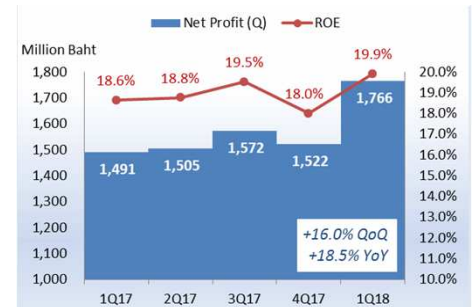




Company Highlights

PROFITABILITY

- TISCO reported strong net profit for 1Q2018 of 1,766 million baht (+16.0% QoQ and +18.5% YoY) mainly from increased net interest income, strong improvement in fee income and extraordinary gain on investment.
- TISCO's ROE remained in top-tier in the industry, reporting at 19.9% in 1Q2018.



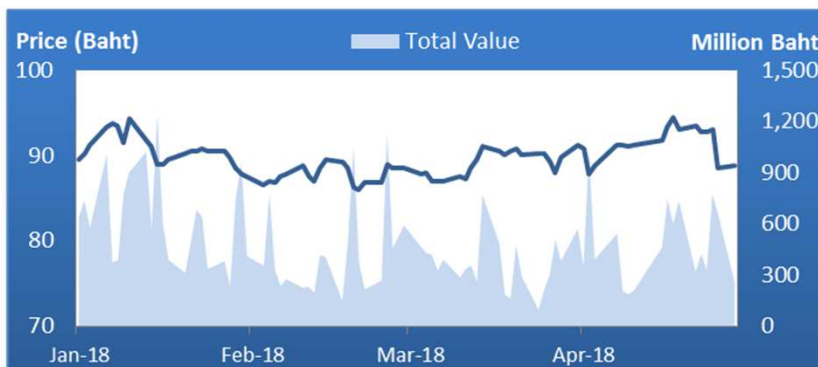
FINANCIAL POSITION

- Loan portfolio declined by 4.2% (QoQ) mainly due to the repayment of corporate lending clients and the transfer of personal loan and credit card loan to assets classified as held for sale.
- For TISCO's core business, hire purchase increased by 0.4% (QoQ) while loan through "Somwang" channel grew by 9.1% (QoQ) following the branch expansion plan.
- NPL ratio remained low at 2.34% following improved asset quality with effective credit control. The provisions were set up as specific provisions for the acquired loan portfolio, together with additional written-off loans from some segments especially the transferred portfolio. Credit expense reported at 1.5% while maintaining high coverage ratio of 202.6%.

KEY DEVELOPMENT

- TISCO has signed the agreement for the sale of personal loan portfolio and credit card business to Citibank N.A. (Bangkok Branch), which is expected to be completed within the year 2018.

TISCO Share Price



TISCO Share Price for 4M2018		
Summary	Price	Date
Close	88.75	30 Apr 18
High	95.00	12 Jan 18
Low	83.75	6 Feb 18
Average	89.90	-

Investor Relations

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