

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.

MISSION

- 01 Search for opportunities to invest in new businesses with good potential, aiming at enhancing the Company's business diversity, stability, and operating performance.
- 02 Govern member companies of Thanachart Group, ensuring that they realize their potential growth in full and in line with the business goals.
- 03 Be committed to supporting, promoting, and driving member companies of the Group not only to offer quality of products and services that satisfactorily meet customer needs but also to adhere to the principles of good corporate governance in order to gain credibility and generate sustainable good returns.

TCAP'S BUSINESS STRUCTURE

Banking Business 	24.93% 	TMBThanachart Public Company Limited ("TTB"), an associated company of TCAP, operates commercial banking business in accordance with Financial Institutions Business Act and the businesses concerning financial services under the permission of the Ministry of Finance, the Bank of Thailand, and other parties concerned.
Insurance Business 	89.96% 	Thanachart Insurance Public Company Limited ("TNI") provides non-life insurance services including fire insurance, automobile insurance, marine and transportation insurance, and miscellaneous insurance. Remark: TCAP increased its shareholding in TNI from 50.96% to 89.96% in the fourth quarter of 2022.
	100.00% 	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. Remark: MBK LIFE has changed its name to T LIFE since 6 July 2022.
Distressed Asset Management 	100% 	NFS Asset Management Company Limited ("NFS-AMC") 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.
	83.44% 	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.
	100% 	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 	66.94% 	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 	24.69% 	MBK Public Company Limited ("MBK") has 8 main businesses which can be divided into the following:
	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.

COMPANY MILESTONE

1959 The Company was originally registered as "Lee Kwang Min Trust Co., Ltd." on 17 November 1959. 	1982 The Company was listed on the Stock Exchange of Thailand. 	1999 Set up TBANK and started the commencement in 2002. 	2004 TBANK was awarded a Full Commercial Banking License.
2013 TBANK sold Thanachart Life Assurance Pcl. to Prudential Life Assurance and signed a 15-year Exclusive Bancassurance Agreement with them. 	2010 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. 	2009 BNS increased its shareholding in TBANK to 49%. 	2007 Bank of Nova Scotia (BNS) became our strategic partner by holding 24% of TBANK.
2014 The Company and MBK purchased Siam City Life Assurance from TBANK and changed its name to MBK Life Assurance. 	2019 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). 	2020-2021 The Company adjusted its strategies and business operation to better suit its status as a "Diversified Investment Holding Company". This included the increased shareholding in subsidiaries and associated companies, divesting some of its investments to align with its new structure, as well as establishing an asset-based financing business. 	2023-2024 The Company had continuously increased its shareholding in subsidiaries and associated companies while it also continued seeking opportunities for potential investments to enhance diversification, stability, and overall Company performance.

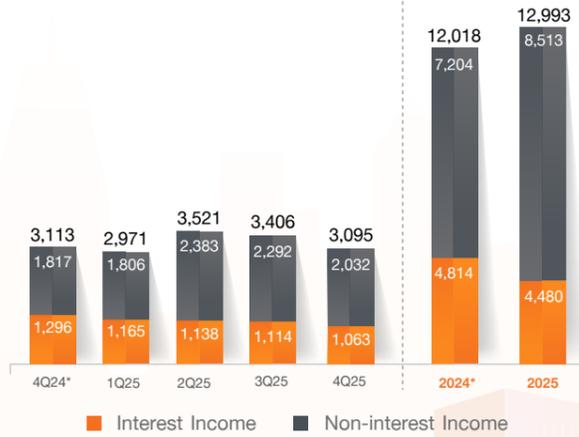


Financial Highlights



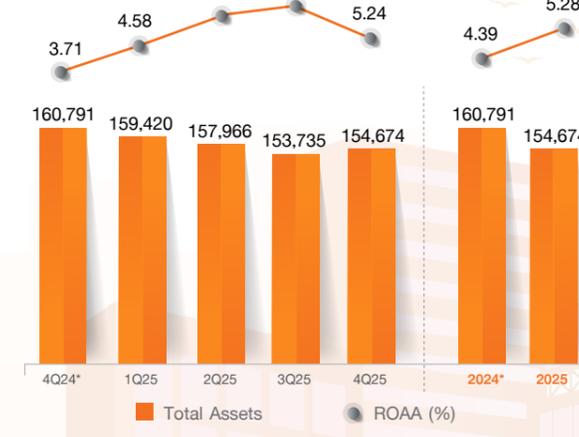
Revenue Breakdown

Unit: Million baht



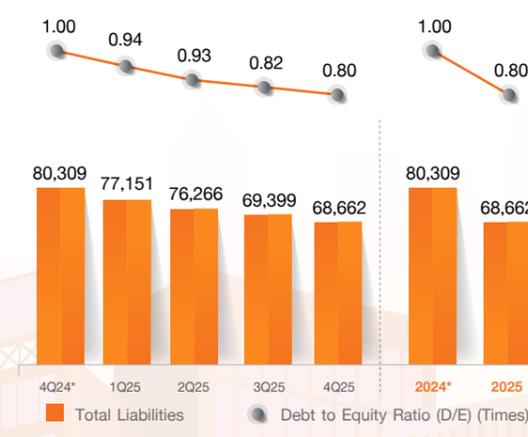
Total Assets & ROAA

Unit: Million baht



Total Liabilities & D/E

Unit: Million baht



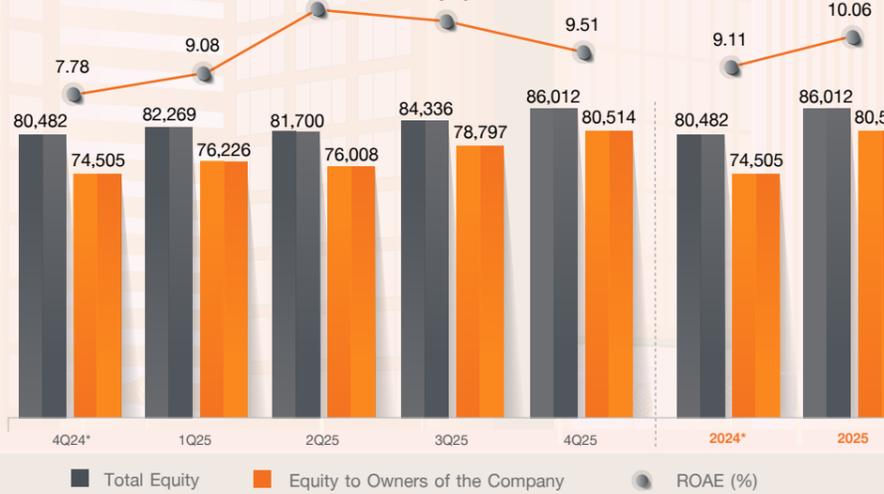
Total Net Profit

Unit: Million baht



Equity & ROAE

Unit: Million baht



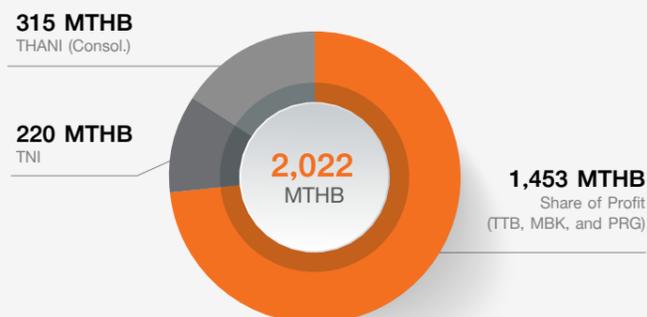
Note: * Restated to be in accordance with the Thai Financial Reporting Standards No. 17: Insurance Contracts (TFRS 17)

4Q25 & 2025 TGROU P's Net Profit



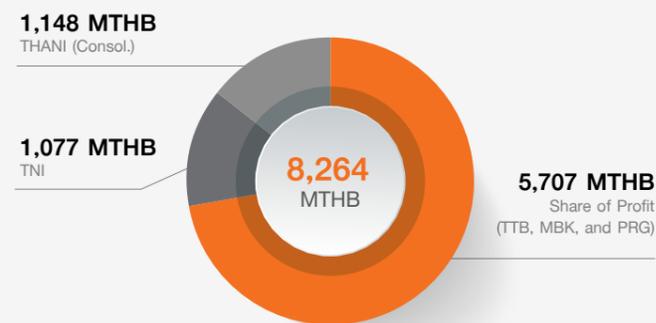
4Q25 TGROU P Net Profit

Unit: Million baht



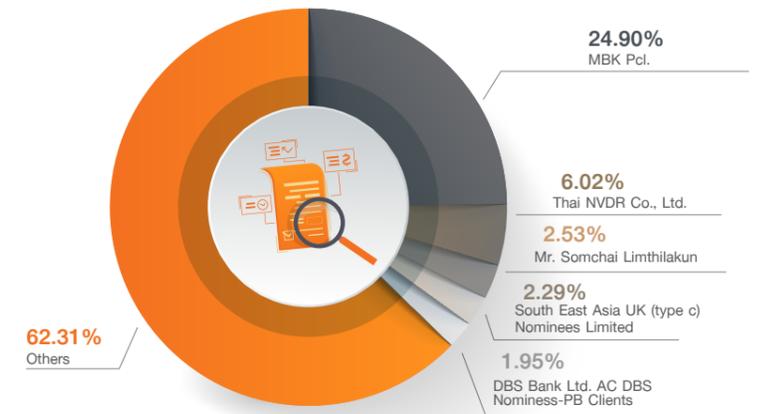
2025 TGROU P Net Profit

Unit: Million baht

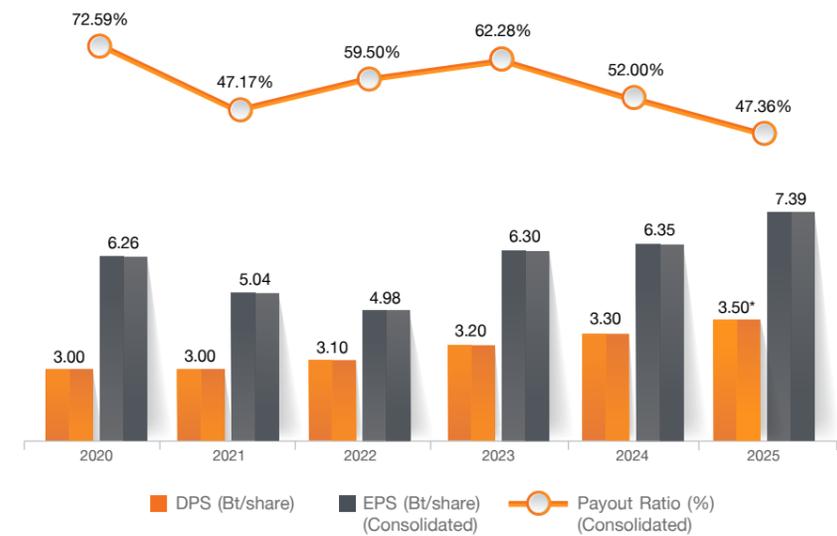


Top 5 Shareholding

(As of 15 Sep 2025)



Dividend Payment



Remark: *The total dividend per share that the BOD proposes for getting an approval at the 2026 AGM



Stock Information

(As of 30 Dec 2025)

SET Symbol: TCAP	52-week High/Low: 62.00/44.25 Baht	Market Capitalization: 64,751.36 Million Baht
Last Price: 58.25 Baht	P/E Ratio: 8.49%	Free Float: 70.79% (As of 06 Mar 2025)

