

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2024

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	30 JUNE 2024	31 DECEMBER 2023	30 JUNE 2024	31 DECEMBER 2023
ASSETS				
Cash	973,556,193	918,260,911	70,000	70,000
Interbank and money market items - net	38,807,785,218	48,489,698,212	40,082,680	564,181,960
Financial assets measured at fair value through profit or loss	2,350,048,157	2,081,768,460	638,378,205	547,173,767
Investments - net	3,534,036,759	3,313,593,205	249,249,000	220,282,000
Investments in subsidiaries and joint venture - net	897,507,213	891,492,339	20,069,377,678	20,069,313,523
Loans to customers and accrued interest receivables				
Loans to customers	245,651,331,426	247,384,985,313	5,940,000,000	4,960,000,000
Accrued interest receivables and undue interest receivables	1,940,556,732	1,928,548,316	-	-
Total loans to customers and accrued interest receivables	247,591,888,158	249,313,533,629	5,940,000,000	4,960,000,000
Less: Deferred revenue	(12,203,740,398)	(12,569,801,017)	-	-
Less: Allowance for expected credit loss	(9,269,082,733)	(9,915,968,726)	(7,722,000)	(6,448,000)
Loans to customers and accrued interest receivables - net	226,119,065,027	226,827,763,886	5,932,278,000	4,953,552,000
Property foreclosed - net	16,895,928	25,823,285	-	-
Investment property	23,317,980	23,576,299	979,625,544	933,908,077
Premises and equipment - net	3,189,662,714	3,178,877,765	796,108,645	871,699,848
Right-of-use assets - net	1,088,558,109	1,069,591,057	12,775,107	608,036
Intangible assets - net	70,454,545	79,113,317	39,816,182	44,665,614
Deferred tax assets	892,410,693	868,619,334	138,372,699	144,954,495
Securities and derivatives business receivables	505,145,500	496,785,384	-	-
Dividend receivables from subsidiaries	-	-	1,133,389,769	4,244,763,397
Other assets	2,133,032,800	2,459,289,895	270,543,606	278,750,628
TOTAL ASSETS	280,601,476,836	290,724,253,349	30,300,067,115	32,873,923,345

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AS AT 30 JUNE 2024

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	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	30 JUNE 2024	31 DECEMBER 2023	30 JUNE 2024	31 DECEMBER 2023
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>				
Liabilities				
Deposits	206,823,391,067	208,644,671,678	-	-
Interbank and money market items - net	10,261,068,117	8,506,336,791	3,930,000,000	-
Liability payable on demand	259,293,763	237,434,208	-	-
Derivatives liabilities	108,208,603	28,689,601	-	-
Debt issued and borrowings	7,876,122,283	17,286,122,283	5,200,000,000	9,410,000,000
Lease liabilities - net	1,015,452,677	1,009,370,433	12,821,771	614,406
Provisions	2,115,260,136	1,987,154,653	319,970,374	305,596,116
Securities and derivatives business payables	711,284,518	913,204,350	-	-
Accrued interest payable	1,404,721,058	1,405,305,991	21,213,290	40,153,769
Other liabilities	8,675,577,407	8,257,982,064	1,433,450,566	1,283,673,185
Total liabilities	239,250,379,629	248,276,272,052	10,917,456,001	11,040,037,476
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	2,043,170,192	2,020,770,327	397,488,989	400,782,601
Retained earnings				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	29,478,909,051	30,598,136,801	3,146,044,325	5,594,025,468
Equity attributable to owners of the Company	41,348,041,631	42,444,869,516	19,382,611,114	21,833,885,869
Non-controlling interest of the subsidiaries	3,055,576	3,111,781	-	-
Total shareholders' equity	41,351,097,207	42,447,981,297	19,382,611,114	21,833,885,869
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	280,601,476,836	290,724,253,349	30,300,067,115	32,873,923,345

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 JUNE 2024

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2024	2023	2024	2023
Profit or loss:				
Interest income	4,744,482,561	4,333,820,170	47,070,430	31,120,638
Interest expenses	(1,357,030,798)	(977,826,769)	(49,320,156)	(33,420,567)
Net interest income	3,387,451,763	3,355,993,401	(2,249,726)	(2,299,929)
Fees and service income	1,345,381,916	1,260,021,635	-	-
Fees and service expenses	(113,620,453)	(108,390,744)	(7,076,367)	(7,698,507)
Net fees and service income	1,231,761,463	1,151,630,891	(7,076,367)	(7,698,507)
Gain (Loss) on financial instruments measured at fair value through profit or loss	218,887,650	64,801,162	44,778,448	(19,004,045)
Net gain on investments	882,277	2,176,901	-	-
Share of profit from investments accounted for under equity method	6,787,632	10,271,693	-	-
Dividend income	23,531,419	19,537,145	1,831,389,318	1,904,964,623
Penalty fee income from loans	29,245,571	34,250,544	-	-
Intercompany supporting fee income	-	-	611,897,000	552,816,100
Other operating income	38,870,673	40,965,160	25,140,512	19,225,529
Total operating income	4,937,418,448	4,679,626,897	2,503,879,185	2,448,003,771
Operating expenses				
Employee's expenses	1,576,094,937	1,602,551,173	234,742,194	218,480,773
Directors' remuneration	6,737,000	6,800,337	6,737,000	6,800,337
Premises and equipment expenses	418,373,371	409,276,621	217,568,100	202,114,308
Taxes and duties	102,032,306	92,426,809	2,512,609	4,171,852
Other operating expenses	249,405,233	266,486,008	15,510,333	15,343,857
Total operating expenses	2,352,642,847	2,377,540,948	477,070,236	446,911,127
Expected credit loss	408,634,894	(559,003)	385,925	1,895,778
Profit from operations before income tax expenses	2,176,140,707	2,302,644,952	2,026,423,024	1,999,196,866
Income tax expenses	427,030,966	448,626,816	40,949,720	19,585,763
Profit for the period	1,749,109,741	1,854,018,136	1,985,473,304	1,979,611,103

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED 30 JUNE 2024

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2024</u>	<u>2023</u>	<u>2024</u>	<u>2023</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	295,113	(3,578,059)	-	33,800
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(518,682)	1,116,443	-	-
Income tax effects	(59,022)	715,612	-	(6,760)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	(282,591)	(1,746,004)	-	27,040
<i>Other comprehensive income not to be reclassified to profit or loss in subsequent period</i>				
Changes in surplus on revaluation of assets	(146,167)	-	(31,903,462)	-
Actuarial gains or losses arising from post-employment benefit	(5,762,356)	(42,022,238)	(1,657,231)	(2,671,726)
Income tax effects	1,568,206	8,511,371	6,712,139	534,345
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	(4,340,317)	(33,510,867)	(26,848,554)	(2,137,381)
Other comprehensive income for the period	<u>(4,622,908)</u>	<u>(35,256,871)</u>	<u>(26,848,554)</u>	<u>(2,110,341)</u>
Total comprehensive income for the period	<u>1,744,486,833</u>	<u>1,818,761,265</u>	<u>1,958,624,750</u>	<u>1,977,500,762</u>
Profit attributable to:				
Equity holders of the Company	1,748,992,435	1,853,887,907	1,985,473,304	1,979,611,103
Non-controlling interests of the subsidiaries	117,306	130,229		
	<u>1,749,109,741</u>	<u>1,854,018,136</u>		
Total comprehensive income attributable to:				
Equity holders of the Company	1,744,369,527	1,818,631,036	1,958,624,750	1,977,500,762
Non-controlling interests of the subsidiaries	117,306	130,229		
	<u>1,744,486,833</u>	<u>1,818,761,265</u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>2.18</u>	<u>2.32</u>	<u>2.48</u>	<u>2.47</u>

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 SIX-MONTH PERIOD ENDED 30 JUNE 2024

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2024	2023	2024	2023
Profit or loss:				
Interest income	9,518,254,090	8,403,940,224	90,212,195	56,437,429
Interest expenses	(2,735,342,718)	(1,825,305,534)	(89,730,590)	(53,210,144)
Net interest income	6,782,911,372	6,578,634,690	481,605	3,227,285
Fees and service income	2,618,680,545	2,638,473,741	-	-
Fees and service expenses	(218,805,100)	(220,349,368)	(8,355,411)	(10,865,610)
Net fees and service income	2,399,875,445	2,418,124,373	(8,355,411)	(10,865,610)
Gain on financial instruments measured at fair value through profit or loss	264,380,387	82,590,333	91,292,771	12,119,429
Net gain (loss) on investments	1,447,891	4,091,238	83	(200)
Share of profit from investments accounted for under equity method	16,318,519	20,394,506	-	-
Dividend income	60,479,837	52,577,863	1,840,609,158	1,914,183,973
Penalty fee income from loans	66,447,619	70,857,447	-	-
Intercompany supporting fee income	-	-	1,224,085,200	1,105,806,850
Other operating income	48,213,834	58,538,037	44,506,395	39,762,048
Total operating income	9,640,074,904	9,285,808,487	3,192,619,801	3,064,233,775
Operating expenses				
Employee's expenses	3,112,700,550	3,172,657,659	475,011,951	447,036,775
Directors' remuneration	13,767,000	11,848,701	13,767,000	11,848,701
Premises and equipment expenses	821,973,877	784,084,732	435,136,253	397,761,722
Taxes and duties	199,070,639	168,431,367	2,625,457	4,251,617
Other operating expenses	467,904,206	522,187,318	29,019,091	25,466,577
Total operating expenses	4,615,416,272	4,659,209,777	955,559,752	886,365,392
Expected credit loss	687,672,904	90,512,738	1,007,672	2,289,818
Profit from operations before income tax expenses	4,336,985,728	4,536,085,972	2,236,052,377	2,175,578,565
Income tax expenses	854,741,152	889,370,690	81,658,075	53,391,051
Profit for the period	3,482,244,576	3,646,715,282	2,154,394,302	2,122,187,514

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2024

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2024</u>	<u>2023</u>	<u>2024</u>	<u>2023</u>
Other comprehensive income:				
<i>Other comprehensive income to be reclassified to profit or loss in subsequent period</i>				
Gain on investments in debt instruments measured at fair value through other comprehensive income	34,712,912	17,566,032	28,967,000	18,011,000
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(1,083,804)	(142,152)	-	-
Income tax effects	(6,942,582)	(3,513,206)	(5,793,400)	(3,602,200)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	26,686,526	13,910,674	23,173,600	14,408,800
<i>Other comprehensive income not to be reclassified to profit or loss in subsequent period</i>				
Changes in surplus on revaluation of assets	(146,167)	-	(31,903,462)	-
Actuarial gains or losses arising from post-employment benefit	(5,762,356)	(42,022,238)	(1,657,231)	(2,671,726)
Income tax effects	1,568,206	8,511,371	6,712,139	534,345
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	(4,340,317)	(33,510,867)	(26,848,554)	(2,137,381)
Other comprehensive income for the period	<u>22,346,209</u>	<u>(19,600,193)</u>	<u>(3,674,954)</u>	<u>12,271,419</u>
Total comprehensive income for the period	<u>3,504,590,785</u>	<u>3,627,115,089</u>	<u>2,150,719,348</u>	<u>2,134,458,933</u>
Profit attributable to:				
Equity holders of the Company	3,482,013,688	3,646,468,189	2,154,394,302	2,122,187,514
Non-controlling interests of the subsidiaries	230,888	247,093		
	<u>3,482,244,576</u>	<u>3,646,715,282</u>		
Total comprehensive income attributable to:				
Equity holders of the Company	3,504,359,897	3,626,867,996	2,150,719,348	2,134,458,933
Non-controlling interests of the subsidiaries	230,888	247,093		
	<u>3,504,590,785</u>	<u>3,627,115,089</u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>4.35</u>	<u>4.55</u>	<u>2.69</u>	<u>2.65</u>

Mr. Sakchai Peechapat
Group Chief Executive

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Chief Operating Officer