

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 DECEMBER 2022**

(Unit : Baht)

	<b>CONSOLIDATED FINANCIAL STATEMENTS</b>		<b>SEPARATE FINANCIAL STATEMENTS</b>	
	<b>31 DECEMBER 2022</b>	<b>31 DECEMBER 2021</b>	<b>31 DECEMBER 2022</b>	<b>31 DECEMBER 2021</b>
<b>ASSETS</b>				
Cash	1,005,066,220	1,103,425,216	70,000	-
Interbank and money market items - net	40,272,419,314	30,489,210,861	27,252,573	22,583,561
Financial assets measured at fair value through profit or loss	2,172,385,896	2,081,051,860	954,993,563	1,048,821,352
Derivatives assets	147,488,719	-	-	-
Investments - net	3,989,884,351	8,042,759,319	202,271,000	202,271,000
Investments in subsidiaries and joint venture - net	872,807,555	809,628,974	20,069,243,700	20,069,143,786
Loans to customers and accrued interest receivables				
Loans to customers	236,240,838,668	220,419,498,130	4,290,000,000	3,310,000,000
Accrued interest receivables and undue interest receivables	1,722,315,563	1,712,500,641	-	-
Total loans to customers and accrued interest receivables	237,963,154,231	222,131,998,771	4,290,000,000	3,310,000,000
Less: Deferred revenue	(17,237,040,327)	(17,469,824,856)	-	-
Less: Allowance for expected credit loss	(11,844,732,367)	(11,740,173,542)	(5,577,000)	(4,303,000)
Loans to customers and accrued interest receivables - net	208,881,381,537	192,922,000,373	4,284,423,000	3,305,697,000
Property foreclosed - net	6,550,176	120,521,839	-	-
Investment property	27,057,986	27,304,986	910,727,901	910,727,901
Premises and equipment - net	2,786,273,763	2,780,561,713	758,081,143	781,672,600
Right-of-use assets - net	753,865,634	752,829,477	320,883	599,954
Intangible assets - net	99,602,660	130,919,118	62,681,817	74,171,194
Deferred tax assets	830,273,610	759,728,945	228,099,500	255,234,102
Securities and derivatives business receivables	611,384,340	1,131,229,159	-	-
Dividend receivables from subsidiaries	-	-	5,286,999,217	4,590,529,872
Other assets	2,957,764,344	2,470,761,925	242,210,711	199,467,169
<b>TOTAL ASSETS</b>	<b>265,414,206,105</b>	<b>243,621,933,765</b>	<b>33,027,375,008</b>	<b>31,460,919,491</b>

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	<b>31 DECEMBER 2022</b>	<b>31 DECEMBER 2021</b>	<b>31 DECEMBER 2022</b>	<b>31 DECEMBER 2021</b>
<b><u>LIABILITIES AND SHAREHOLDERS' EQUITY</u></b>				
<b>Liabilities</b>				
Deposits	188,265,809,091	166,541,926,251	-	-
Interbank and money market items - net	6,195,459,143	8,080,700,116	550,000,000	565,000,000
Liability payable on demand	256,707,660	274,432,061	-	-
Derivatives liabilities	-	3,384,962	-	-
Debt issued and borrowings	15,756,919,291	14,961,919,291	7,880,000,000	6,065,000,000
Lease liabilities - net	700,257,723	707,179,130	332,179	613,920
Provisions	1,711,219,493	1,728,981,049	284,911,599	303,611,846
Securities and derivatives business payables	1,246,559,429	1,521,352,568	-	-
Accrued interest payable	559,567,693	481,691,461	14,527,562	11,256,467
Other liabilities	7,930,268,499	8,119,985,050	1,408,918,081	1,694,923,486
<b>Total liabilities</b>	<b>222,622,768,022</b>	<b>202,421,551,939</b>	<b>10,138,689,421</b>	<b>8,640,405,719</b>
<b>Shareholders' equity</b>				
<b>Share capital</b>				
<b>Registered</b>				
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
	<b>8,007,032,950</b>	<b>8,007,032,950</b>	<b>8,007,032,950</b>	<b>8,007,032,950</b>
<b>Issued and fully paid-up</b>				
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
	<b>8,006,554,830</b>	<b>8,006,554,830</b>	<b>8,006,554,830</b>	<b>8,006,554,830</b>
<b>Share premium</b>				
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	1,831,007,005	1,828,088,217	306,769,818	307,442,429
<b>Retained earnings</b>				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	31,131,232,043	29,543,038,517	6,742,837,969	6,673,993,543
Equity attributable to owners of the Company	42,788,201,436	41,197,089,122	22,888,685,587	22,820,513,772
Non-controlling interest of the subsidiaries	3,236,647	3,292,704	-	-
<b>Total shareholders' equity</b>	<b>42,791,438,083</b>	<b>41,200,381,826</b>	<b>22,888,685,587</b>	<b>22,820,513,772</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>265,414,206,105</b>	<b>243,621,933,765</b>	<b>33,027,375,008</b>	<b>31,460,919,491</b>

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**Mr. Metha Pingsuthiwong**  
**Chief Operating Officer**

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	<b>CONSOLIDATED FINANCIAL STATEMENTS</b>		<b>SEPARATE FINANCIAL STATEMENTS</b>	
	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2021</b>
	(Unit : Baht)			
<b>Profit or loss:</b>				
Interest income	14,904,299,095	14,791,685,370	72,022,275	63,367,428
Interest expenses	(2,170,667,347)	(2,331,858,415)	(65,190,187)	(43,635,992)
<b>Net interest income</b>	<b>12,733,631,748</b>	<b>12,459,826,955</b>	<b>6,832,088</b>	<b>19,731,436</b>
Fees and service income	5,534,680,460	6,130,360,983	-	-
Fees and service expenses	(453,267,850)	(514,989,073)	(17,901,690)	(16,963,784)
<b>Net fees and service income</b>	<b>5,081,412,610</b>	<b>5,615,371,910</b>	<b>(17,901,690)</b>	<b>(16,963,784)</b>
Gain (loss) on financial instruments measured at fair value through profit or loss	86,420,419	403,826,275	(93,782,789)	(134,314,528)
Net gain on investments	2,801,072	6,282,774	10,406	-
Share of profit from investments accounted for under equity method	55,475,669	7,215,849	-	-
Dividend income	72,977,582	69,608,510	5,298,782,158	4,594,553,132
Penalty fee income from loans	186,472,107	173,927,399	-	-
Intercompany supporting fee income	-	-	2,130,999,700	2,108,927,600
Other operating income	121,354,312	99,862,579	82,191,020	77,905,305
<b>Total operating income</b>	<b>18,340,545,519</b>	<b>18,835,922,251</b>	<b>7,407,130,893</b>	<b>6,649,839,161</b>
<b>Operating expenses</b>				
Employee's expenses	6,106,662,006	5,727,008,800	685,042,526	1,057,867,636
Directors' remuneration	21,596,667	20,001,667	21,596,667	20,001,667
Premises and equipment expenses	1,365,357,538	1,338,717,173	744,136,389	682,543,245
Taxes and duties	260,449,621	243,281,174	2,294,587	2,165,483
Other operating expenses	875,469,441	950,178,082	60,596,713	72,688,637
<b>Total operating expenses</b>	<b>8,629,535,273</b>	<b>8,279,186,896</b>	<b>1,513,666,882</b>	<b>1,835,266,668</b>
Expected credit loss	722,677,151	2,063,979,028	4,264,421	10,100,754
<b>Profit from operations before income tax expenses</b>	<b>8,988,333,095</b>	<b>8,492,756,327</b>	<b>5,889,199,590</b>	<b>4,804,471,739</b>
Income tax expenses	1,766,137,078	1,707,763,525	119,131,993	43,547,547
<b>Profit for the year</b>	<b>7,222,196,017</b>	<b>6,784,992,802</b>	<b>5,770,067,597</b>	<b>4,760,924,192</b>

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	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2022</u>	<u>2021</u>	<u>2022</u>	<u>2021</u>
	(Unit : Baht)			
<b>Other comprehensive income:</b>				
<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	(1,417,091)	(4,583,486)	-	4,606,500
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	7,702,912	(2,511,764)	-	-
Income tax effects	283,418	916,697	-	(921,300)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	6,569,239	(6,178,553)	-	3,685,200
<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	108,365,205	3,979,008	28,173,241	(20,281,433)
Income tax effects	(21,754,396)	(952,657)	(5,634,648)	4,056,287
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	86,610,809	3,026,351	22,538,593	(16,225,146)
<b>Other comprehensive income for the year</b>	93,180,048	(3,152,202)	22,538,593	(12,539,946)
<b>Total comprehensive income for the year</b>	<u>7,315,376,065</u>	<u>6,781,840,600</u>	<u>5,792,606,190</u>	<u>4,748,384,246</u>
<b>Profit attributable to:</b>				
Equity holders of the Company	7,221,735,085	6,784,592,582	5,770,067,597	4,760,924,192
Non-controlling interests of the subsidiaries	460,932	400,220		
	<u>7,222,196,017</u>	<u>6,784,992,802</u>		
<b>Total comprehensive income attributable to:</b>				
Equity holders of the Company	7,314,915,133	6,781,440,380	5,792,606,190	4,748,384,246
Non-controlling interests of the subsidiaries	460,932	400,220		
	<u>7,315,376,065</u>	<u>6,781,840,600</u>		
<b>Earnings per share of equity holders of the Company</b>				
Basic earnings per share	9.02	8.47	7.21	5.95

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**Mr. Metha Pingsuthiwong**  
**Chief Operating Officer**