



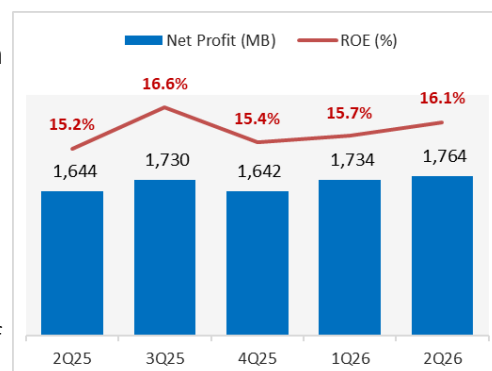
Company Highlights

2Q/2026

In 2Q2026, domestic economy remained under pressure from the tension in the Middle East and the surge in energy prices. However, the new "Thais Help Thais Plus (60/40)" co-payment scheme was launched to help ease the rising cost of living. The policy rate was maintained at 1.00%.

Profitability

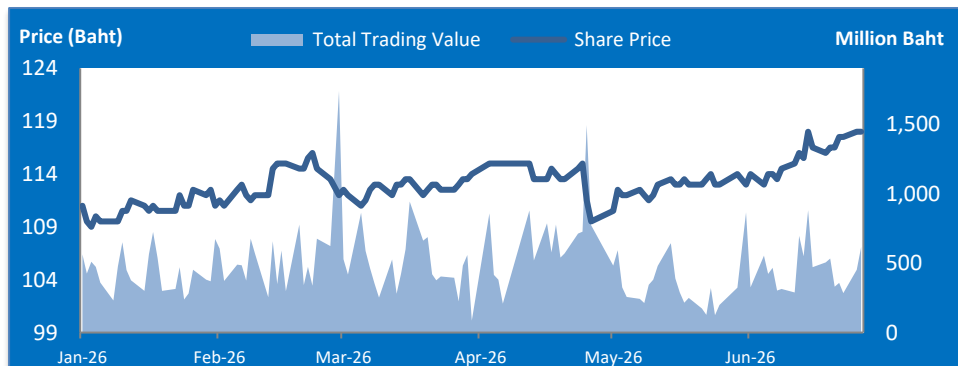
- ❑ TISCO Group reported **net profit** for 2Q2026 at 1,764 million baht, increased by 1.7% (QoQ) and 7.3% (YoY).
- ❑ QoQ profit growth was supported by lower ECL whereas total income weakened partly from the effect of the Middle East war. Non-interest income was largely affected from both banking and capital market businesses.
- ❑ YoY profit improved driven by a growth in total income. Net interest income increased following a continued repricing of cost of funds. Non-interest income also grew attributable to bancassurance fee following auto sale recovery, a growth in wealth management business, as well as an improvement in capital market businesses amid better market conditions.
- ❑ Operating expense was cautiously controlled, while ECL expense was normalized.
- ❑ ROAE for 2Q2026 was reported at 16.1%.



Financial Position

- ❑ **Loan portfolio** remained flat (YTD). The growth exhibited in new car hire purchase thanks to an improvement in auto market and TISCO's penetration rate. NPL ratio was stable at 2.12% amid cautious lending policy and proactive debt assistance measures, thus coverage ratio remained strong at 190.2%.
- ❑ The capital of the Bank remained strong with BIS ratio at 20.6% and Tier I of 18.2%.
- ❑ Total branch network of TISCO totaled at 855 branches, consisted of 51 bank branches and 804 Somwang loan offices.

TISCO Share Price



TISCO Share for 6M2026		
Summary	Price	Date
Close	118.00	30 Jun 26
High	119.00	30 Jun 26
Low	108.50	14 Jan 26
Avg	112.99	-

Investor Relations

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