



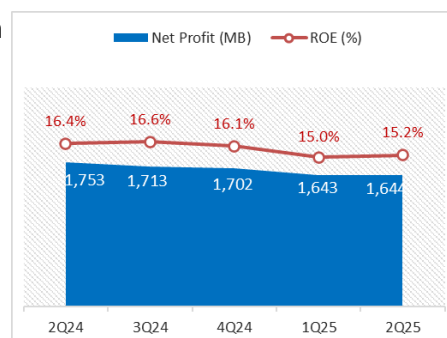
Company Highlights

2Q2025

In 2Q2025, domestic economy gradually recovered led by export sector due to accelerated shipments before US reciprocal tariff enforcement. However, tourism and consumption sectors remained sluggish with weak confidence. The Bank of Thailand cut the policy rate 1 more time by 25 basis point from 2.00% to 1.75%.

Profitability

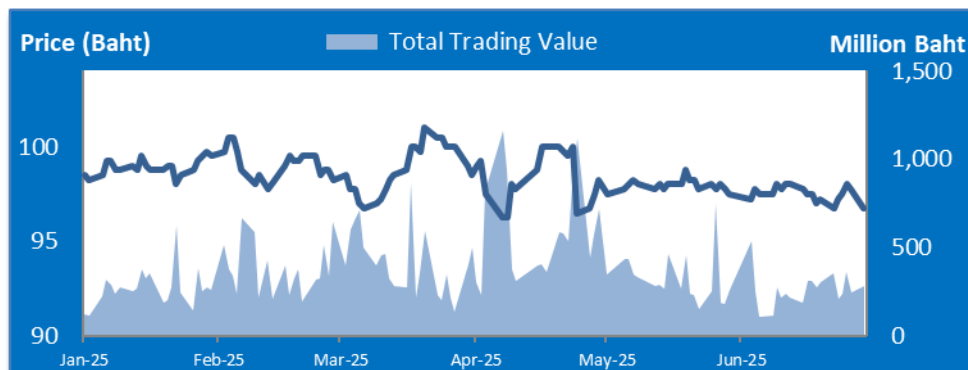
- ❑ TISCO Group reported **net profit** for 2Q2025 at 1,644 million baht, flattish (QoQ) and declined by 6.2% (YoY).
- ❑ Net interest income dropped QoQ and YoY driven by yield contraction following the policy rate cut and interest reduction for “You Fight, We Help” program.
- ❑ Fee income improved from a recovery in bancassurance business, while capital market businesses continued to slow down. There was an increase in gain on MTM trading investment QoQ, but the gain was lower YoY.
- ❑ ECL expense increased in accordance with a plan to resume ECL normalization, reported at 1.0% of average loans.
- ❑ ROAE for the quarter was reported 15.2%.



Financial Position

- ❑ Loan portfolio increased by 1.4% (YTD) contributed by corporate lending. In 2Q2025, auto market showed improvement in passenger car segment, therefore TISCO's HP new car portfolios started to increase during the quarter. NPL ratio was controlled at 2.41% thanks to cautious lending and debt assistance measures, thus coverage ratio stood at 154.8%.
- ❑ Capital adequacy ratio remained strong with BIS ratio of 20.6% and Tier I of 18.6%.
- ❑ Total branch network of TISCO totaled at 860 branches, consisted of 52 bank branches and 808 Somwang loan offices.

TISCO Share Price



TISCO Share for 6M2025		
Summary	Price	Date
Close	96.75	30 Jun 25
High	101.00	21 Apr 25
Low	95.00	25 Apr 25
Avg	98.30	-

Investor Relations

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