

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2023

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>30 SEPTEMBER 2023</u>	<u>31 DECEMBER 2022</u>	<u>30 SEPTEMBER 2023</u>	<u>31 DECEMBER 2022</u>
<u>ASSETS</u>				
Cash	797,639,682	1,005,066,220	70,000	70,000
Interbank and money market items - net	34,625,979,918	40,272,419,314	77,796,496	27,252,573
Financial assets measured at fair value through profit or loss	2,108,435,888	2,172,385,896	586,959,753	954,993,563
Derivatives assets	-	147,488,719	-	-
Investments - net	4,862,503,348	3,989,884,351	220,282,000	202,271,000
Investments in subsidiaries and joint venture - net	894,681,189	872,807,555	20,069,304,139	20,069,243,700
Loans to customers and accrued interest receivables				
Loans to customers	248,969,799,741	236,240,838,668	4,640,000,000	4,290,000,000
Accrued interest receivables and undue interest receivables	1,917,765,094	1,722,315,563	-	-
Total loans to customers and accrued interest receivables	250,887,564,835	237,963,154,231	4,640,000,000	4,290,000,000
Less: Deferred revenue	(17,175,717,169)	(17,237,040,327)	-	-
Less: Allowance for expected credit loss	(10,728,386,792)	(11,844,732,367)	(6,032,000)	(5,577,000)
Loans to customers and accrued interest receivables - net	222,983,460,874	208,881,381,537	4,633,968,000	4,284,423,000
Property foreclosed - net	31,466,316	6,550,176	-	-
Investment property	27,057,986	27,057,986	910,727,901	910,727,901
Premises and equipment - net	2,940,221,336	2,786,273,763	775,107,978	758,081,143
Right-of-use assets - net	1,046,298,035	753,865,634	677,513	320,883
Intangible assets - net	80,881,471	99,602,660	49,018,179	62,681,817
Deferred tax assets	892,083,540	830,504,034	204,284,467	234,704,097
Securities and derivatives business receivables	537,618,441	611,384,340	-	-
Dividend receivables from subsidiaries	-	-	-	5,286,999,217
Other assets	2,104,252,564	2,957,764,344	282,997,577	242,210,711
TOTAL ASSETS	273,932,580,588	265,414,436,529	27,811,194,003	33,033,979,605

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2023

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>30 SEPTEMBER 2023</u>	<u>31 DECEMBER 2022</u>	<u>30 SEPTEMBER 2023</u>	<u>31 DECEMBER 2022</u>
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>				
Liabilities				
Deposits	200,797,103,825	188,265,809,091	-	-
Interbank and money market items - net	7,284,082,240	6,195,459,143	4,710,000,000	550,000,000
Liability payable on demand	205,476,604	256,707,660	-	-
Derivatives liabilities	167,034,394	-	-	-
Debt issued and borrowings	11,676,122,283	15,756,919,291	3,800,000,000	7,880,000,000
Lease liabilities - net	985,580,665	700,257,723	682,459	332,179
Provisions	1,948,790,485	1,712,266,023	302,046,842	287,934,585
Securities and derivatives business payables	623,054,693	1,246,559,429	-	-
Accrued interest payable	1,152,545,948	559,567,693	10,210,001	14,527,562
Other liabilities	8,613,461,952	7,930,268,499	1,641,781,031	1,438,918,080
Total liabilities	233,453,253,089	222,623,814,552	10,464,720,333	10,171,712,406
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	1,835,130,948	1,831,007,005	320,675,542	306,769,818
Retained earnings				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	28,814,919,411	31,130,415,798	1,186,720,328	6,716,419,581
Equity attributable to owners of the Company	<u>40,476,012,747</u>	<u>42,787,385,191</u>	<u>17,346,473,670</u>	<u>22,862,267,199</u>
Non-controlling interest of the subsidiaries	3,314,752	3,236,786	-	-
Total shareholders' equity	40,479,327,499	42,790,621,977	17,346,473,670	22,862,267,199
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	273,932,580,588	265,414,436,529	27,811,194,003	33,033,979,605

Mr. Sakchai Peechapat
Group Chief Executive

Mr. Metha Pingsuthiwong
Chief Operating Officer

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED 30 SEPTEMBER 2023

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2023	2022	2023	2022
Profit or loss:				
Interest income	4,666,383,896	3,754,617,033	37,561,872	16,688,173
Interest expenses	(1,109,743,509)	(533,186,679)	(47,404,017)	(17,637,574)
Net interest income	3,556,640,387	3,221,430,354	(9,842,145)	(949,401)
Fees and service income	1,305,120,165	1,360,102,488	-	-
Fees and service expenses	(107,180,878)	(102,693,159)	(2,921,731)	(4,354,598)
Net fees and service income	1,197,939,287	1,257,409,329	(2,921,731)	(4,354,598)
Loss on financial instruments measured at fair value through profit or loss	(43,609,475)	(107,591,348)	(13,097,577)	(140,651,438)
Net gain on investments	773,284	503,856	-	-
Share of profit from investments accounted for under equity method	11,059,459	12,969,274	-	-
Dividend income	32,073,058	25,844,301	4,062,129	4,495,402
Penalty fee income from loans	33,010,015	36,034,569	-	-
Intercompany supporting fee income	-	-	613,301,300	532,979,300
Other operating income	18,879,618	21,946,620	20,948,546	19,237,780
Total operating income	4,806,765,633	4,468,546,955	612,450,522	410,757,045
Operating expenses				
Employee's expenses	1,611,030,115	1,511,281,600	184,263,329	150,333,161
Directors' remuneration	5,620,000	4,980,000	5,620,000	4,980,000
Premises and equipment expenses	410,163,418	345,025,875	212,989,297	194,252,721
Taxes and duties	90,385,441	64,143,706	205,778	27,009
Other operating expenses	211,387,161	218,299,437	13,647,850	12,535,558
Total operating expenses	2,328,586,135	2,143,730,618	416,726,254	362,128,449
Expected credit loss	146,597,257	118,634,328	426,151	1,430,752
Profit from operations before income tax expenses	2,331,582,241	2,206,182,009	195,298,117	47,197,844
Income tax expenses	456,972,050	432,640,043	39,408,993	9,891,910
Profit for the period	1,874,610,191	1,773,541,966	155,889,124	37,305,934

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED 30 SEPTEMBER 2023

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2023</u>	<u>2022</u>	<u>2023</u>	<u>2022</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	(8,546,953)	1,524,544	-	39,975
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(218,830)	(74,459)	-	-
Income tax effects	1,709,390	(304,909)	-	(7,995)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	(7,056,393)	1,145,176	-	31,980
Other comprehensive income for the period	(7,056,393)	1,145,176	-	31,980
Total comprehensive income for the period	<u>1,867,553,798</u>	<u>1,774,687,142</u>	<u>155,889,124</u>	<u>37,337,914</u>
Profit attributable to:				
Equity holders of the Company	1,874,485,172	1,773,425,405	<u>155,889,124</u>	<u>37,305,934</u>
Non-controlling interests of the subsidiaries	125,019	116,561		
	<u>1,874,610,191</u>	<u>1,773,541,966</u>		
Total comprehensive income attributable to:				
Equity holders of the Company	1,867,428,779	1,774,570,581	<u>155,889,124</u>	<u>37,337,914</u>
Non-controlling interests of the subsidiaries	125,019	116,561		
	<u>1,867,553,798</u>	<u>1,774,687,142</u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>2.34</u>	<u>2.21</u>	<u>0.19</u>	<u>0.05</u>

Mr. Sakchai Peechatap
Group Chief Executive

Mr. Metha Pingsuthiwong
Chief Operating Officer

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2023

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2023	2022	2023	2022
Profit or loss:				
Interest income	13,198,282,289	10,927,301,611	93,999,301	48,074,143
Interest expenses	(2,935,049,043)	(1,537,965,626)	(100,614,161)	(37,257,009)
Net interest income	10,263,233,246	9,389,335,985	(6,614,860)	10,817,134
Fees and service income	3,943,593,906	4,034,588,930	-	-
Fees and service expenses	(327,530,246)	(340,638,235)	(13,787,341)	(12,372,439)
Net fees and service income	3,616,063,660	3,693,950,695	(13,787,341)	(12,372,439)
Gain (loss) on financial instruments measured at fair value through profit or loss	38,980,858	33,344,800	(978,148)	(140,728,761)
Net gain (loss) on investments	4,864,522	1,530,252	(200)	10,406
Share of profit from investments accounted for under equity method	31,453,965	41,008,217	-	-
Dividend income	84,650,921	72,977,582	1,918,246,102	11,782,941
Penalty fee income from loans	103,867,462	117,267,607	-	-
Intercompany supporting fee income	-	-	1,719,108,150	1,598,275,400
Other operating income	77,417,655	92,941,626	60,710,594	57,513,077
Total operating income	14,220,532,289	13,442,356,764	3,676,684,297	1,525,297,758
Operating expenses				
Employee's expenses	4,783,687,774	4,558,680,771	631,300,104	519,538,792
Directors' remuneration	17,468,701	15,928,333	17,468,701	15,928,333
Premises and equipment expenses	1,194,248,150	1,008,761,772	610,751,019	552,967,042
Taxes and duties	258,816,808	186,362,150	4,457,395	2,264,952
Other operating expenses	733,574,479	588,211,679	39,114,427	37,763,282
Total operating expenses	6,987,795,912	6,357,944,705	1,303,091,646	1,128,462,401
Expected credit loss	365,068,164	343,839,561	2,715,969	3,479,342
Profit from operations before income tax expenses	6,867,668,213	6,740,572,498	2,370,876,682	393,356,015
Income tax expenses	1,346,342,740	1,322,886,137	92,800,044	79,548,193
Profit for the period	5,521,325,473	5,417,686,361	2,278,076,638	313,807,822

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2023

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2023</u>	<u>2022</u>	<u>2023</u>	<u>2022</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	9,019,079	(15,233,344)	18,011,000	-
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(360,982)	9,319,571	-	-
Income tax effects	(1,803,816)	3,046,669	(3,602,200)	-
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	6,854,281	(2,867,104)	14,408,800	-
<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	(42,022,238)	167,819,474	(2,671,726)	31,180,284
Income tax effects	8,511,371	(33,341,414)	534,345	(6,236,057)
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	(33,510,867)	134,478,060	(2,137,381)	24,944,227
Other comprehensive income for the period	<u>(26,656,586)</u>	<u>131,610,956</u>	<u>12,271,419</u>	<u>24,944,227</u>
Total comprehensive income for the period	<u>5,494,668,887</u>	<u>5,549,297,317</u>	<u>2,290,348,057</u>	<u>338,752,049</u>
Profit attributable to:				
Equity holders of the Company	5,520,953,361	5,417,349,052	2,278,076,638	313,807,822
Non-controlling interests of the subsidiaries	372,112	337,309		
	<u>5,521,325,473</u>	<u>5,417,686,361</u>		
Total comprehensive income attributable to:				
Equity holders of the Company	5,494,296,775	5,548,960,008	2,290,348,057	338,752,049
Non-controlling interests of the subsidiaries	372,112	337,309		
	<u>5,494,668,887</u>	<u>5,549,297,317</u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>6.90</u>	<u>6.77</u>	<u>2.85</u>	<u>0.39</u>

Mr. Sakchai Peechapat
Group Chief Executive

Mr. Metha Pingsuthiwong
Chief Operating Officer