



IR Newsletter



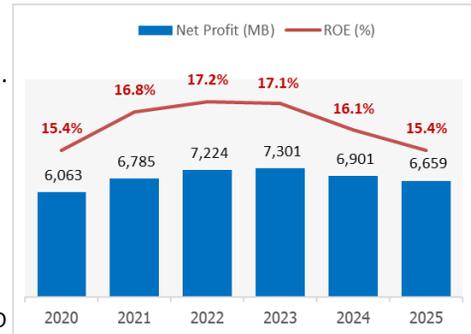
Company Highlights

FY2025

In FY2025, domestic economy grew moderately with 2.4% GDP led by accelerated export sector. However, tourism sector was softened, and private consumption remained weak. The Bank of Thailand cut the policy rate 4 times to 1.25%, as well as provided various assistant measures to stimulate growth and ease debt burden.

Profitability

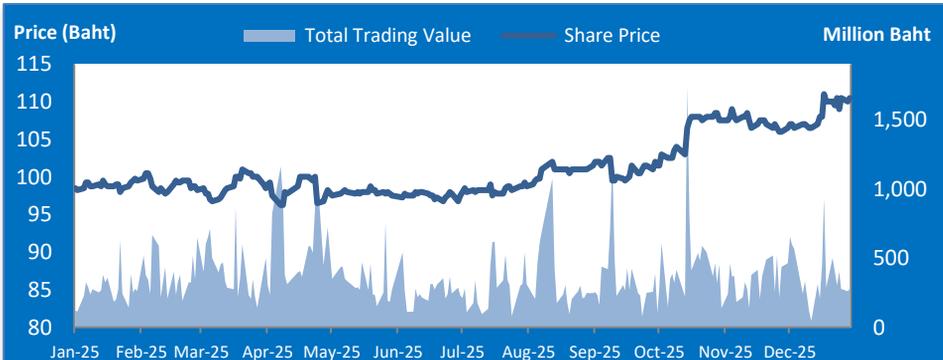
- ❑ TISCO Group reported **net profit** for FY2025 at 6,659 million baht, decreased by 3.5% (YoY) caused by higher ECL expense.
- ❑ Net interest income declined following policy rate cut and “You Fight, We Help” interest waiver, whereas non-interest income improved from bancassurance and AM businesses, together with the gain on investment portfolio.
- ❑ Operating expense was cautiously controlled, while ECL expense increased to 1.0% of average loans as part of plan to resume normalized ECL level.
- ❑ ROAE for the year 2025 was reported at 15.4%.



Financial Position

- ❑ **Loan portfolio** expanded by 1.5% (YoY) driven by a recovery in hire purchase business thanks to an improvement in TISCO’s penetration rate. NPL ratio improved to 2.28% amid cautious loan underwriting and proactive debt assistance measures, thus coverage ratio stood strong at 172.1%.
- ❑ The capital of the Bank remained strong with BIS ratio at 20.5% and Tier I of 18.4%.
- ❑ Total branch network of TISCO totaled at 856 branches, consisted of 51 bank branches and 805 Somwang loan offices.

TISCO Share Price



TISCO Share for FY2025		
Summary	Price	Date
Close	110.50	30 Dec 25
High	111.00	30 Dec 25
Low	95.00	25 Apr 25
Avg	100.95	-

Investor Relations

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