



IR Newsletter

Company Highlights

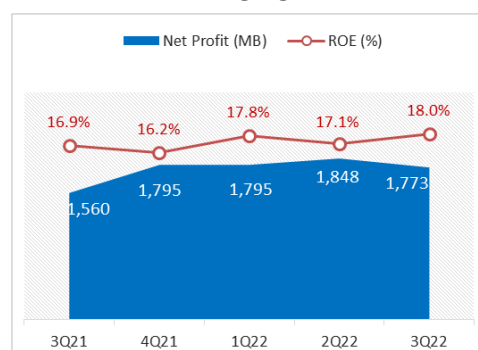
3Q2022

Updates

- In 3Q2022, domestic economy continued its gradual recovery amid the pressure from rising cost of living, reflecting in an increase in inflation to 7.3%. The BOT raised the policy rate 2 times to 1.00% in line with rising global interest rate in order to tackle the surging inflation.

Profitability

- For 3Q2022, TISCO Group reported **net profit** of 1,773 million baht (-4.1% QoQ, +13.7% YoY), along with the loan growth resumption by 5.0% (YTD). Net profit declined QoQ due to a record of investment loss, whereas profit grew YoY supported by a recovery in banking business, as well as a decrease in ECL expense.

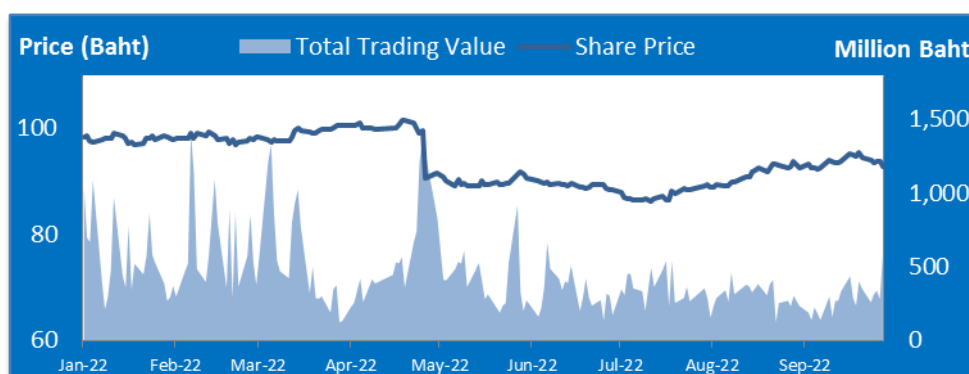


- Overall core businesses improved from loan business growth, resulting in net interest income expansion and a strong recovery in bancassurance business. Whilst, capital market businesses remained subdued amid volatile market condition.
- ECL decreased to 0.2% of loans, in line with a well-controlled asset quality and lower risk factor from COVID-19.
- ROE remained in the top-tier of the industry at 17.7%.

Financial Position

- Loan portfolio grew by 5.0% (YTD) from high-yield retail business, corporate lending and SMEs. NPL ratio remained low at 2.1%, thanks to our cautious credit policy. Coverage ratio remained strong at 248.0%.
- Capital adequacy ratio stood solid with BIS ratio of 24.4% and Tier I of 20.2%.
- Total branch network of TISCO Group was at 466 branches, consisted of 54 bank branches and 412 loan offices.

TISCO Share Price



TISCO Share for 3Q2022		
Summary	Price	Date
Close	92.75	30 Sep 22
High	101.50	26 Apr 22
Low	86.00	15 Jul 22
Avg	94.81	-

Investor Relations

TISCO Financial Group Public Company Limited

48/49 TISCO Tower 7Fl., North Sathorn Rd., Silom, Bangkok 10500 Thailand
Tel. +(66) 2633 6868 Fax. +(66) 2633 6855 Email. ir@tisco.co.th

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