

**2017: Continued strong synergies with FWD Life Insurance** by signed renewal initial 15-year life bancassurance collaboration

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

### Major shareholders



Note: as of Apr 2018

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

## TMB Aspiration

**"To Be**

**The Most Advocated Bank**

**In Thailand"**



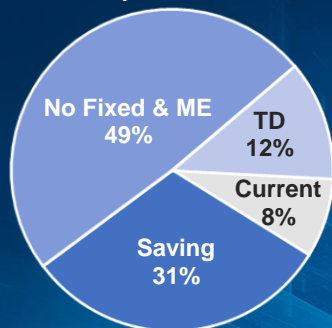
## Top Management Team

Chief Executive Officer	Mr Piti Tantakasem
Chief Financial Officer	Ms Prapasiri Kositthanakorn
Chief Wholesale Banking Officer	Mr Senathip Sripaipan
Chief SME Banking Officer	Ms Chompoonoot Pathomporn
Chief Retail Banking Officer	Mr Ronald Bart Huisman
Chief Risk Officer	Mr Johannes Franciscus Grisel
Chief Operating Officer	Mr Lorenzo Tassan-Bassut

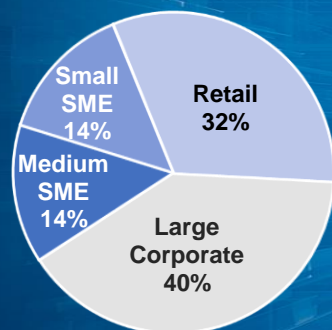
## Deposit Strategy : Growing Quality Deposit

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

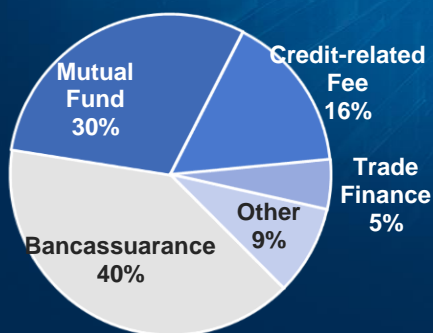
### Deposit Breakdown, September 2018



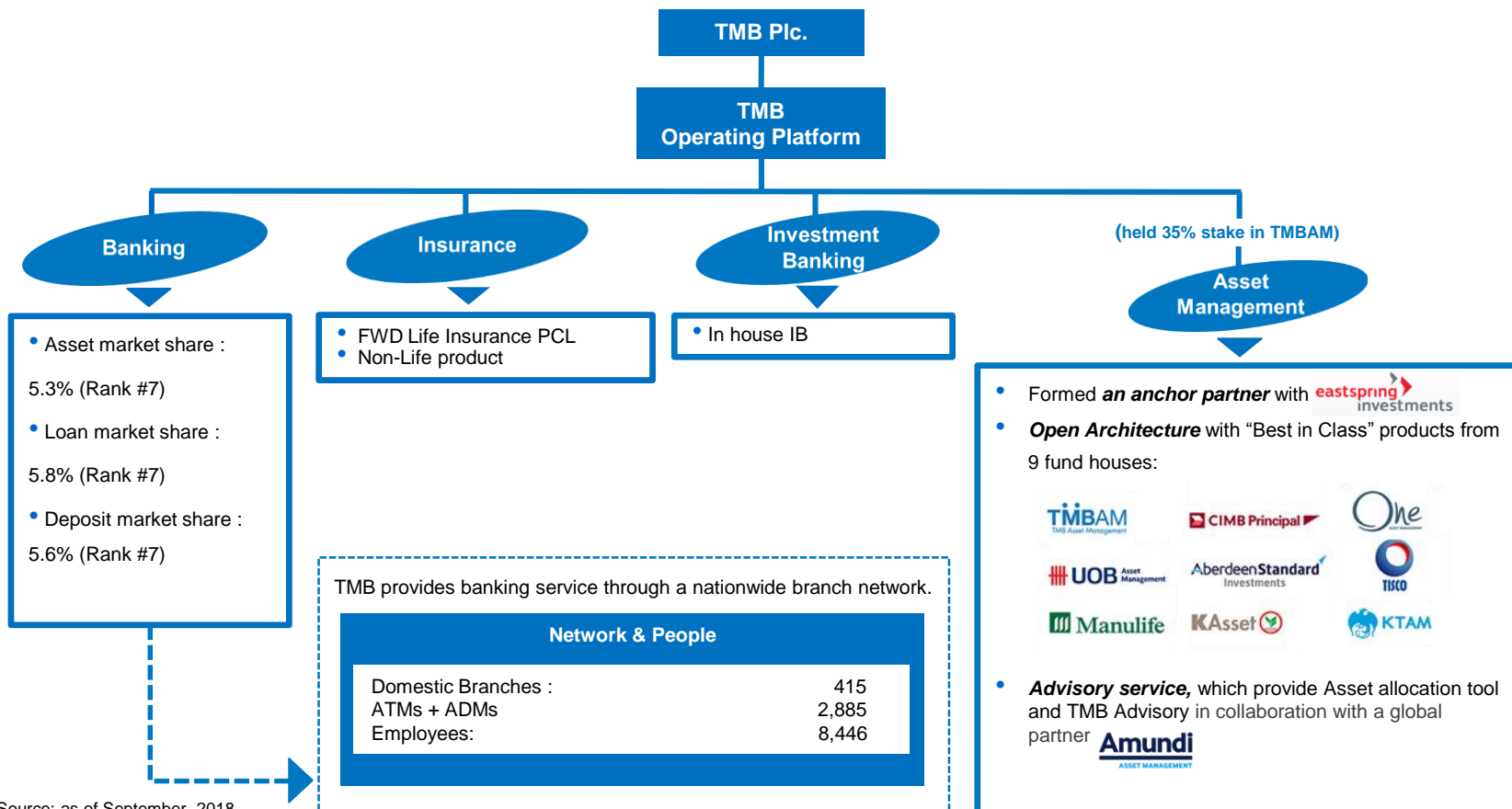
### Loan Breakdown, September 2018



### Net Fees and Service Income Breakdown (Bank-Only), 3Q18



## Operating Structure



Source: as of September, 2018

Note: market share termed for 9 listed commercial banks

## Credit Ratings

Standard & Poor's		Moody's		Fitch Rating	
<b>International Rating</b>		<b>International Rating</b>		<b>International Rating</b>	
Long-Term Debt	BBB-	Long-Term Deposits	Baa2	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)	ba1	Outlook	Stable
Outlook	Stable	Outlook	Positive	<b>Domestic Rating</b>	
				Long-term	AA- (tha)
				Short-term	F1+(tha)
				Outlook	Stable

# Key Figures

# TMB

Make **THE** Difference

As Of September, 2018

As Of 3Q18

ASSETS	TIER 1 CAPITAL RATIO	PPOP
<b>THB 873,173mn</b>	<b>13.3%</b>	<b>THB 16,380mn</b>
LOANS	CAPITAL ADEQUACY RATIO (CAR)	Non-Interest Income
<b>THB 667,379mn</b>	<b>17.4%</b>	<b>THB 14,482mn</b>
DEPOSITS		Net Profit
<b>THB 638,864mn</b>		<b>THB 9,900mn</b>

## Investor Relations

TMB Head office  
3000 Phahonyothin Road, Chomphon  
Chatuchak, Bangkok 10900  
Fax: +66 (02) 2991211  
Website: [www.tmbbank.com](http://www.tmbbank.com)

## Follow TMB

