

MOVE ON TOGETHER

ก้าวต่อไป ก้าวไปด้วยกัน

VISION

Being a holding company of the business group which generates appropriate and sustainable returns for all stakeholders.

PRINCIPLES OF BUSINESS OPERATIONS OF THANACHART GROUP

01

To compete in a morally responsible and ethical manner, achieving a good performance while taking into account both short-term and long-term effects.

02

To operate its businesses by respecting and being responsible for its shareholders and stakeholders.

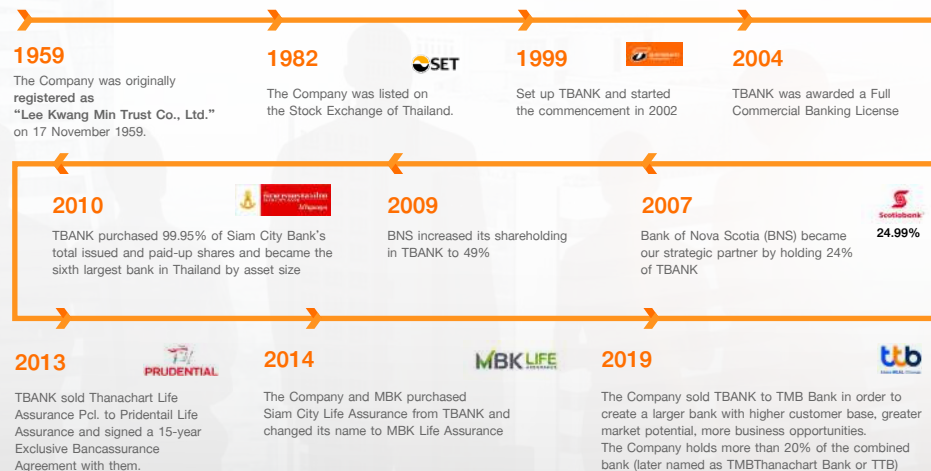
03

To adhere to the business operations which care for the society and development or mitigate negative impacts on the environment.

04

To be able to make adjustments amidst changes in factors.

Company Milestone



Thanachart Capital

Banking Business	24.87% 	24.87% 	TMBThanachart Public Company Limited ("TTB"), an associated company of TCAP, operates commercial banking business in accordance with Financial Institutions Businesses Act and the businesses concerning financial services under the permission of the Ministry of Finance, the Bank of Thailand, and other parties concerned.
Securities Business	50.96% 	50.96% 	Thanachart Securities Public Company Limited ("TNS") operates securities businesses including innovating new financial instruments both domestically and internationally in order to satisfy the various needs of the customers.
Insurance Business	50.96% 	50.96% 	Thanachart Insurance Public Company Limited ("TNI") provides non-life insurance services including fire insurance, automobile insurance, marine and transportation insurance, and miscellaneous insurance.
	100.00% 	100.00% 	MBK LIFE operates life insurance services including ordinary life insurance and group life insurance which are financial security and provide life and health protection. The service is offered to individual, institution clients, and general organizations. <small>Remark: MBK LIFE has changed its name to T LIFE since 6 July 2022.</small>
Distressed Asset Management	100% NFS-AMC 83.44% MAX-AMC 99.99% TS-AMC	100% 83.44% 99.99% 	NFS Asset Management Company Limited ("NFS-AFC") operates asset management business. In this connection, it purchases or takes transfers of non-performing assets from financial institutions of Thanachart Group and other financial institutions. MAX Asset Management Company Limited ("MAX-AMC") operates asset management business. In this connection, it purchases or takes transfers of non-performing assets from other financial institutions. TS Asset Management Company Limited ("TS-AMC") operates asset management business. In this connection, it takes transfers and managed non-performing assets, which include non-performing loans as well as property foreclosed, from SCIB and TBANK.
Hire Purchase Business	60.61% 	60.61% 	Ratchthani Leasing Public Company Limited ("THANI") operates hire purchase business for both new and used car with an expertise in specific types of automobile such as trucks (6-wheeler and 10-wheeler) for individual and juristic person for commercial use.
Other Businesses	23.32% 	23.32% 	MBK Public Company Limited ("MBK") has 8 main businesses which can be divided into the following:
	100% T-PLUS	100% 	Thanachart Plus Company Limited is an asset-based financing provider, which is flexible and fast in providing credit facilities to its customers in order to truly meet their needs. It has both term loan facilities and working capital facilities, providing the business with liquidity for stable growth.

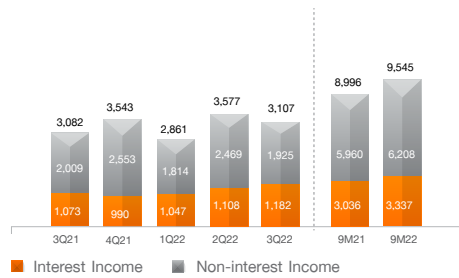
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Financial Highlights

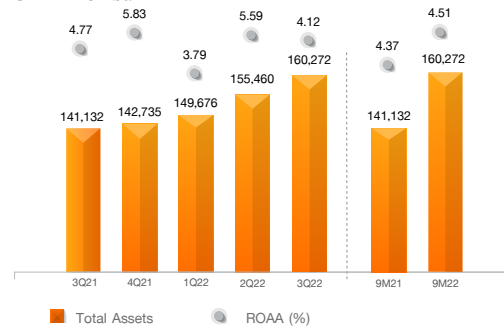
Revenue Breakdown

Unit: Million baht



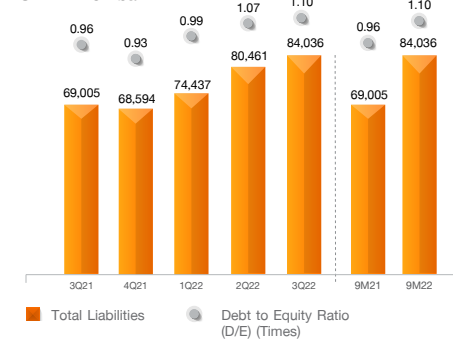
Total Assets & ROAA

Unit: Million baht



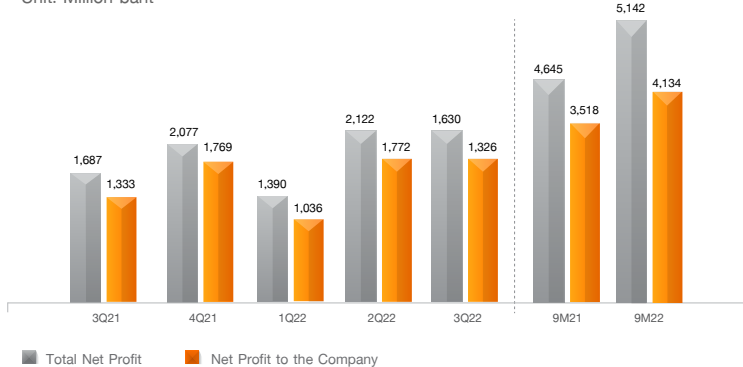
Total Liabilities & D/E

Unit: Million baht



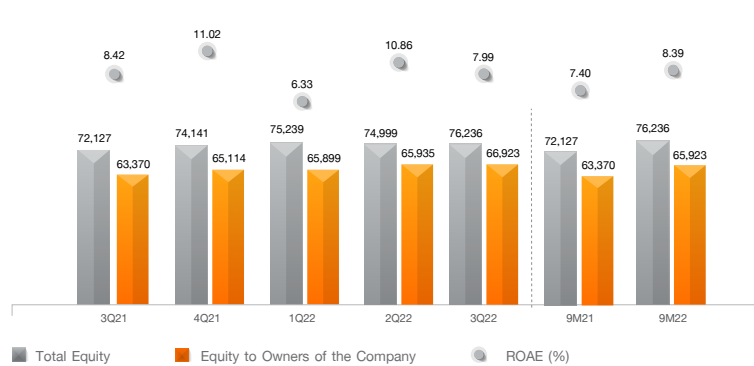
Net Profit

Unit: Million baht



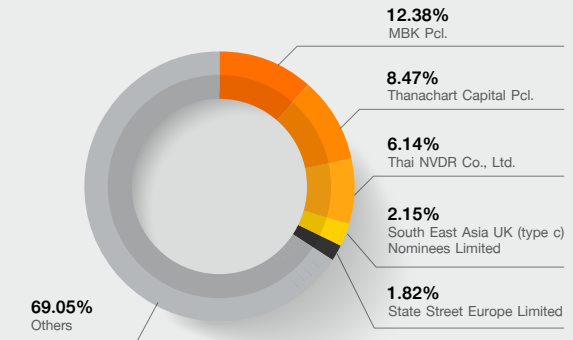
Equity & ROAE

Unit: Million baht

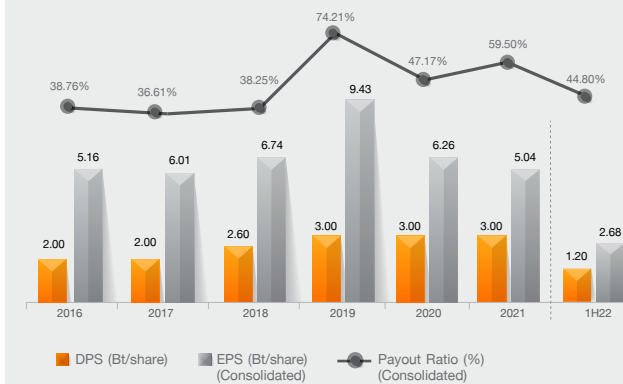


Top 5 Shareholding

(As of 17 Oct 2022)



Dividend Payment

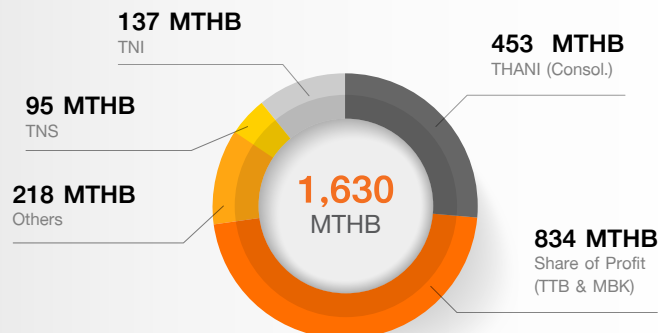


*In 2019, there was a special interim dividend payment of 4.00 baht per share. The total dividend in 2019 was 7.00 baht per share

3Q22 & 9M22 TGROUPE's Net Profit

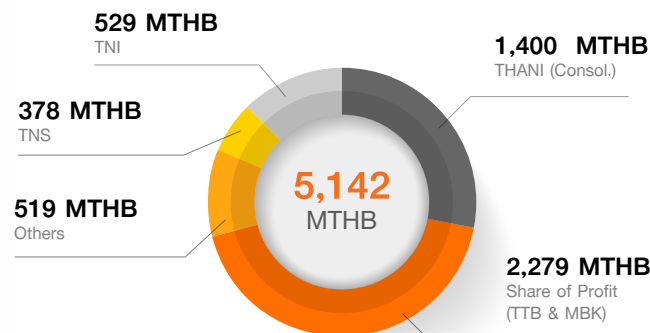
3Q22 TGROUPE Net Profit

Unit: Million baht



9M22 TGROUPE Net Profit

Unit: Million baht



Stock Information

(As of 30 September 2022)

SET Symbol: TCAP	52-week High/Low: 45.00/34.75 Baht	Market Capitalization: 46,971.64 Million Baht
Last Price: 41.00 Baht	P/E Ratio: (As of 10 Nov 2022) 7.27%	Free Float: (As of 14 Mar 2022) 76.17%

