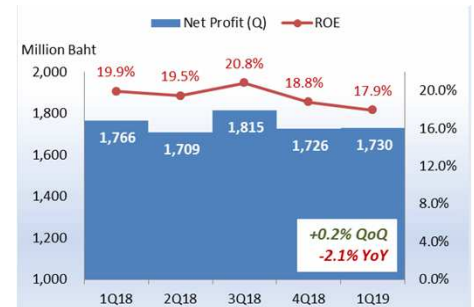




Company Highlights

PROFITABILITY

- TISCO Group reported net profit for 1Q2019 at 1,730 million baht (+0.2% QoQ and -2.1% YoY) with the absence of extraordinary gain during 1Q2018.
- The company recorded increased operating expenses from the adjustment of compensation in the case of retirement and dismissal of employees in this quarter.
- Credit cost was at 0.2% reflecting the setup of required reserve aligning with the credit quality of loan portfolio.
- TISCO's ROE remained in top-tier in the industry, reporting at 17.9%.



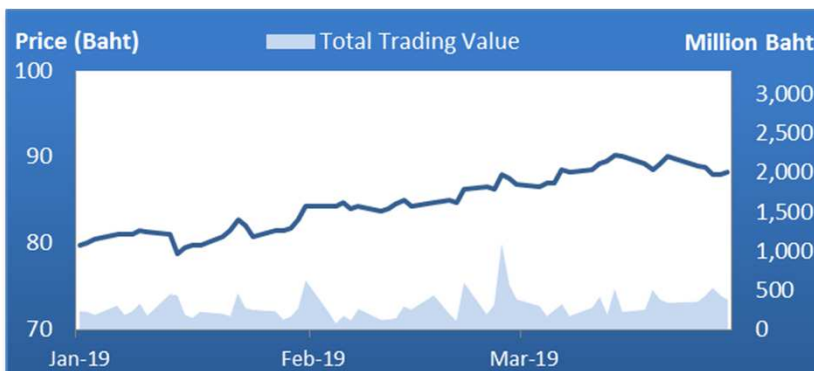
FINANCIAL POSITION

- Loan portfolio expanded by 0.4% (QoQ) from the growth in corporate lending, together with auto cash loan through "Somwang" channel which continued to increase by 5.2% (QoQ) following the branch expansion plan. Meanwhile, hire purchase lending remained stable amid more stringent lending regulations.
- NPL ratio stood at 3.0% with sufficient loan loss reserve. Consequently, coverage ratio reported at 158.0%.
- Capital adequacy ratio strengthened with BIS ratio of 22.5% and Tier I of 17.5%.

News & Activities

- In 2018, TISCO started the campaign "Friends for Life" aiming to raise fund for the purchase of medical equipment for 5 major public hospitals namely Siriraj Hospital, Chulalongkorn Hospital, Ramathibodi Hospital, Rajavithi Hospital and Thammasat University Hospital.

TISCO Share Price



TISCO Share Price for 3M2019		
Summary	Price	Date
Close	88.25	29 Mar 19
High	90.75	14 Mar 19
Low	78.75	16 Jan 19
Average	85.34	-

Investor Relations

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