



IR Newsletter



Company Highlights

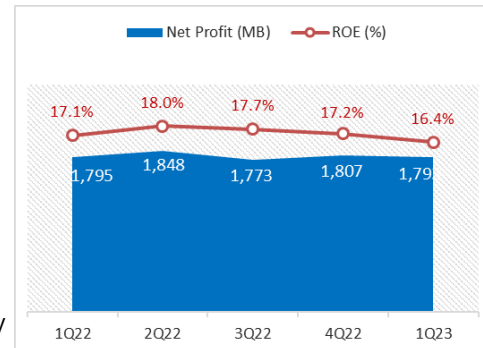
1Q2023

Updates

- In 1Q2023, domestic economy continued its improvement driven by increasing private consumption and resumption of tourist arrivals. Inflation rate increased at a slower pace, resulting in better consumer confidence. Bank of Thailand raised policy rate twice from 1.25% to 1.75%.

Profitability

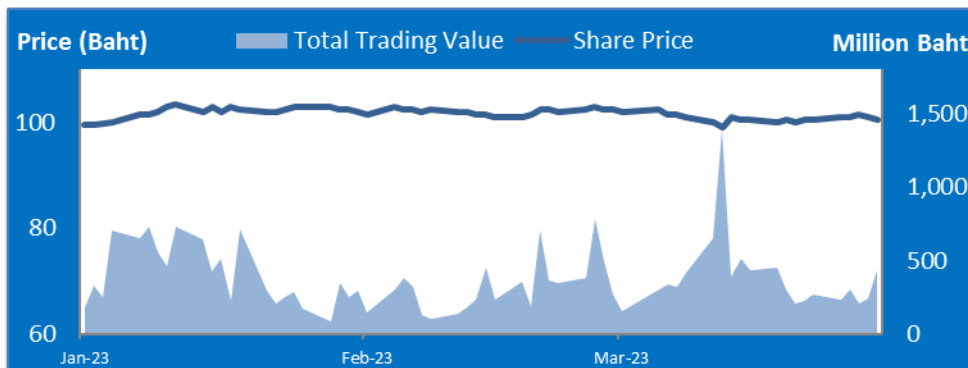
- TISCO Group reported **net profit** for 1Q2023 at 1,793 million baht, decreased by 0.2% (YoY) following an increase in cost of fund amid rising interest rate cycle, together with an increase in operating expense regarding business expansion.
- Total income improved by 5.8% (YoY) mainly due to loan business expansion and trading gain. However, businesses related to capital market remained weak following the highly volatile global market.
- ECL stood low at 0.3% of loans, in line with a well-controlled asset quality.
- ROE declined but remained at the top-tier of the industry at 16.4%.



Financial Position

- Loan portfolio grew by 0.5% (YTD) from corporate loans and high-yield retail loans, especially title loans under “Somwang” with strong loan growth of 6.4% (YTD) resulted from network expansion strategy. NPL ratio slightly increased to 2.1%, caused by the growth strategy into high-yield businesses. Nonetheless, TISCO maintained prudent risk management policy and cautious credit control, therefore coverage ratio stood at 248.1%.
- Capital adequacy ratio was solid with BIS ratio of 23.5% and Tier I of 19.7%.
- Total branch network of TISCO totaled at 538 branches, consisted of 54 bank branches and 484 loan offices.

TISCO Share Price



TISCO Share for 1Q2023		
Summary	Price	Date
Close	100.50	31 Mar 23
High	104.00	16 Jan 23
Low	98.50	14 Mar 23
Avg	101.55	-

Investor Relations

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