

ST P of STABILITY

“ทุกก้าวคือความมั่นคง”



VISION

Be a leading investment company which invests in a diverse range of businesses and is widely recognized for its stability, sustainability, and good returns.

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.













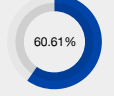



04

To be able to make adjustments amidst changes in factors.

Company Milestone

<p>1959</p> <p>The Company was originally registered as "Lee Kwang Min Trust Co., Ltd." on 17 November 1959.</p>	<p>1982</p> <p>The Company was listed on the Stock Exchange of Thailand.</p>	<p>1999</p> <p>Set up TBANK and started the commencement in 2002</p>	<p>2004</p> <p>TBANK was awarded a Full Commercial Banking License</p>
<p>2010</p> <p>TBANK purchased 99.95% of Siam City Bank's total issued and paid-up shares and became the sixth largest bank in Thailand by asset size</p>	<p>2009</p> <p>BNS increased its shareholding in TBANK to 49%</p>	<p>2007</p> <p>Bank of Nova Scotia (BNS) became our strategic partner by holding 24% of TBANK</p>	
<p>2013</p> <p>TBANK sold Thanachart Life Assurance Pcl. to Prudential Life Assurance and signed a 15-year Exclusive Bancassurance Agreement with them.</p>	<p>2014</p> <p>The Company and MBK purchased Siam City Life Assurance from TBANK and changed its name to MBK Life Assurance</p>	<p>2019</p> <p>The Company sold TBANK to TMB Bank in order to create a larger bank with higher customer base, greater market potential, more business opportunities. The Company holds more than 20% of the combined bank (later named as TMBThanachart Bank or TTB)</p>	

Thanachart Capital

<p>Banking Business</p>	<p>24.95%</p>  <p>Make REAL Change</p>	 <p>24.95%</p>	<p>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.</p>
<p>Securities Business</p>	<p>89.96%</p> 	 <p>89.96%</p>	<p>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.</p> <p>Remark: TCAP increased its shareholding in TNS from 50.96% to 89.96% in the fourth quarter of 2022.</p>
<p>Insurance Business</p>	<p>89.96%</p> 	 <p>89.96%</p>	<p>Thanachart Insurance Public Company Limited ("TNI") provides non-life insurance services including fire insurance, automobile insurance, marine and transportation insurance, and miscellaneous insurance.</p> <p>Remark: TCAP increased its shareholding in TNI from 50.96% to 89.96% in the fourth quarter of 2022.</p>
	<p>100.00%</p> 	 <p>100.00%</p>	<p>T 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.</p> <p>Remark: MBK LIFE has changed its name to T LIFE since 6 July 2022.</p>
<p>Distressed Asset Management</p>	<p>100%</p> <p>NFS-AMC</p>	 <p>100%</p>	<p>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.</p>
	<p>83.44%</p> <p>MAX-AMC</p>	 <p>83.44%</p>	<p>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.</p>
	<p>99.99%</p> <p>TS-AMC</p>	 <p>99.99%</p>	<p>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.</p>
<p>Hire Purchase Business</p>	<p>60.61%</p> 	 <p>60.61%</p>	<p>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.</p>
<p>Other Businesses</p>	<p>23.32%</p> 	 <p>23.32%</p>	<p>MBK Public Company Limited ("MBK") has 8 main businesses which can be divided into the following:</p> <ul style="list-style-type: none"> Shopping center business Hotel and tourism business Golf business Real estate business Food solution business Financial business Other business Corporate supporting business
	<p>100%</p> <p>T-PLUS</p>	 <p>100%</p>	<p>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.</p>

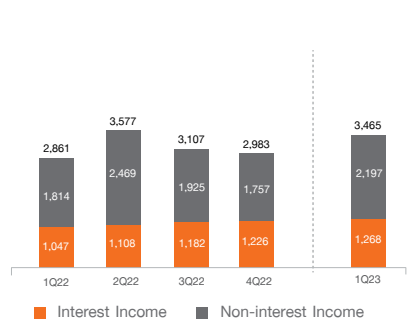
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Financial Highlights

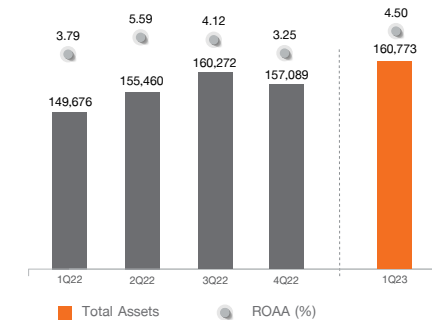
Revenue Breakdown

Unit: Million baht



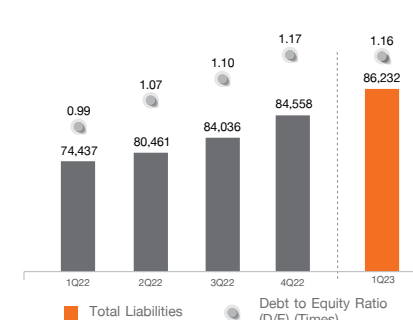
Total Assets & ROAA

Unit: Million baht



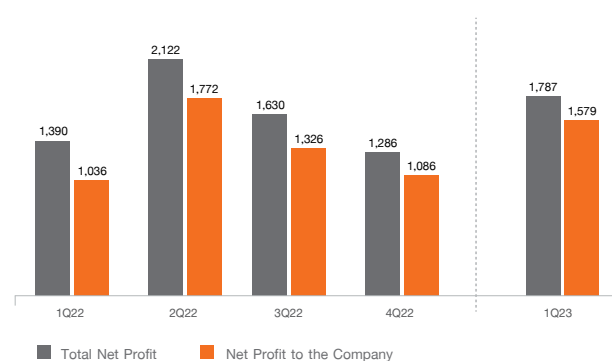
Total Liabilities & D/E

Unit: Million baht



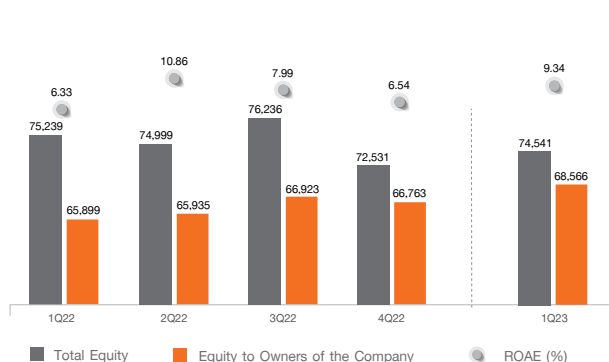
Net Profit

Unit: Million baht



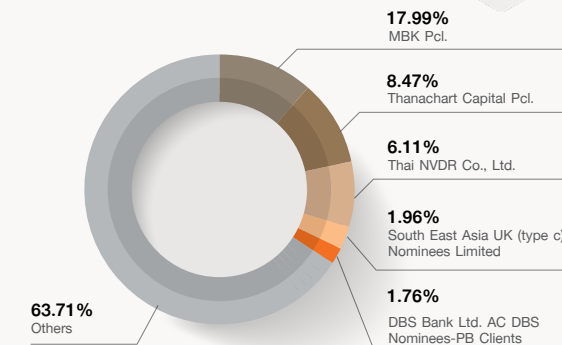
Equity & ROAE

Unit: Million baht

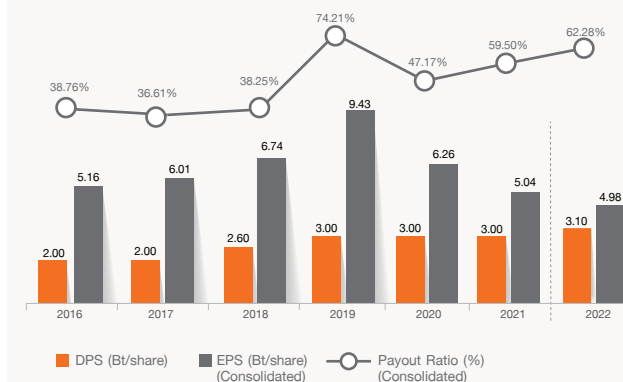


Top 5 Shareholding

(As of 19 Apr 2023)



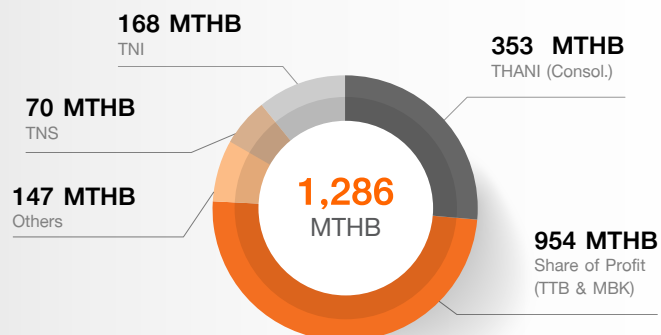
Dividend Payment



4Q22 & 1Q23 TGROUP's Net Profit

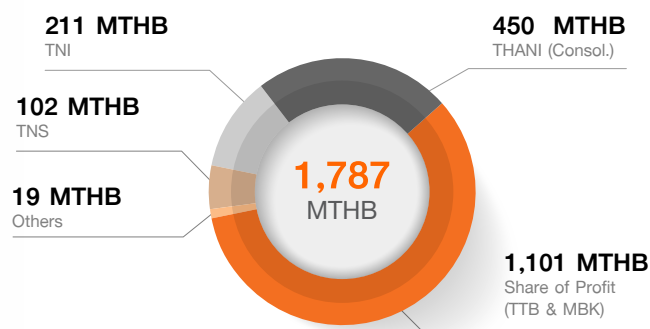
4Q22 TGROUP Net Profit

Unit: Million baht



1Q23 TGROUP Net Profit

Unit: Million baht



Stock Information

(As of 19 May 2023)

SET Symbol: TCAP	52-week High/Low: 49.25/35.75 Baht	Market Capitalization: 51,381.59 Million Baht
Last Price: 49.25 Baht	P/E Ratio: (As of 18 May 2023) 8.92%	Free Float: (As of 7 Mar 2023) 74.49%

