



Company Highlights

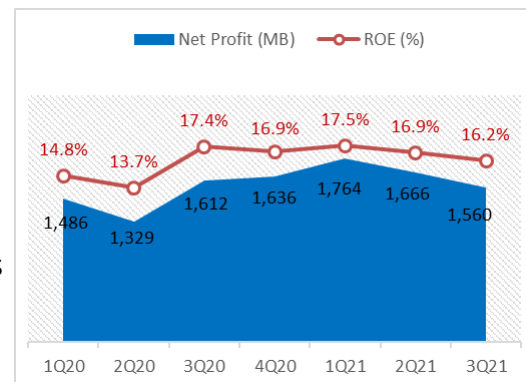
3Q/2021

Updates

- In 3Q2021, the Covid-19 outbreak was intensified with imposed lockdown measures in many areas, therefore domestic economy remained subdued. The situation showed sign of improvement at the end of 3Q2021. The Bank of Thailand's assistance programs remained, plus the additional policies to support debtors' sustainable recovery.

Profitability

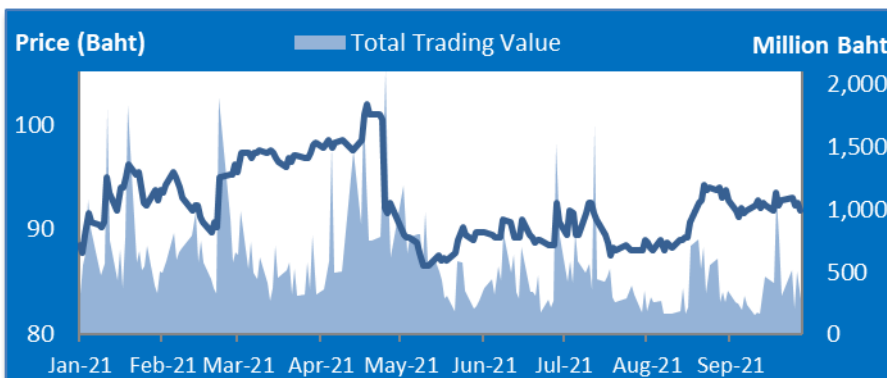
- TISCO Group reported **net profit** for 3Q2021 at 1,560 million baht (-6.3% QoQ, -3.2% YoY), due to the impact from lockdown to core businesses.
- Total revenue declined resulted from lower interest income and fee income impacted by loan contraction, weaker capital market fee income and a record of loss on investment value.
- ECL decreased to 0.5% of loans, thanks to the setup of upfront provision, well-controlled asset quality and the improved pandemic situation.
- ROE remained in the top-tier of the industry at 16.2%.



Financial Position

- Loan portfolio contracted by 9.1% YTD from cautious lending policy in retail lending business and corporate loan prepayment. NPL ratio was better than expected despite increased to 3.0%. Coverage ratio remained high at 196.5%.
- Capital adequacy ratio was strong with BIS ratio of 24.7% and Tier I of 19.7%.

TISCO Share Price



TISCO Share for 9M2021		
Summary	Price	Date
Close	91.75	30 Sep 21
High	102.50	22 Apr 21
Low	85.00	13 May 21
Avg	93.04	-

Investor Relations

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