

TMB BANK Plc.

INVESTOR FACTSHEET (As of December, 2019)

Share Price **THB 1.68** 52 Week High/Low **THB 2.12/1.32**

Share Price Performance



EPS (12M2019) **THB 0.149** DPS **THB 0.07**

P/E **11.31x** P/BV **0.83x**

Listed Shares **96,359 mn shares**
Market Capitalization **THB 161,883.7 mn**

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.

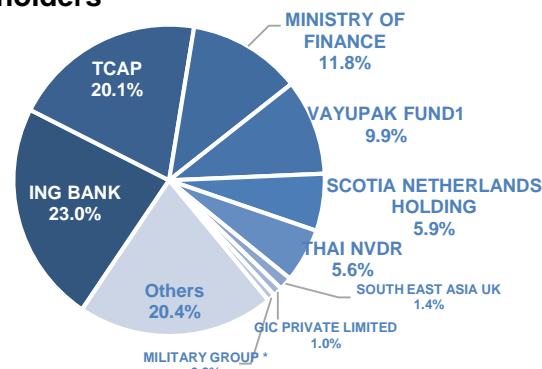
2015: First Mover to start free transactional service account. Later on, the bank introduce complete solution service with **superior products "No Fixed"**, and "All Free", which **focus much more on customers' necessity**.

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**.

2019: "Synergy for Growth" TMB acquired Thanachart Bank, and stepped up to the 6th largest bank in the market with the double asset size. The full integration will be completed in 2021.

Major shareholders



Note: as of 11 Dec 2019
* Included Royal Thai Army, Thai Navy, Thai Air Force, RTA Entertainment Co. Ltd. and Military units

TMB Aspiration

"To Be

**The Most Advocated Bank
In Thailand"**



Top Management Team (as of 31 Dec 2019)

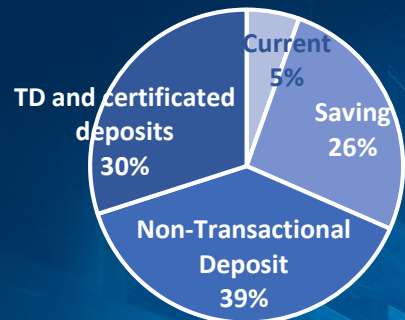
Chief Executive Officer	Mr Piti Tantakasem
President	Mr Praphan Anupongongarch
Chief Financial Officer	Mrs Prapasiri Kositthanakorn
Chief Commercial Banking Officer	Mr Senathip Sripaipan
Chief Retail Innovation Officer	Mrs Marie Ramlie
Chief Retail Banking Officer	Mr Anuwat Luengtaweekul
Chief Risk Officer	Mr Johannes Franciscus Grisel
Chief Technology and Operating Officer	Mr Markus Dolenga
Chief Automotive Lending Officer	Mr Pompet Rasanon
Chief Marketing Officer	Mrs Kanchana Rojvatunyoo
Chief People Officer	Mrs Vijitra Thumpothong

Note: For more updated information, please see in TMB website https://www.tmbbank.com/en/about/mgmt_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

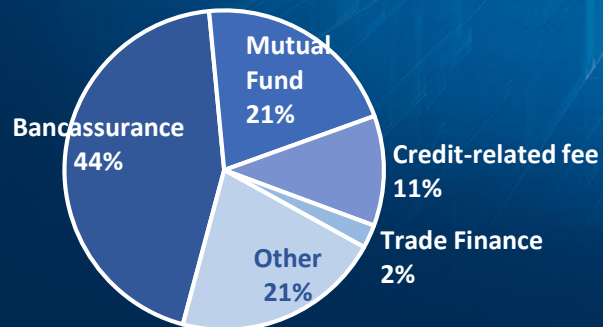
Deposit Breakdown – consolidated basis, December 2019



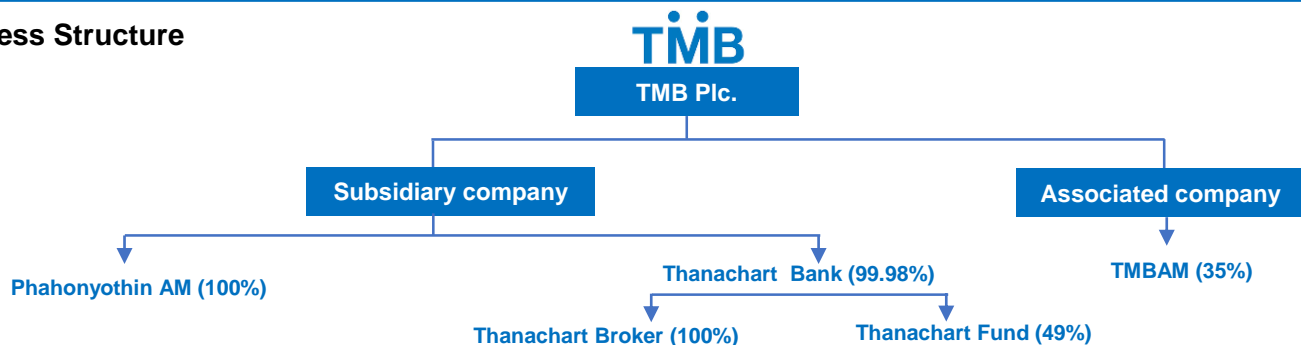
Loan Breakdown – consolidated basis, December 2019



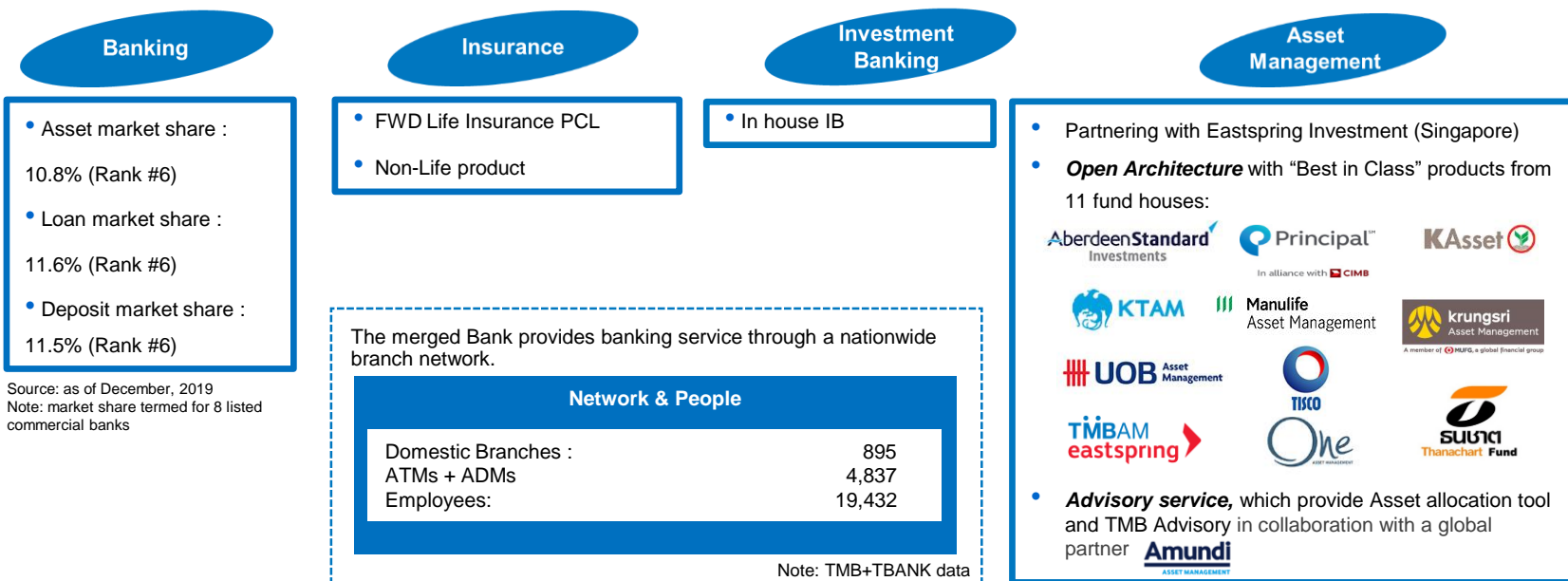
Net Fees and Service Income Breakdown (Bank-Only), 12M2019



Business Structure



Operating Structure



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	Positive
Outlook	Positive	Outlook	Positive		
				Domestic Rating	
				Long-term	AA- (tha)
				Short-term	F1+(tha)
				Subordinated Debt	A+ (tha)

Key Figures

TMB

Make **THE** Difference

As of December, 2019

12 months 2019 Consolidated Financial Statement

ASSETS	TIER 1 CAPITAL RATIO	Pre-Provision Operating Profit
THB 1,858,190 mn	14.62%	THB 19,658 mn
LOANS	CAPITAL ADEQUACY RATIO (CAR)	Net Profit
THB 1,392,225 mn	18.95%	THB 7,222 mn
DEPOSITS		
THB 1,398,112 mn		

Investor Relations

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