

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2021

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	31 MARCH 2021	31 DECEMBER 2020	31 MARCH 2021	31 DECEMBER 2020
ASSETS				
Cash	1,125,389,641	1,220,207,369	70,000	70,000
Interbank and money market items - net	36,728,964,211	38,212,028,401	21,147,940	17,394,229
Financial assets measured at fair value through profit or loss	2,423,073,523	2,173,019,797	902,703,139	890,053,099
Derivatives assets	-	62,094,574	-	-
Investments - net	8,194,991,497	9,953,255,948	205,964,500	205,964,500
Investments in subsidiaries and joint venture - net	819,805,475	804,924,889	20,069,142,676	20,069,142,676
Loans to customers and accrued interest receivables				
Loans to customers	239,839,238,793	244,355,747,777	3,720,000,000	3,180,000,000
Accrued interest receivables and undue interest receivables	1,848,710,366	1,901,982,908	-	-
Total loans to customers and accrued interest receivables	241,687,949,159	246,257,730,685	3,720,000,000	3,180,000,000
Less: Deferred revenue	(19,082,100,835)	(19,544,200,904)	-	-
Less: Allowance for expected credit loss	(12,267,896,620)	(11,825,544,446)	(4,836,000)	(4,134,000)
Loans to customers and accrued interest receivables - net	210,337,951,704	214,887,985,335	3,715,164,000	3,175,866,000
Property foreclosed - net	31,325,949	29,670,933	-	-
Investment property	27,333,986	27,333,986	910,727,901	910,727,901
Premises and equipment - net	2,884,080,499	2,921,738,880	813,412,409	826,965,407
Right-of-use assets - net	816,526,942	885,485,748	809,258	879,026
Intangible assets - net	183,565,159	214,268,409	90,009,379	98,826,651
Deferred tax assets	755,339,208	766,443,591	208,152,848	202,799,545
Securities and derivatives business receivables	1,237,022,244	1,058,179,610	-	-
Dividend receivables from subsidiaries	-	-	-	3,844,953,967
Other assets	3,139,355,843	2,226,574,039	172,105,338	188,819,687
TOTAL ASSETS	268,704,725,881	275,443,211,509	27,109,409,388	30,432,462,688

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
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	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>31 MARCH 2021</u>	<u>31 DECEMBER 2020</u>	<u>31 MARCH 2021</u>	<u>31 DECEMBER 2020</u>
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>				
Liabilities				
Deposits	198,151,467,578	203,472,825,291	-	-
Interbank and money market items - net	5,137,136,018	5,807,645,773	900,000,000	3,780,000,000
Liability payable on demand	391,455,836	1,284,764,924	-	-
Derivatives liabilities	26,835,903	-	-	-
Debt issued and borrowings	9,876,919,291	12,825,919,291	1,000,000,000	1,629,000,000
Lease liabilities - net	766,196,220	828,589,558	820,962	889,176
Provisions	1,678,942,204	1,691,053,579	296,004,885	291,741,173
Deferred tax liabilities	46,050,340	1,096,629	-	-
Securities and derivatives business payables	2,476,028,892	1,033,040,972	-	-
Accrued interest payable	645,745,505	735,902,790	1,222,604	1,028,547
Other liabilities	8,287,274,750	8,300,293,519	1,667,307,025	1,613,755,344
Total liabilities	227,484,052,537	235,981,132,326	3,865,355,476	7,316,414,240
Shareholders' equity				
Share capital				
Registered				
33,858 preference shares of Baht 10 each	338,580	338,580	338,580	338,580
800,669,437 ordinary shares of Baht 10 each	8,006,694,370	8,006,694,370	8,006,694,370	8,006,694,370
	<u>8,007,032,950</u>	<u>8,007,032,950</u>	<u>8,007,032,950</u>	<u>8,007,032,950</u>
Issued and fully paid-up				
9,859 preference shares of Baht 10 each	98,590	98,590	98,590	98,590
800,645,624 ordinary shares of Baht 10 each	8,006,456,240	8,006,456,240	8,006,456,240	8,006,456,240
	<u>8,006,554,830</u>	<u>8,006,554,830</u>	<u>8,006,554,830</u>	<u>8,006,554,830</u>
Share premium				
Share premium of preference shares	-	-	86,759	86,759
Share premium of ordinary shares	1,018,407,558	1,018,407,558	7,031,436,211	7,031,436,211
Other components of shareholders' equity	1,833,026,167	1,837,917,222	304,263,989	304,429,839
Retained earnings				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	29,558,465,487	27,795,056,500	7,100,712,123	6,972,540,809
Equity attributable to owners of the Company	41,217,454,042	39,458,936,110	23,244,053,912	23,116,048,448
Non-controlling interest of the subsidiaries	3,219,302	3,143,073	-	-
Total shareholders' equity	41,220,673,344	39,462,079,183	23,244,053,912	23,116,048,448
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	268,704,725,881	275,443,211,509	27,109,409,388	30,432,462,688

Mr. Suthas Ruangmanamongkol
Chairman of the Executive Board

Mr. Sakchai Peechapat
Group Chief Executive

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES

STATEMENT OF COMPREHENSIVE INCOME

FOR THE THREE-MONTH PERIOD ENDED 31 MARCH 2021

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2021	2020	2021	2020
Profit or loss:				
Interest income	3,776,285,710	4,552,915,088	16,646,459	14,989,791
Interest expenses	(665,988,559)	(1,095,022,583)	(7,182,154)	(9,221,152)
Net interest income	3,110,297,151	3,457,892,505	9,464,305	5,768,639
Fees and service income	1,627,654,762	1,476,250,892	-	-
Fees and service expenses	(84,782,863)	(78,444,984)	(5,098,468)	(3,248,138)
Net fees and service income	1,542,871,899	1,397,805,908	(5,098,468)	(3,248,138)
Gain (loss) on financial instruments measured at fair value through profit or loss	312,617,190	(87,273,039)	12,650,040	7,220,892
Net gain (loss) on investments	3,422,251	1,650,177	-	(300)
Share of profit from investments accounted for under equity method	13,155,639	15,506,769	-	-
Dividend income	37,416,718	31,360,718	-	-
Penalty fee income from loans	49,468,256	63,512,151	-	-
Intercompany supporting fee income	-	-	526,427,800	537,417,300
Other operating income	32,184,797	31,510,214	19,141,971	20,720,238
Total operating income	5,101,433,901	4,911,965,403	562,585,648	567,878,631
Operating expenses				
Employee's expenses	1,452,466,533	1,339,017,172	214,663,186	196,883,517
Directors' remuneration	4,710,000	4,080,000	4,710,000	4,080,000
Premises and equipment expenses	316,850,128	321,470,422	162,635,612	153,309,186
Taxes and duties	65,993,080	78,610,315	2,291,475	2,202,629
Other operating expenses	224,515,325	251,652,464	15,076,661	16,320,362
Total operating expenses	2,064,535,066	1,994,830,373	399,376,934	372,795,694
Expected credit loss	833,052,918	1,073,349,478	2,281,639	4,487,606
Profit from operations before income tax expenses	2,203,845,917	1,843,785,552	160,927,075	190,595,331
Income tax expenses	440,130,892	357,619,258	32,963,074	34,266,799
Profit for the period	1,763,715,025	1,486,166,294	127,964,001	156,328,532

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STATEMENT OF COMPREHENSIVE INCOME

FOR THE THREE-MONTH PERIOD ENDED 31 MARCH 2021

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2021	2020	2021	2020
Other comprehensive income:				
<i>Other comprehensive income to be reclassified to profit or loss in subsequent period</i>				
Gain (loss) on investments in debt instruments measured at fair value through other comprehensive income	(7,144,863)	13,198,788	-	-
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	1,724,948	(2,603,668)	-	-
Income tax effects	1,428,973	(2,639,758)	-	-
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	(3,990,942)	7,955,362	-	-
<i>Other comprehensive income not to be reclassified to profit or loss in subsequent period</i>				
Actuarial gains or losses arising from post-employment benefit	(1,658,887)	-	-	-
Income tax effects	331,777	-	-	-
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	(1,327,110)	-	-	-
Other comprehensive income for the period	(5,318,052)	7,955,362	-	-
Total comprehensive income for the period	1,758,396,973	1,494,121,656	127,964,001	156,328,532
Profit attributable to:				
Equity holders of the Company	1,763,638,796	1,486,066,552	127,964,001	156,328,532
Non-controlling interests of the subsidiaries	76,229	99,742		
	1,763,715,025	1,486,166,294		
Total comprehensive income attributable to:				
Equity holders of the Company	1,758,320,744	1,494,021,914	127,964,001	156,328,532
Non-controlling interests of the subsidiaries	76,229	99,742		
	1,758,396,973	1,494,121,656		
Earnings per share of equity holders of the Company				
Basic earnings per share	2.20	1.86	0.16	0.20

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Chairman of the Executive Board

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Group Chief Executive