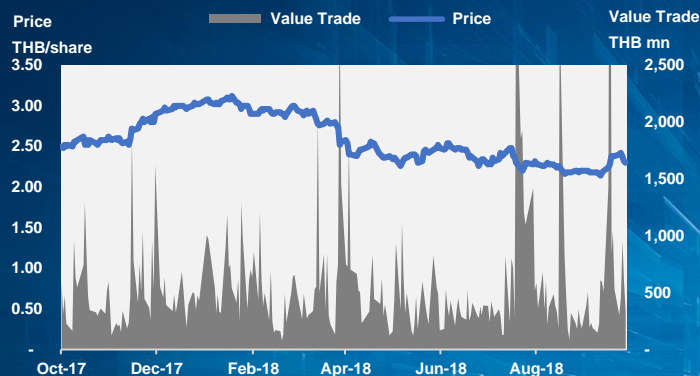


TMB BANK Plc.

INVESTOR FACTSHEET (As Of December, 2018)

Share Price **THB 2.20** 52 Week High/Low **THB 3.12/2.14**

Share Price Performance



EPS **THB 0.2646** DPS **THB 0.0600**

P/E **8.31x** P/BV **0.98x**

Listed Shares **43,851mn shares**

Market Capitalization **THB 96,474mn**

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.

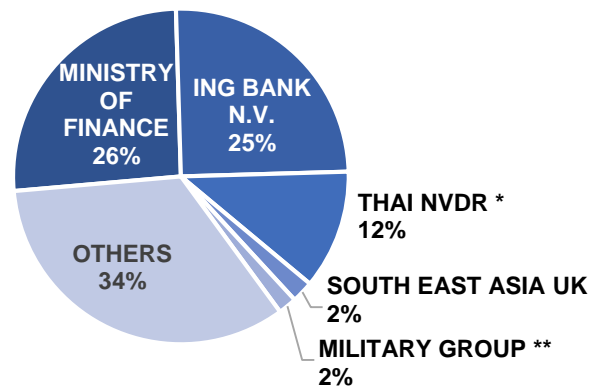
2012: First Thai bank to launch the market real digital banking service, ME by TMB, under the concept of simple DIY banking for customers to get more benefit.

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"



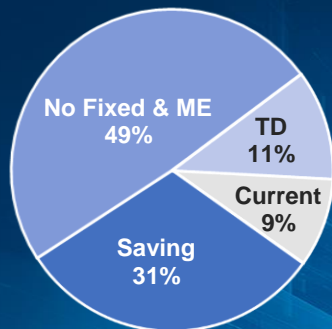
Top Management Team

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

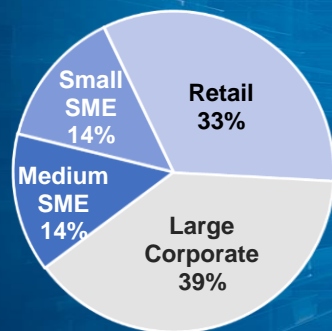
Deposit Strategy : Growing Quality Deposit

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

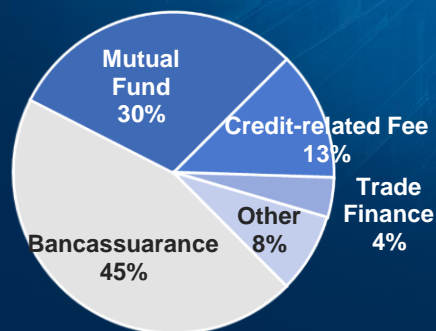
Deposit Breakdown, December 2018



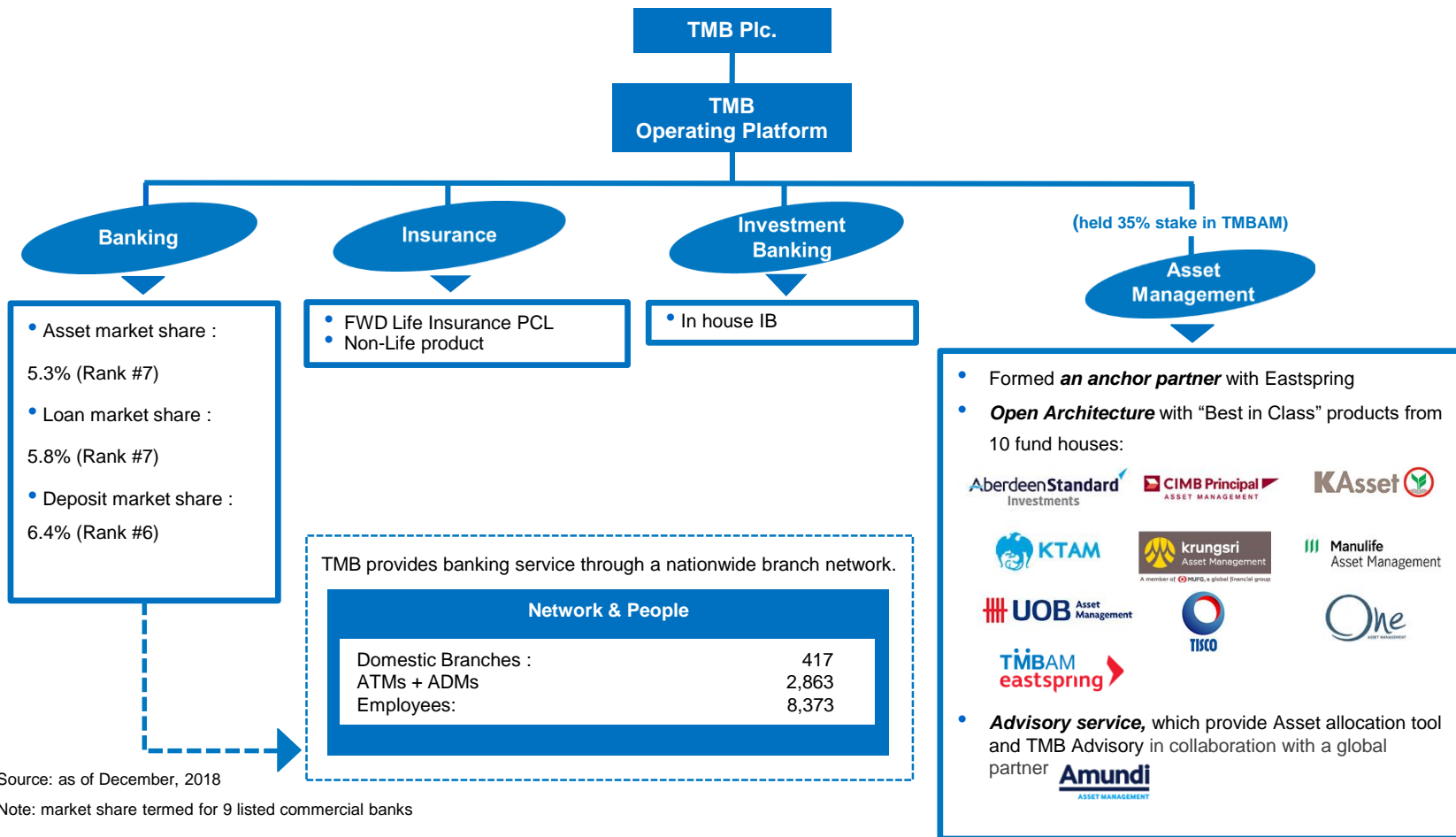
Loan Breakdown, December 2018



Net Fees and Service Income Breakdown (Bank-Only), 4Q18



Operating Structure



Source: as of December, 2018

Note: market share termed for 9 listed commercial banks

Credit Ratings

Standard & Poor's		Moody's		Fitch Rating	
International Rating		International Rating		International Rating	
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		
				Domestic Rating	
				Long-term	AA- (tha)
				Short-term	F1+(tha)
				Outlook	Stable

Key Figures

TMB

Make **THE** Difference

As Of December, 2018

As Of 2018

ASSETS	TIER 1 CAPITAL RATIO	PPOP
THB 891,173mn	13.6%	THB 30,540mn
LOANS	CAPITAL ADEQUACY RATIO (CAR)	Non-Interest Income
THB 687,102mn	17.5%	THB 23,545mn
DEPOSITS		Net Profit
THB 649,678mn		THB 11,601mn

Investor Relations

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