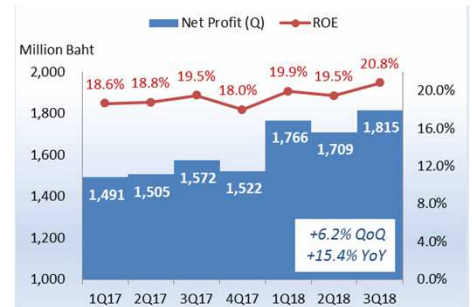




Company Highlights

PROFITABILITY

- TISCO reported strong net profit for FY2018 of 7,016 million baht (+15.2% YoY) mainly from increased income from core business particularly bancassurance, as well as the record of extraordinary gain on investment and profit from sale of credit card business.
- Loan loss reserve setup remained cautious with the Bank's loan loss reserve to required reserve as high as 230%.
- TISCO delivered highest ROE in the industry, reporting at 19.4% in 2018.



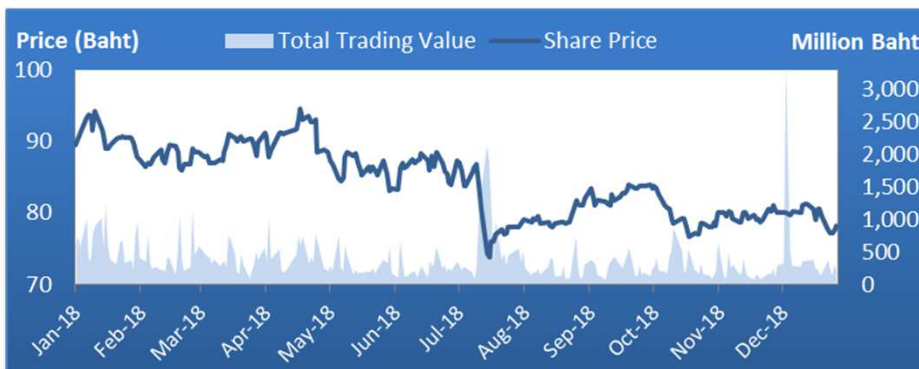
FINANCIAL POSITION

- Loan portfolio contracted by 4.3% YoY due to the sale of personal loan and credit card loan to Citibank. Meanwhile, the core business of hire purchase exhibited growth recovery. Moreover, Auto Cash loan through "Somwang" channel grew substantially by 40% YoY following the branch expansion strategy.
- NPL ratio increased to 2.86% following the more stringent loan classification, whereas the loan loss reserve remained sufficient.
- Capital adequacy ratio strengthened with BIS ratio of 22.9% and Tier I of 17.8%.

KEY DEVELOPMENT

- TISCO Bank Co., Ltd. and All-Ways Co., Ltd., the subsidiaries of TISCO, have completed the sale of personal loan and credit card business to Citibank successfully.

TISCO Share Price



TISCO Share Price for FY2018		
Summary	Price	Date
Close	78.25	28 Dec 18
High	95.00	12 Jan 18
Low	72.25	17 Jul 18
Average	84.57	-

Investor Relations

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