

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2021

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	30 JUNE 2021	31 DECEMBER 2020	30 JUNE 2021	31 DECEMBER 2020
ASSETS				
Cash	1,054,156,171	1,220,207,369	70,000	70,000
Interbank and money market items - net	32,482,653,452	38,212,028,401	20,072,628	17,394,229
Financial assets measured at fair value through profit or loss	1,961,762,756	2,173,019,797	925,391,779	890,053,099
Derivatives assets	-	62,094,574	-	-
Investments - net	7,728,006,739	9,953,255,948	202,271,000	205,964,500
Investments in subsidiaries and joint venture - net	828,946,099	804,924,889	20,069,142,676	20,069,142,676
Loans to customers and accrued interest receivables				
Loans to customers	232,607,011,465	244,355,747,777	3,710,000,000	3,180,000,000
Accrued interest receivables and undue interest receivables	1,827,537,229	1,901,982,908	-	-
Total loans to customers and accrued interest receivables	234,434,548,694	246,257,730,685	3,710,000,000	3,180,000,000
Less: Deferred revenue	(18,612,205,905)	(19,544,200,904)	-	-
Less: Allowance for expected credit loss	(12,540,591,127)	(11,825,544,446)	(4,823,000)	(4,134,000)
Loans to customers and accrued interest receivables - net	203,281,751,662	214,887,985,335	3,705,177,000	3,175,866,000
Property foreclosed - net	70,169,728	29,670,933	-	-
Investment property	27,333,986	27,333,986	910,727,901	910,727,901
Premises and equipment - net	2,846,973,086	2,921,738,880	810,573,086	826,965,407
Right-of-use assets - net	762,058,085	885,485,748	739,490	879,026
Intangible assets - net	162,417,730	214,268,409	88,168,889	98,826,651
Deferred tax assets	785,491,885	766,443,591	206,649,243	202,799,545
Securities and derivatives business receivables	1,341,842,762	1,058,179,610	-	-
Dividend receivables from subsidiaries	-	-	-	3,844,953,967
Other assets	2,554,209,362	2,226,574,039	192,198,526	188,819,687
TOTAL ASSETS	255,887,773,503	275,443,211,509	27,131,182,218	30,432,462,688

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2021

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	30 JUNE 2021	31 DECEMBER 2020	30 JUNE 2021	31 DECEMBER 2020
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>				
Liabilities				
Deposits	181,049,866,090	203,472,825,291	-	-
Interbank and money market items - net	7,928,020,159	5,807,645,773	820,000,000	3,780,000,000
Liability payable on demand	244,725,782	1,284,764,924	-	-
Derivatives liabilities	57,062,406	-	-	-
Debt issued and borrowings	14,806,919,291	12,825,919,291	5,930,000,000	1,629,000,000
Lease liabilities - net	708,113,754	828,589,558	752,349	889,176
Provisions	1,699,444,304	1,691,053,579	302,277,510	291,741,173
Deferred tax liabilities	-	1,096,629	-	-
Securities and derivatives business payables	2,093,498,011	1,033,040,972	-	-
Accrued interest payable	507,354,718	735,902,790	7,683,316	1,028,547
Other liabilities	8,936,826,990	8,300,293,519	1,786,960,118	1,613,755,344
Total liabilities	218,031,831,505	235,981,132,326	8,847,673,293	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
	8,007,032,950	8,007,032,950	8,007,032,950	8,007,032,950
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
	8,006,554,830	8,006,554,830	8,006,554,830	8,006,554,830
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	1,832,287,907	1,837,917,222	307,781,498	304,429,839
Retained earnings				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	26,194,371,916	27,795,056,500	2,136,649,627	6,972,540,809
Equity attributable to owners of the Company	37,852,622,211	39,458,936,110	18,283,508,925	23,116,048,448
Non-controlling interest of the subsidiaries	3,319,787	3,143,073	-	-
Total shareholders' equity	37,855,941,998	39,462,079,183	18,283,508,925	23,116,048,448
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	255,887,773,503	275,443,211,509	27,131,182,218	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 30 JUNE 2021

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2021	2020	2021	2020
Profit or loss:				
Interest income	3,753,911,087	4,121,804,589	14,543,882	17,858,168
Interest expenses	(604,933,163)	(993,584,868)	(9,959,647)	(20,669,160)
Net interest income	3,148,977,924	3,128,219,721	4,584,235	(2,810,992)
Fees and service income	1,331,992,361	1,164,567,032	-	-
Fees and service expenses	(107,113,837)	(78,195,873)	(4,694,621)	(4,430,263)
Net fees and service income	1,224,878,524	1,086,371,159	(4,694,621)	(4,430,263)
Gain (loss) on financial instruments measured at fair value through profit or loss	255,703,691	59,886,490	22,688,641	(5,215,915)
Net gain on investments	817,451	3,788,528	-	-
Share of profit from investments accounted for under equity method	10,782,648	17,364,583	-	-
Dividend income	12,884,113	2,799,311	-	976,739,876
Penalty fee income from loans	43,936,822	51,739,246	-	-
Intercompany supporting fee income	-	-	525,999,800	535,280,200
Other operating income	16,659,913	12,193,704	19,167,512	19,793,038
Total operating income	4,714,641,086	4,362,362,742	567,745,567	1,519,355,944
Operating expenses				
Employee's expenses	1,422,126,675	1,153,359,465	194,732,512	220,807,541
Directors' remuneration	4,575,000	4,720,000	4,575,000	4,720,000
Premises and equipment expenses	353,293,232	321,866,317	164,665,230	159,088,212
Taxes and duties	59,466,549	68,844,142	(182,238)	29,279
Other operating expenses	230,577,995	266,111,810	20,889,798	17,864,734
Total operating expenses	2,070,039,451	1,814,901,734	384,680,302	402,509,766
Expected credit loss	564,984,121	881,649,527	6,831,539	164,285,551
Profit from operations before income tax expenses	2,079,617,514	1,665,811,481	176,233,726	952,560,627
Income tax expenses	413,143,965	336,309,628	35,215,178	(4,374,094)
Profit for the period	1,666,473,549	1,329,501,853	141,018,548	956,934,721

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED 30 JUNE 2021

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2021</u>	<u>2020</u>	<u>2021</u>	<u>2020</u>
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	2,267,346	(5,642,693)	4,606,500	(1,535,715)
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(1,642,024)	-	-	-
Income tax effects	(453,470)	1,128,539	(921,300)	307,143
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	171,852	(4,514,154)	3,685,200	(1,228,572)
<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	15,714,632	(9,852,620)	(1,504,479)	(6,757,960)
Income tax effects	(3,203,684)	1,952,409	300,896	1,351,592
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	12,510,948	(7,900,211)	(1,203,583)	(5,406,368)
Other comprehensive income for the period	<u>12,682,800</u>	<u>(12,414,365)</u>	<u>2,481,617</u>	<u>(6,634,940)</u>
Total comprehensive income for the period	<u>1,679,156,349</u>	<u>1,317,087,488</u>	<u>143,500,165</u>	<u>950,299,781</u>
Profit attributable to:				
Equity holders of the Company	1,666,385,065	1,329,414,765	<u>141,018,548</u>	<u>956,934,721</u>
Non-controlling interests of the subsidiaries	88,484	87,088		
	<u>1,666,473,549</u>	<u>1,329,501,853</u>		
Total comprehensive income attributable to:				
Equity holders of the Company	1,679,067,865	1,317,000,400	<u>143,500,165</u>	<u>950,299,781</u>
Non-controlling interests of the subsidiaries	88,484	87,088		
	<u>1,679,156,349</u>	<u>1,317,087,488</u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>2.08</u>	<u>1.66</u>	<u>0.18</u>	<u>1.20</u>

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 SIX-MONTH PERIOD ENDED 30 JUNE 2021

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2021	2020	2021	2020
Profit or loss:				
Interest income	7,530,196,797	8,674,719,677	31,190,341	32,847,959
Interest expenses	(1,270,921,722)	(2,088,607,451)	(17,141,801)	(29,890,312)
Net interest income	6,259,275,075	6,586,112,226	14,048,540	2,957,647
Fees and service income	2,959,647,123	2,640,817,924	-	-
Fees and service expenses	(191,896,700)	(156,640,857)	(9,793,089)	(7,678,401)
Net fees and service income	2,767,750,423	2,484,177,067	(9,793,089)	(7,678,401)
Gain (loss) on financial instruments measured at fair value through profit or loss	568,320,881	(27,386,549)	35,338,681	2,004,977
Net gain (loss) on investments	4,239,702	5,438,705	-	(300)
Share of profit from investments accounted for under equity method	23,938,287	32,871,352	-	-
Dividend income	50,300,831	34,160,029	-	976,739,876
Penalty fee income from loans	93,405,078	115,251,397	-	-
Intercompany supporting fee income	-	-	1,052,427,600	1,072,697,500
Other operating income	48,844,710	43,703,918	38,309,483	40,513,276
Total operating income	9,816,074,987	9,274,328,145	1,130,331,215	2,087,234,575
Operating expenses				
Employee's expenses	2,874,593,208	2,492,376,637	484,395,698	417,691,058
Directors' remuneration	9,285,000	8,800,000	9,285,000	8,800,000
Premises and equipment expenses	670,143,360	643,336,739	327,300,842	312,397,398
Taxes and duties	125,459,629	147,454,457	2,109,237	2,231,908
Other operating expenses	455,093,320	517,764,274	35,966,459	34,185,096
Total operating expenses	4,134,574,517	3,809,732,107	859,057,236	775,305,460
Expected credit loss	1,398,037,039	1,954,999,005	9,113,178	168,773,157
Profit from operations before income tax expenses	4,283,463,431	3,509,597,033	262,160,801	1,143,155,958
Income tax expenses	853,274,857	693,928,886	53,178,252	29,892,705
Profit for the period	3,430,188,574	2,815,668,147	208,982,549	1,113,263,253

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 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	(4,877,517)	7,556,095	4,606,500	(1,535,715)
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	82,924	(2,603,668)	-	-
Income tax effects	975,503	(1,511,219)	(921,300)	307,143
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	(3,819,090)	3,441,208	3,685,200	(1,228,572)
<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	14,055,745	(9,852,620)	(1,504,479)	(6,757,960)
Income tax effects	(2,871,907)	1,952,409	300,896	1,351,592
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	11,183,838	(7,900,211)	(1,203,583)	(5,406,368)
Other comprehensive income for the period	7,364,748	(4,459,003)	2,481,617	(6,634,940)
Total comprehensive income for the period	3,437,553,322	2,811,209,144	211,464,166	1,106,628,313
Profit attributable to:				
Equity holders of the Company	3,430,011,861	2,815,481,317	208,982,549	1,113,263,253
Non-controlling interests of the subsidiaries	176,713	186,830		
	3,430,188,574	2,815,668,147		
Total comprehensive income attributable to:				
Equity holders of the Company	3,437,376,609	2,811,022,314	211,464,166	1,106,628,313
Non-controlling interests of the subsidiaries	176,713	186,830		
	3,437,553,322	2,811,209,144		
Earnings per share of equity holders of the Company				
Basic earnings per share	4.28	3.52	0.26	1.39

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Chairman of the Executive Board

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Group Chief Executive