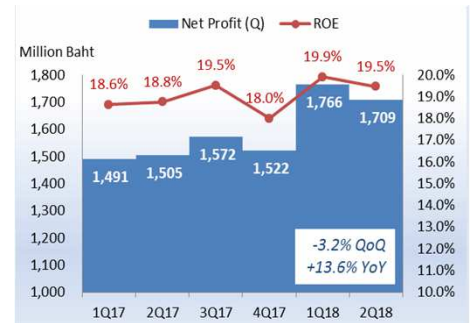




## Company Highlights

### PROFITABILITY

- TISCO reported strong net profit for 2Q2018 of 1,709 million baht (-3.2% QoQ and +13.6% YoY) mainly from increased net interest income and improvement in fee income from all business sectors.
- Provisions remained low with effective credit control at credit cost for 2Q2018 at 0.9%.
- TISCO's ROE remained in top-tier in the industry, reporting at 19.5% in 2Q2018.



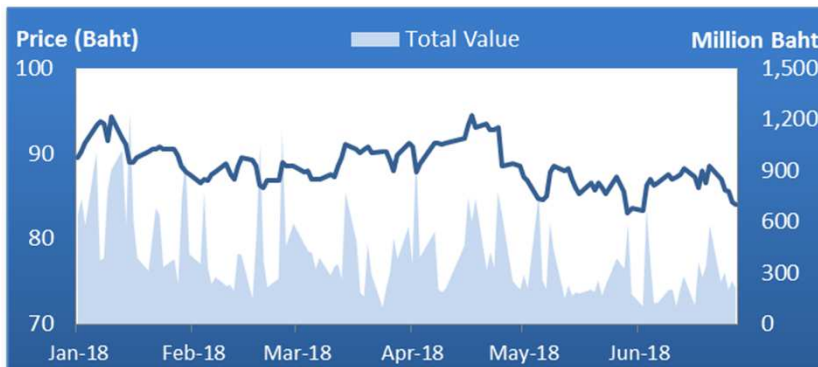
### FINANCIAL POSITION

- Loan portfolio further declined by 1.4% (QoQ) mainly due to the repayment of corporate lending clients and commercial lending clients.
- For TISCO's core business, hire purchase remained stable while auto cash loan through "Somwang" channel grew by 9.1% (QoQ) following the branch expansion plan.
- NPL ratio increased to 2.69% mainly due to one of medium-sized clients encountered repayment difficulty, however the collateral on this loan was secured by land with value cover total loan amount, as a result, there was no impact to the setup of loan loss reserve. Consequently, coverage ratio dropped to 184.9%.

### KEY DEVELOPMENT

- TISCO has completed the sale of the personal loan portfolio to Citibank successfully. In relation to the sale of the credit card business, the transfer is progressing in accordance with plan, and is expected to complete by the end of 2018.

## TISCO Share Price



TISCO Share Price for 6M2018		
Summary	Price	Date
Close	84.00	29 Jun 18
High	95.00	12 Jan 18
Low	82.50	1 Jun 18
Average	89.01	-

### Investor Relations

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### Disclaimer

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