



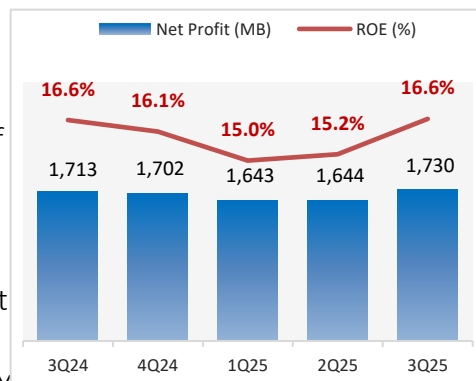
## Company Highlights

3Q2025

In 3Q2025, domestic economy remained slow led by export sector after the agreement on reciprocal tariff rate of 19%, as well as lower number of tourist arrival. The Bank of Thailand cut the policy rate 1 more time by 25 basis point from 1.75% to 1.50%.

### Profitability

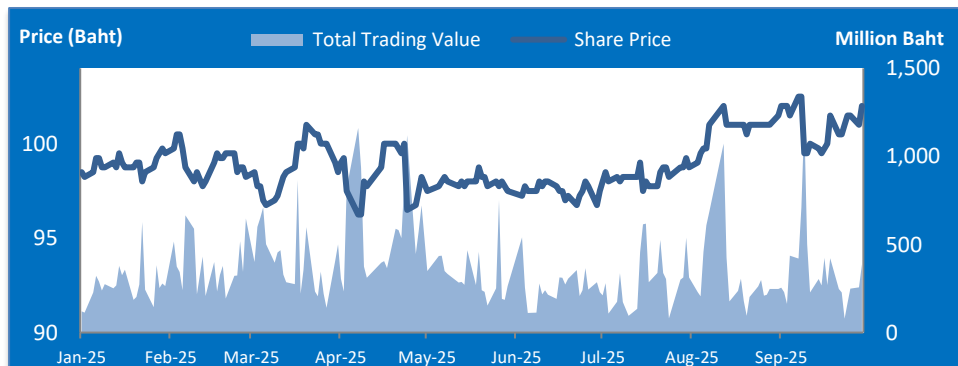
- ❑ TISCO Group reported **net profit** for 3Q2025 at 1,730 million baht, increased by 5.3% (QoQ) and 1.0% (YoY) owing to strong total income growth.
- ❑ Net interest income increased QoQ and YoY driven by cost of fund repricing amid interest rate downcycle.
- ❑ Non-interest income grew from bancassurance business along with a recovery in new business volume, a growth in asset management fee, together with the gain on investment portfolio.
- ❑ Operating expense increased QoQ but remained cautious YoY.
- ❑ ECL expense increased to 1.4% of average loans from the setup of management overlay against potential risks.
- ❑ ROAE for the quarter was reported strongly at 16.6%.



### Financial Position

- ❑ **Loan portfolio** decreased by 0.8% (YTD) contributed by corporate lending and SME loan repayment. On the other hand, retail portfolio expanded thanks to an improvement in TISCO's penetration rate. NPL ratio was controlled at 2.31% thanks to cautious lending and debt assistance measures, thus coverage ratio stood at 171.2%.
- ❑ The capital of the Bank remained strong with BIS ratio at 20.9% and Tier I of 18.7%.
- ❑ Total branch network of TISCO totaled at 859 branches, consisted of 51 bank branches and 808 Somwang loan offices.

## TISCO Share Price



| TISCO Share for 9M2025 |        |           |
|------------------------|--------|-----------|
| Summary                | Price  | Date      |
| Close                  | 102.00 | 30 Sep 25 |
| High                   | 103.00 | 08 Sep 25 |
| Low                    | 95.00  | 25 Apr 25 |
| Avg                    | 98.82  | -         |

### Investor Relations

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