



## Company Highlights

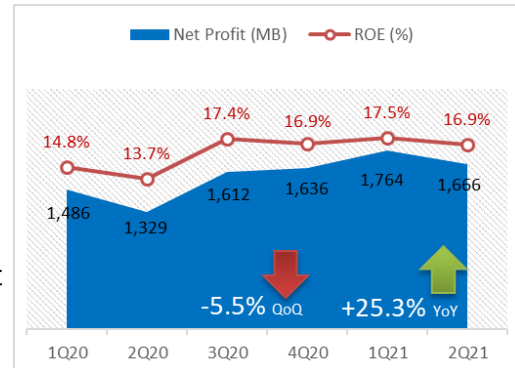
2Q/2021

### Updates

- In 2Q2021, the resurgence of Covid-19 was widespread affecting the subdued domestic economy across the country. The Bank of Thailand approved a two-month debt holiday for individuals and SMEs suffering a direct impact from the latest lockdown.

### Profitability

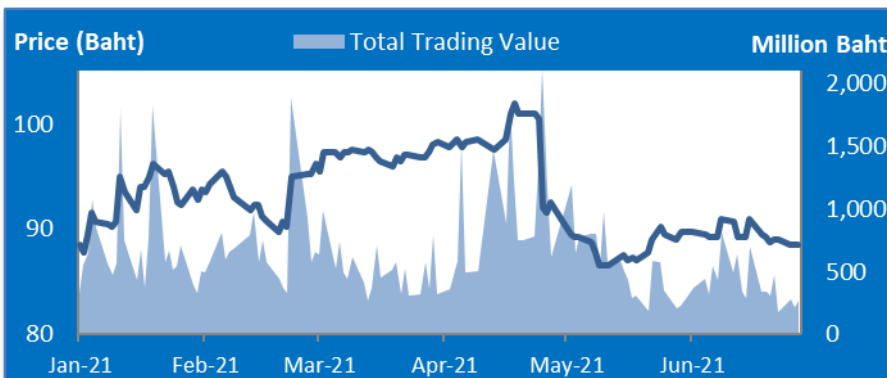
- TISCO Group reported **net profit** for 2Q2021 at 1,666 million baht (-5.5% QoQ, +25.3% YoY).
- Profit was weakened QoQ from economic slowdown which affected fee income from core businesses, while profit growth YoY derived from an improvement in economic activity from low base in 2Q2020.
- Banking fee income was sluggish from bancassurance business whereas capital market fee declined from high base in the previous quarter.
- ECL decreased to 1.0% of loans, thanks to the setup of upfront provision in advance in line with TISCO's prudent provisioning policy.
- ROE remained in the top-tier of the industry at 16.9%.



### Financial Position

- Loan portfolio contracted by 4.8% YTD from cautious lending policy in retail lending and corporate loan repayment. Asset quality showed increasing NPL ratio to 2.7% caused by NPL relapse from some restructured clients. Nevertheless, coverage ratio remained high at 213.7%.
- Capital adequacy ratio was strong with BIS ratio of 24.2% and Tier I of 19.3%.

## TISCO Share Price



TISCO Share for 6M2021		
Summary	Price	Date
Close	88.50	30 Jun 21
High	102.50	22 Apr 21
Low	85.00	13 May 21
Avg	93.66	-

### Investor Relations

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