



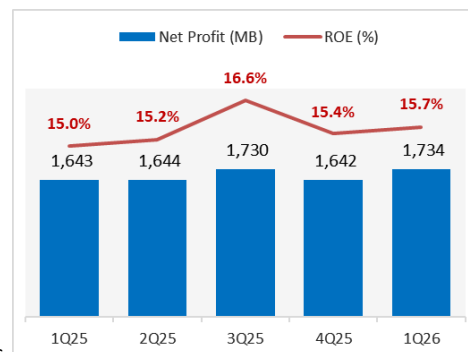
## Company Highlights

1Q/2026

In 1Q2026, domestic economy was under pressure from the tension in the Middle East, causing the surge in energy prices and cost of living. The Bank of Thailand cut the policy rate 1 times to 1.00% to alleviate debt burden of the borrowers.

### Profitability

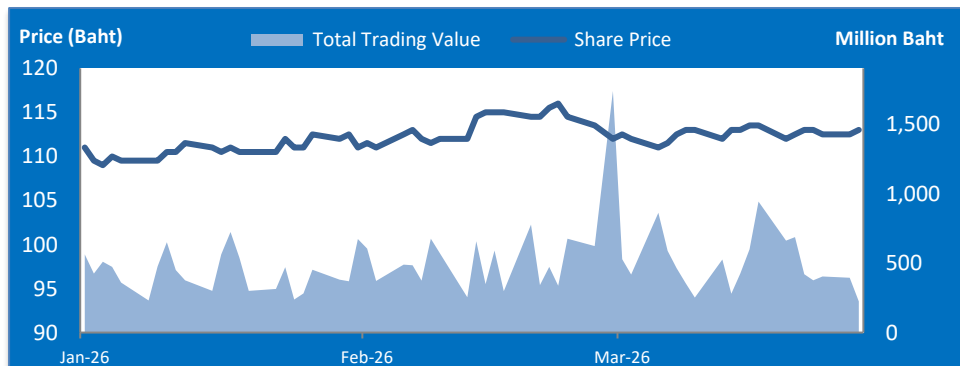
- ❑ TISCO Group reported **net profit** for 1Q2026 at 1,734 million baht, increased by 5.6% (QoQ) and 5.5% (YoY) supported by an improvement in core businesses.
- ❑ Net interest income increased following cost of funds repricing, whereas non-interest income improved from banking business including bancassurance and loan fee, together with a recovery in capital market businesses.
- ❑ Operating expense was cautiously controlled, while ECL expense increased to 1.3% of average loans, which partly was provided for the cushion against the impact from the Middle East conflict.
- ❑ ROAE for 1Q2026 was reported at 15.7%.



### Financial Position

- ❑ **Loan portfolio** contracted by 0.3% (YTD) due to the corporate loan repayment while hire purchase loans continued to grow thanks to an improvement in auto market and TISCO's penetration rate. NPL ratio improved to 2.11% amid cautious loan underwriting, efficient debt collection and proactive debt assistance measures, thus coverage ratio further strengthened to 191.4%.
- ❑ The capital of the Bank remained strong with BIS ratio at 20.5% and Tier I of 18.3%.
- ❑ Total branch network of TISCO totaled at 856 branches, consisted of 51 bank branches and 805 Somwang loan offices.

## TISCO Share Price



TISCO Share for 3M2026		
Summary	Price	Date
Close	113.00	31 Mar 26
High	116.50	23 Feb 26
Low	108.50	14 Jan 26
Avg	112.16	-

### Investor Relations

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