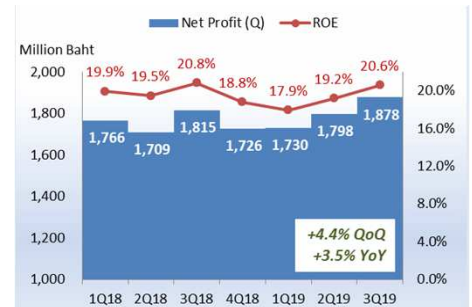




Company Highlights

PROFITABILITY

- TISCO Group reported net profit for 3Q2019 at 1,878 million baht (+4.4% QoQ and +3.5% YoY) driven by the growth in fee income and lower provision expense.
- Net interest income softened with stable loan spread while fee income improved from bancassurance business and capital market business.
- Credit cost remained low at 0.2% aligning with credit quality of loan portfolios.
- TISCO's ROE remained in top-tier in the industry, reporting at 20.6%.



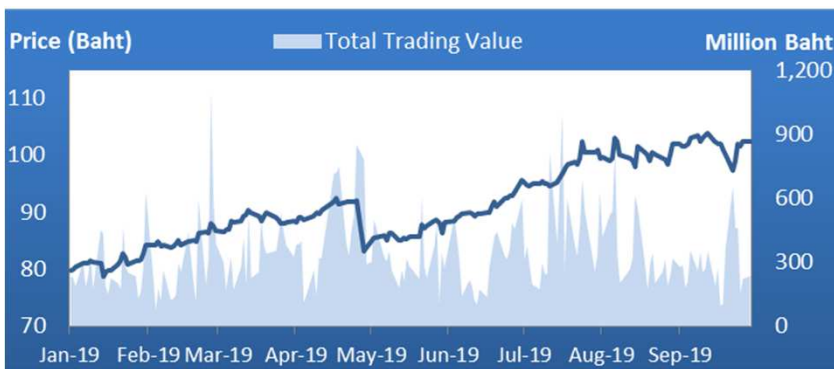
FINANCIAL POSITION

- Loan portfolio contracted by 0.2% (QoQ) from the slowdown in retail banking business and the repayment of SME loans. Meanwhile, auto cash loan continued to grow especially through "Somwang" channel by 6.6% (QoQ) following the branch expansion plan.
- NPL ratio declined to 2.8% resulting from the partial completion of the payment hierarchy system revision. Consequently, coverage ratio reported at 168.9%.
- Capital adequacy ratio remained strong with BIS ratio of 23.2% and Tier I of 18.3%.

News & Activities

- In September 2019, TISCO Financial Group and TISCO Securities Company Limited (a subsidiary of TISCO Group) signed an agreement to terminate the joint venture agreement in "Deutsche TISCO Investment Advisory Company Limited", a joint venture between TISCO Securities and Deutsche Bank group.

TISCO Share Price



TISCO Share Price for 9M2019		
Summary	Price	Date
Close	102.50	30 Sep 19
High	105.00	13 Sep 19
Low	78.75	16 Jan 19
Average	91.24	-

Investor Relations

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