

# TMB BANK Plc.

## INVESTOR FACTSHEET (As of June, 2020)

Share Price **THB 1.05**      52 Week High/Low **THB 1.83/0.68**

### Share Price Performance



EPS (6M2020) **THB 0.0321**      DPS **THB 0.04**

P/E **7.0x**      P/BV **0.50x**

Listed Shares  
**96,359 mn shares**  
Market Capitalization  
**THB 101,177.3 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.

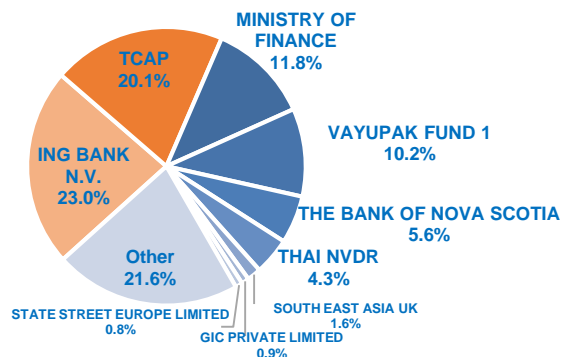
**2015: First Mover** to start free transactional service account. Later on, the bank introduce complete solution service with **superior products "No Fixed"**, and "**All Free**", which **focus much more on customers' necessity**.

**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 merged with **Thanachart Bank**, and stepped up to the 6<sup>th</sup> largest bank in the market with the double asset size. The full integration will be completed in 2021.

### Major shareholders



Note: as of 9 Jul 2020

## TMB Aspiration

"To Be

**The Most Advocated Bank  
In Thailand"**



## Top Management Team (as of 1 July 2020)

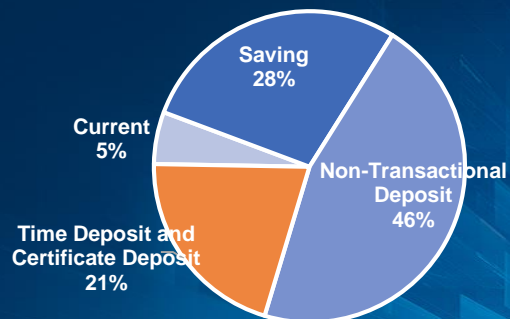
|  |                               |
|--|-------------------------------|
| Chief Executive Officer                | Mr Piti Tantakasem            |
| President                              | Mr Praphan Anupongongarch     |
| Chief Financial Officer                | Mrs Prapasiri Kositthanakorn  |
| Chief Commercial Banking Officer       | Mr Senathip Sripaipan         |
| Chief Retail 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 Pompert Rasanon            |
| Chief Marketing Officer                | Mrs Kanchana Rojvatuny        |
| Chief People Officer                   | Mrs Vijitra Thumpothong       |
| Chief Audit Officer                    | Mrs. Pittimart Sanguansook    |

Note: For more updated information, please see in TMB website [https://www.tmbbank.com/en/about/mgmt\\_team](https://www.tmbbank.com/en/about/mgmt_team)

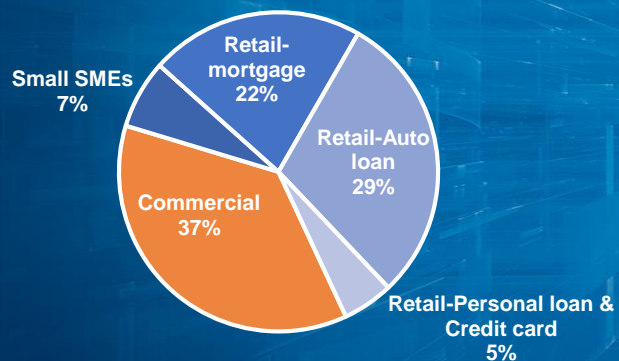
## Deposit Strategy : Growing Quality Deposit

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

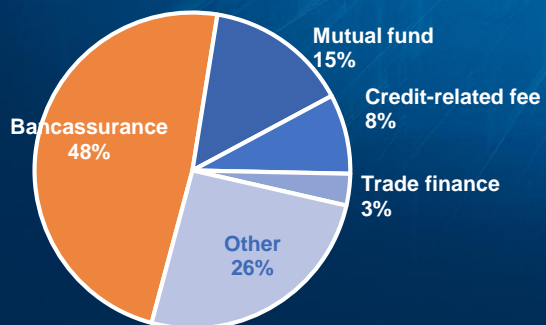
### Deposit Breakdown – consolidated basis, June 2020



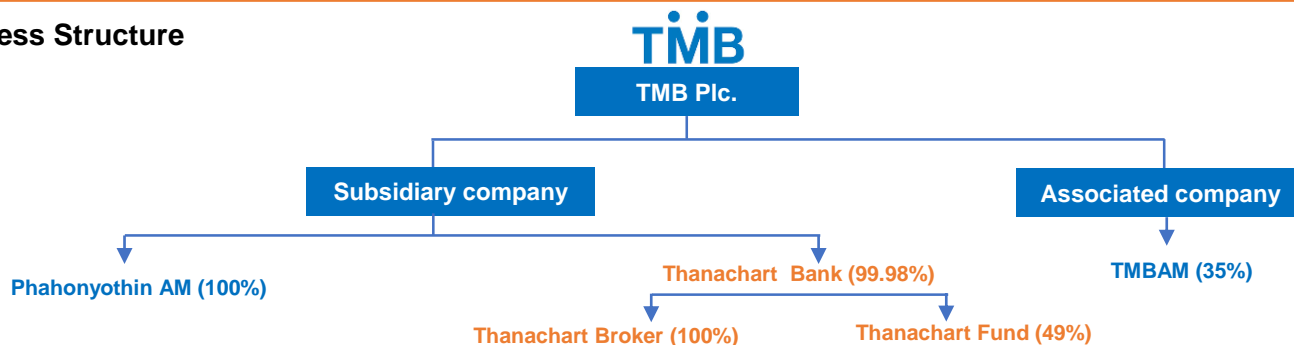
### Loan Breakdown – consolidated basis, June 2020



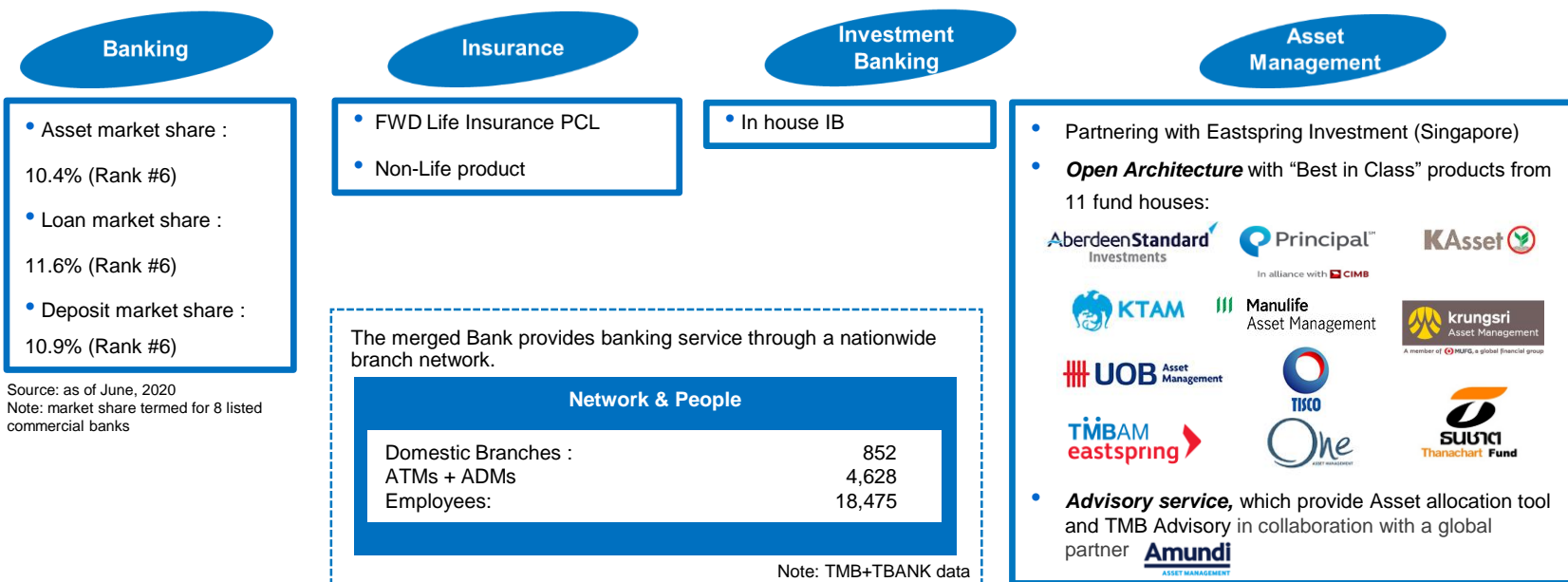
### Net Fees and Service Income Breakdown (Consolidation), 6M2020



## Business Structure



## Operating Structure



## Credit Ratings

| Standard & Poor's                |          | Moody's                         |         | Fitch Rating                    |           |
|----------------------------------|----------|---------------------------------|---------|---------------------------------|-----------|
| <b>International Rating</b>      |          |                                 |         |                                 |           |
| 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                          | Positive | Outlook                         | Stable  |                                 |           |
| <b>Domestic Rating</b>           |          |                                 |         |                                 |           |
|                                  |          |                                 |         | Long-term                       | AA- (tha) |
|                                  |          |                                 |         | Short-term                      | F1+(tha)  |
|                                  |          |                                 |         | Subordinated Debt               | A+ (tha)  |

# Key Figures

TMB

Thanachart

As of June, 2020

6 months 2020 Consolidated Financial Statement

|                         |                              |                                |
|-------------------------|------------------------------|--------------------------------|
| ASSETS                  | TIER 1 CAPITAL RATIO         | Pre-Provision Operating Profit |
| <b>THB 1,893,152 mn</b> | <b>14.6%</b>                 | <b>THB 8,791 mn</b>            |
| LOANS                   | CAPITAL ADEQUACY RATIO (CAR) | Net Profit                     |
| <b>THB 1,381,857 mn</b> | <b>18.5%</b>                 | <b>THB 3,095 mn</b>            |
| DEPOSITS                |                              |                                |
| <b>THB 1,442,596 mn</b> |                              |                                |

## Investor Relations

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