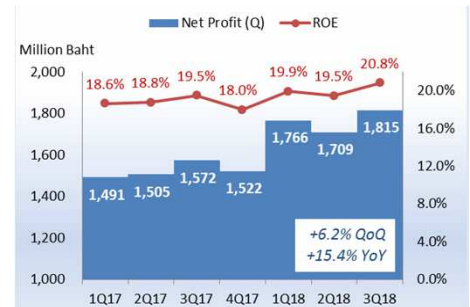




## Company Highlights

### PROFITABILITY

- TISCO reported strong net profit for 3Q2018 of 1,815 million baht (+6.2% QoQ and +15.4% YoY) mainly from increased income from core business and the record of extraordinary gain on investment and sale of credit card business.
- Credit cost picked up to 1.3% in this quarter through the setup of excess loan loss reserve amid prudent credit policy.
- TISCO's ROE remained in top-tier in the industry, reporting at 20.8% in 3Q2018.



### FINANCIAL POSITION

- Loan portfolio improved by 1.1% (QoQ) mainly due to the growth in commercial lending business from inventory financing.
- In TISCO's core business, hire purchase was subdued while auto cash loan through "Somwang" channel further grew by 8.9% (QoQ) following the branch expansion plan.
- NPL ratio stood at 2.7% with sufficient loan loss reserve. Consequently, coverage ratio further increased to 193.5%.
- Capital adequacy ratio strengthened with BIS ratio of 22.6% and Tier I of 17.6%.

### KEY DEVELOPMENT

- All-Ways Company Limited, the subsidiaries of TISCO has completed the sale of credit card business to Citibank N.A., Bangkok Branch successfully, effective starting from September 23, 2018.

## TISCO Share Price



TISCO Share Price for 9M2018		
Summary	Price	Date
Close	83.75	28 Sep 18
High	95.00	12 Jan 18
Low	72.25	17 Jul 18
Average	85.71	-

### Investor Relations

TISCO Financial Group Public Company Limited  
48/49 TISCO Tower 7Fl., North Sathorn Rd., Silom, Bangkok 10500 Thailand  
Tel. +(66) 2633 6868 Fax. +(66) 2633 6855 Email. ir@tisco.co.th

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