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Press Release

TBANK achieves strong performance in all business areas, driven by customer centricity and improved productivity

Thanachart Bank Public Company Limited reported strong third quarter results in 2017 with continuous improvement across all of its core businesses. Profit grew for an 11th consecutive quarter.

"Our performance this quarter reaffirms Thanachart Bank (TBANK) successful customercentric strategy and strong risk management culture" said **Somjate Moosirilert, Chief Executive Officer and President of Thanachart Bank Public Company Limited.** The Bank's core businesses continued to demonstrate sustainable growth while key risk indicators were managed prudently. Net profit of the Bank and its subsidiaries in the third quarter of 2017 increased to 3,533 million baht, up 6.06% compared to the preceding quarter, or 10.34% compared to the same quarter last year. Year-to-date 9 month 2017 consolidated net profit was 10,136 million baht, up 10.13% year on year. Loans grew by 1.13%, from the previous year while the Bank's non-performing loans ratio decreased from 2.29% to just 2.11%. The Bank's BIS capital adequacy ratio was 20.01%.

Somjate added, "Thanachart Bank will continue implementing its main bank business strategy of becoming customers' main bank of choice. The objective is for customers to benefit from a broad range of financial services with the Bank as an integrated financial solution provider and delivering an excellent customer experience. For example, we continue to make strong progress in digital banking and launched QR code payment technology, this quarter"

In September, the Bank and its subsidiaries won three awards;

- Auto Loan Product of the Year Award received for its 'Cash Your Car' product from The Asian Banker.
- Most Outstanding Non-Life Insurance Company Award for 2016 which Thanachart Insurance Public Company Limited received from the Office of Insurance Commission (OIC) for the 2nd consecutive year.
- The Bank's Rethink Campaign through a video clip titled 'A rich man's son' was selected as publicity campaign promoting virtuous behaviors by the Ministry of Culture and received an honorable plaque from the Prime Minister.

"We aim to support our custom	ners' financial needs,	as well as our com	munities, with a focus
on social development and envi	ronmental preservation	on programs"." add	ed Somjate.

You may also Contact: Corporate Communications, Communication and Brand Management

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