Analyst Meeting 2Q2026/1H2026

TISCO Financial Group Public Co., Ltd.

14 July 2026

Consolidated Income Statements

TISCO

Net profit (YoY) grew driven by an improvement in operating income, while profit (QoQ) was supported by normalizing ECL

Financial Highlights
1H2026

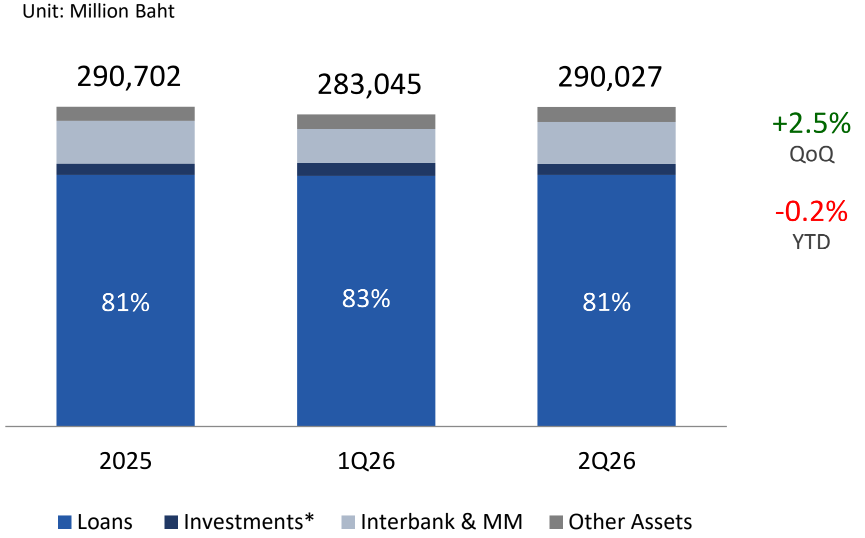
ROAE	16.3%
NIM	4.96%
Cost-to-Income Ratio	44.6%
Credit Cost	1.1%
NPLs	2.12%
NPL Coverage Ratio	190.2%
BIS Ratio	20.6%

Unit : Million Baht	2Q25	1Q26	2Q26	% QoQ	% YoY	1H25	1H26	% YoY
Interest Income	4,585	4,444	4,431	(0.3)	(3.4)	9,174	8,875	(3.3)
Interest Expenses	(1,257)	(1,001)	(907)	(9.3)	(27.8)	(2,517)	(1,908)	(24.2)
Net Interest Income	**3,328**	**3,443**	**3,524**	**2.3**	**5.9**	**6,657**	**6,967**	**4.7**
Fee & Service Income	1,300	1,559	1,504	(3.5)	15.7	2,594	3,063	18.1
Fee & Service Expenses	(109)	(128)	(120)	(5.8)	10.2	(227)	(248)	9.4
Other Operating Income	275	289	175	(39.6)	(36.4)	450	463	2.9
Total Non-Interest Income	**1,465**	**1,720**	**1,558**	**(9.4)**	**6.3**	**2,817**	**3,278**	**16.4**
Total Income	**4,794**	**5,163**	**5,082**	**(1.6)**	**6.0**	**9,474**	**10,244**	**8.1**
Operating Expenses	(2,190)	(2,227)	(2,342)	5.1	6.9	(4,432)	(4,569)	3.1
PPOP	**2,604**	**2,936**	**2,740**	**(6.7)**	**5.2**	**5,042**	**5,676**	**12.6**
ECL	(559)	(775)	(551)	(28.9)	(1.4)	(944)	(1,326)	40.4
Pre-tax Profit	**2,045**	**2,161**	**2,189**	**1.3**	**7.0**	**4,098**	**4,350**	**6.2**
Income Tax	(402)	(427)	(425)	(0.4)	5.9	(811)	(852)	5.1
Net Profit	**1,644**	**1,734**	**1,764**	**1.7**	**7.3**	**3,287**	**3,497**	**6.4**
EPS (Baht)	***2.05***	***2.17***	***2.20***			***4.11***	***4.37***	
ROAE (%)	***15.2***	***15.7***	***16.1***			***15.5***	***16.3***	

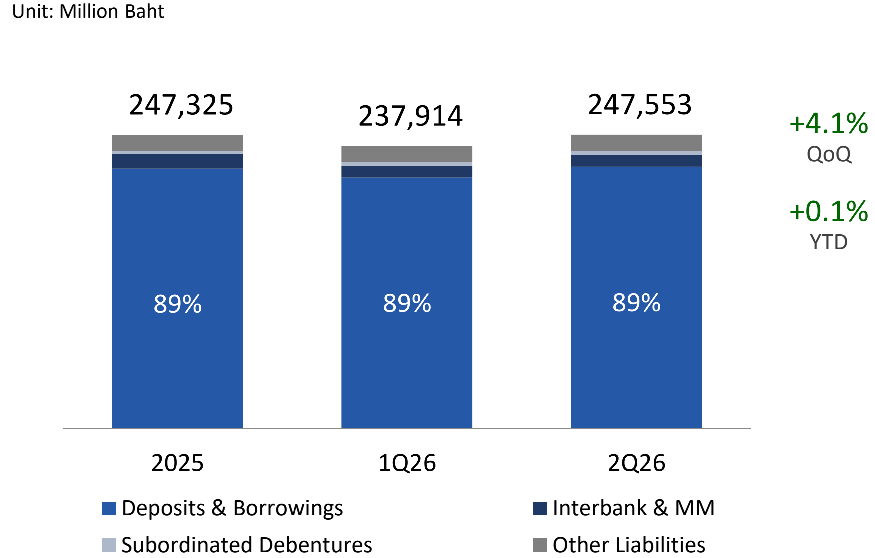
Balance Sheet

Well-managed balance sheet to reflect the economic situations

Assets



Liabilities



Unit : Million Baht	2025	1Q26	2Q26	% QoQ	% YTD
Loans	235,779	235,094	235,803	0.3	0.0
Allowance	(9,244)	(9,473)	(9,496)	0.2	2.7
Investments*	10,486	11,992	10,141	(15.4)	(3.3)
Interbank & MM	40,360	31,771	39,458	24.2	(2.2)
Other Assets	13,320	13,662	14,121	3.4	6.0
Total Assets	**290,702**	**283,045**	**290,027**	**2.5**	**(0.2)**

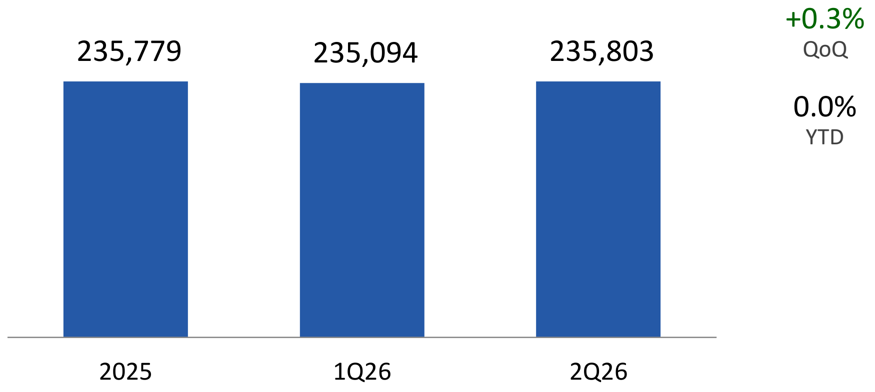
Unit : Million Baht	2025	1Q26	2Q26	% QoQ	% YTD
Deposits & Borrowings	218,962	211,420	220,601	4.3	0.7
Interbank & MM	12,111	10,146	9,690	(4.5)	(20.0)
Subordinated Debentures	2,900	2,900	3,600	24.1	24.1
Other Liabilities	13,352	13,448	13,662	1.6	2.3
Total Liabilities	**247,325**	**237,914**	**247,553**	**4.1**	**0.1**
Retained Earnings	32,293	34,051	31,354	(7.9)	(2.9)
Total Equities	**43,377**	**45,132**	**42,474**	**(5.9)**	**(2.1)**

Loan Portfolio

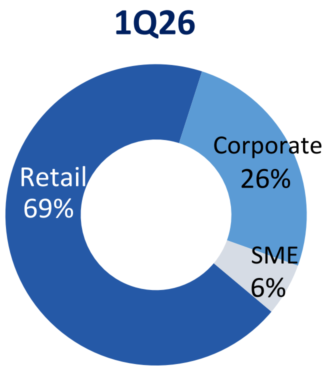
Loans slightly increased driven by HP loan expansion and SME inventory financing

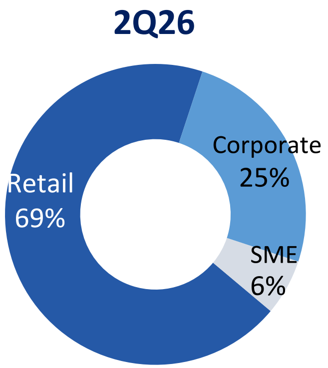
Total Outstanding Loans

Unit: Million Baht

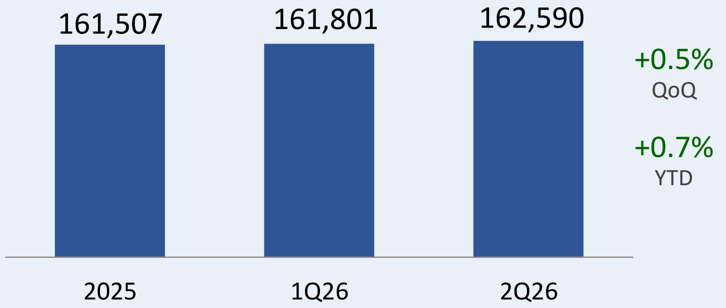


Loans by sectors

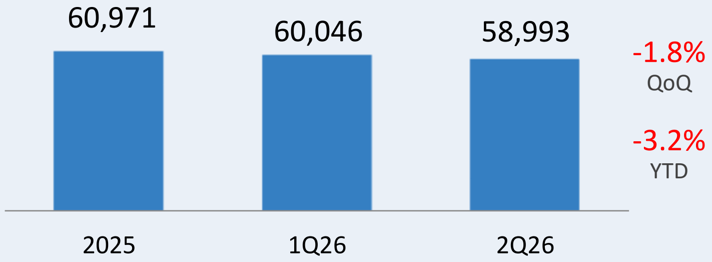




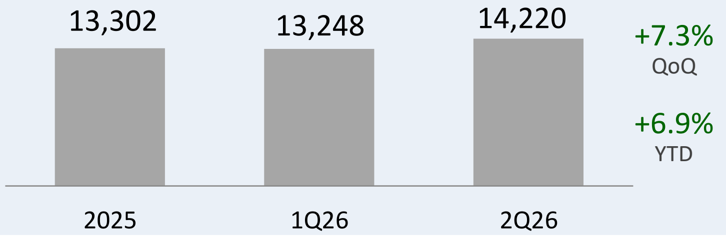
Retail Loans



Corporate Loans



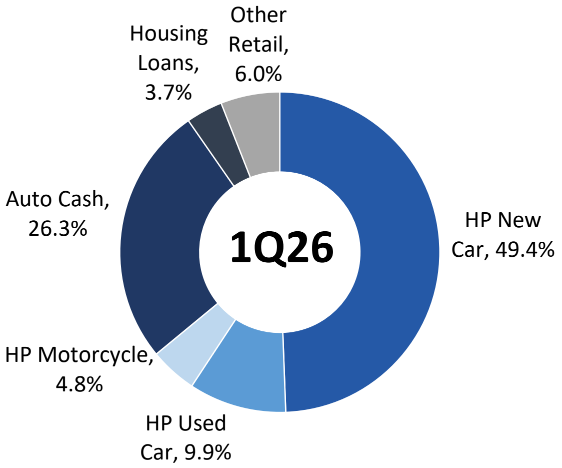
SME Loans

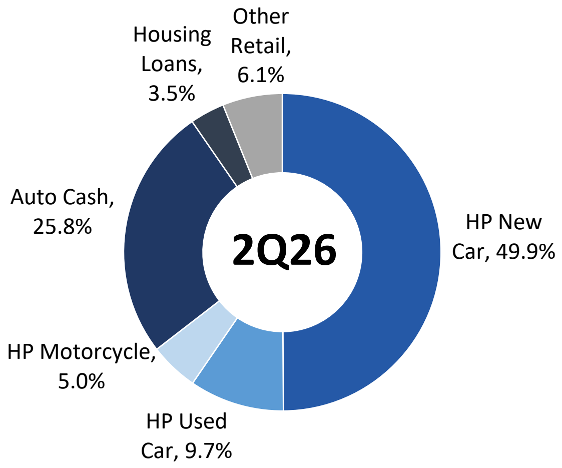


Retail Portfolio

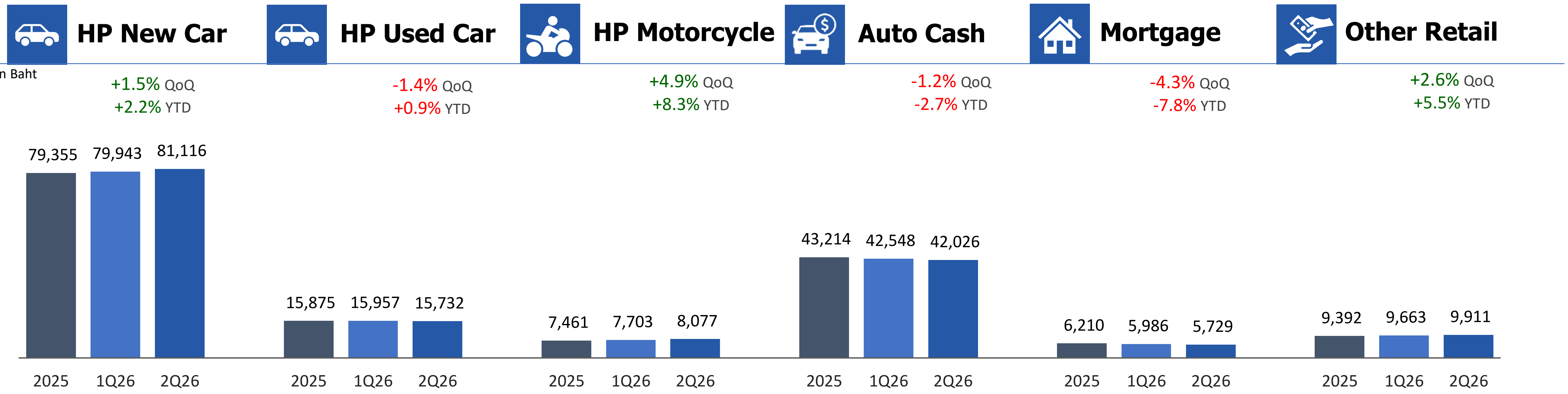
Retail portfolio expanded mainly led by new car HP while high-yield businesses were tightened amid fragile economy

Composition of Retail Loans





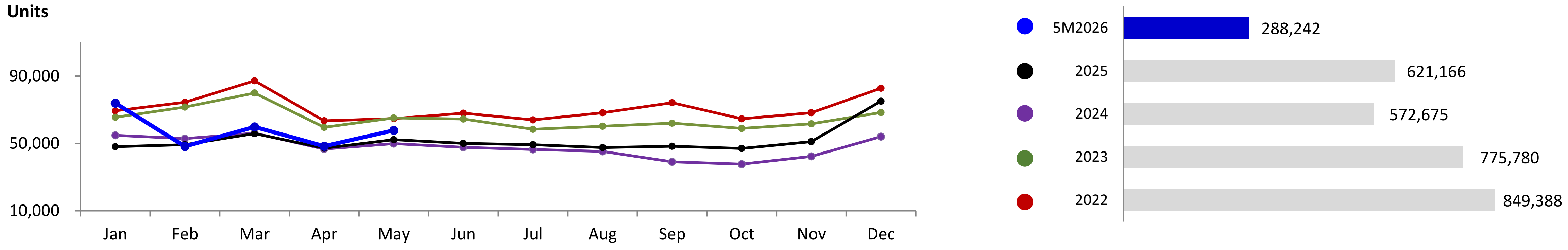
Unit: Million Baht



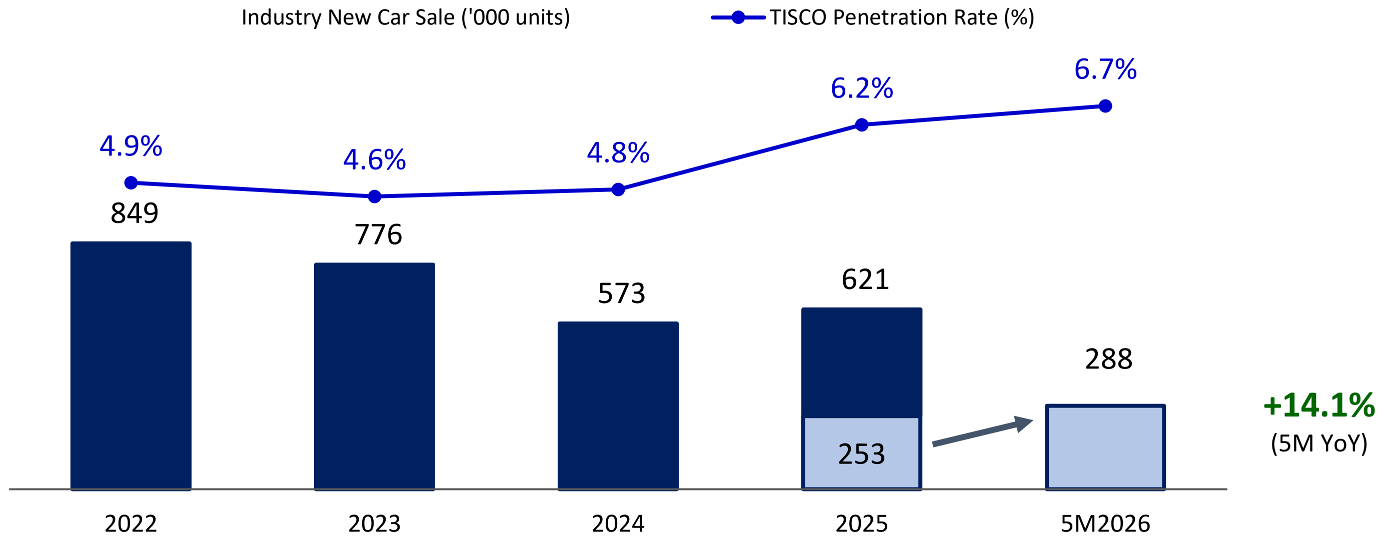
Domestic Car Sales & Penetration Rate

Domestic car sales grew particularly in electric vehicles (EV) following the demand shift amid the period of high fuel prices

Industry New Car Sales



TISCO's Auto HP Penetration Rate

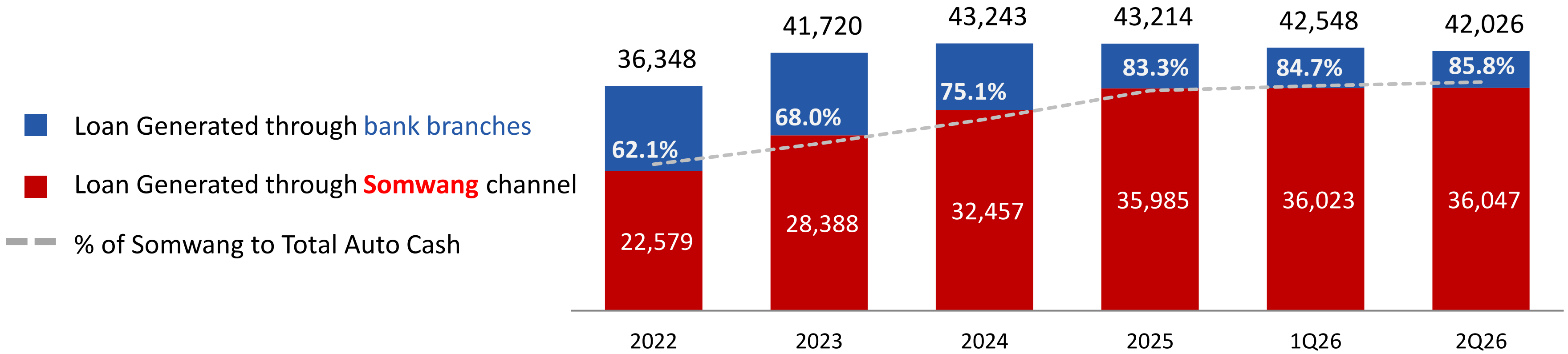


Somwang

Auto Cash loans declined on the back of cautious lending strategy whereas new branch opening remained suspended

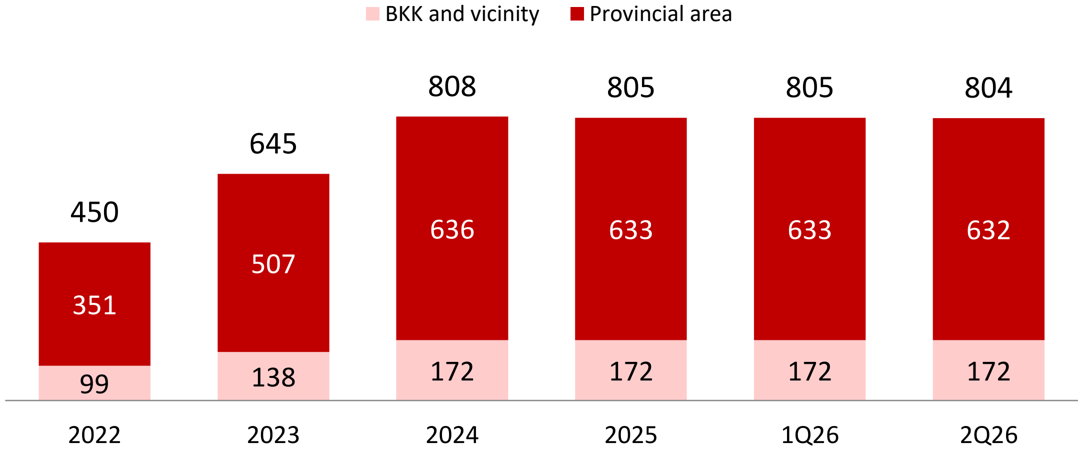
Auto Cash Loans

Unit: Million Baht



	QoQ	YTD
Total Auto Cash	-1.2%	-2.7%
Somwang	+0.1%	+0.2%

Somwang Branch Network



Loan Spread & NIM

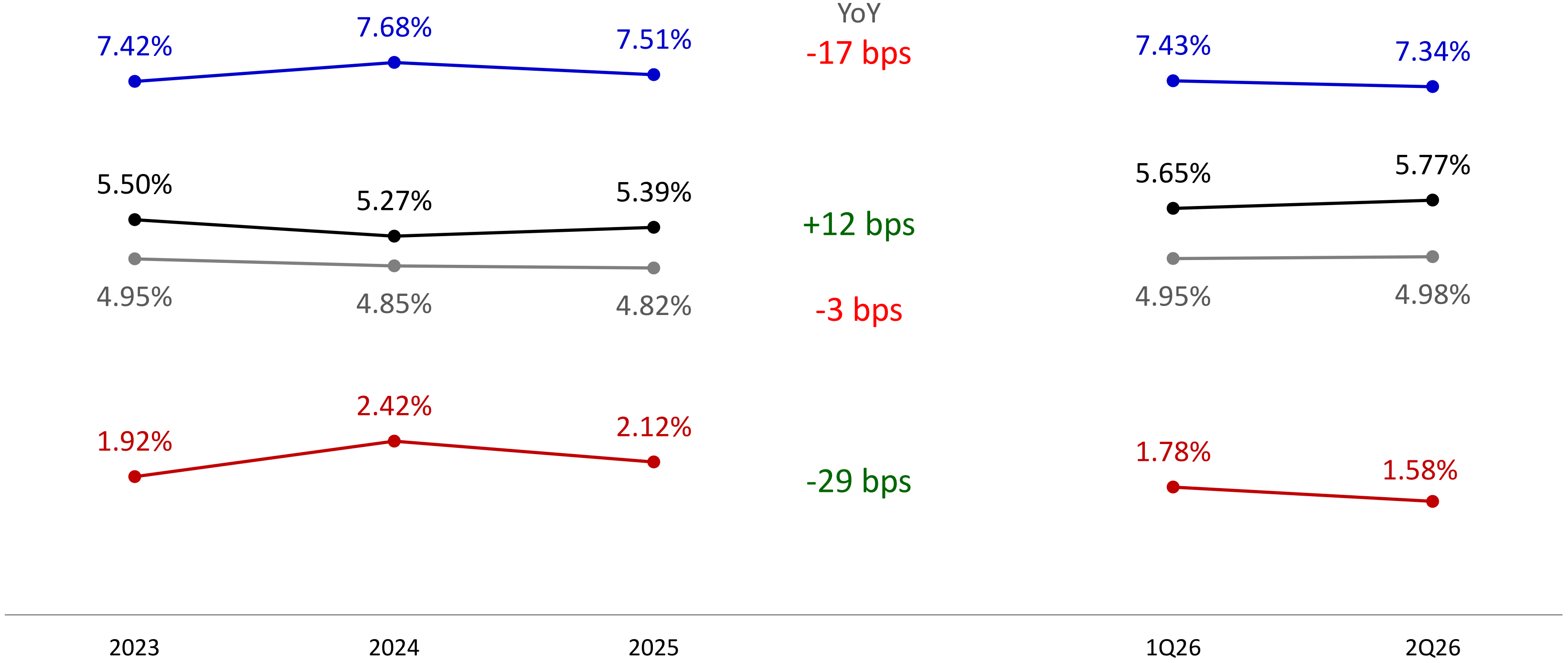
Loan spread and NIM continued to improve resulting from the gradual repricing of cost of funds

Yield on Loans

Loan Spread

NIM

Cost of Funds



	Change YoY	Change QoQ
Yield on Loans	-17 bps	-8 bps
Loan Spread	+12 bps	+12 bps
NIM	-3 bps	+3 bps
Cost of Funds	-29 bps	-20 bps

Unit: Million Baht

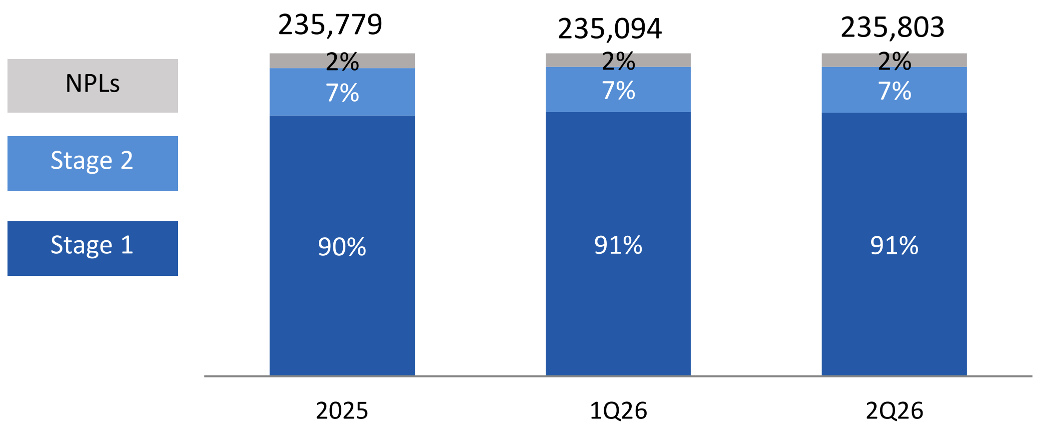
	2023	2024	2025	Change YoY	1Q26	2Q26	Change QoQ
Loan Outstanding	234,815	232,200	235,779	+1.5%	235,094	235,803	+0.3%
Net Interest Income	13,573	13,570	13,502	-0.5%	3,443	3,524	+2.3%

Asset Quality

Asset quality remained well-controlled due to cautious lending policy, efficient loan collection and proactive assistance measures

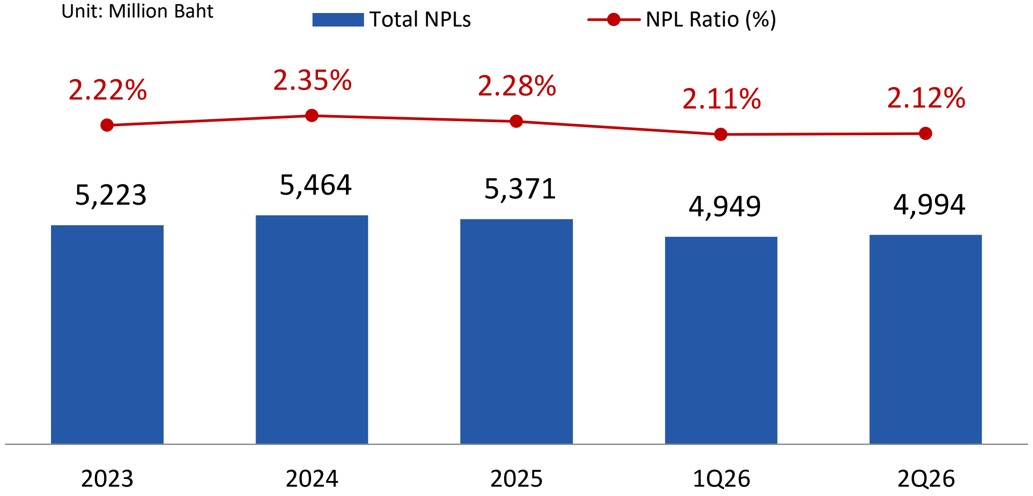
Loan Stages

Unit: Million Baht

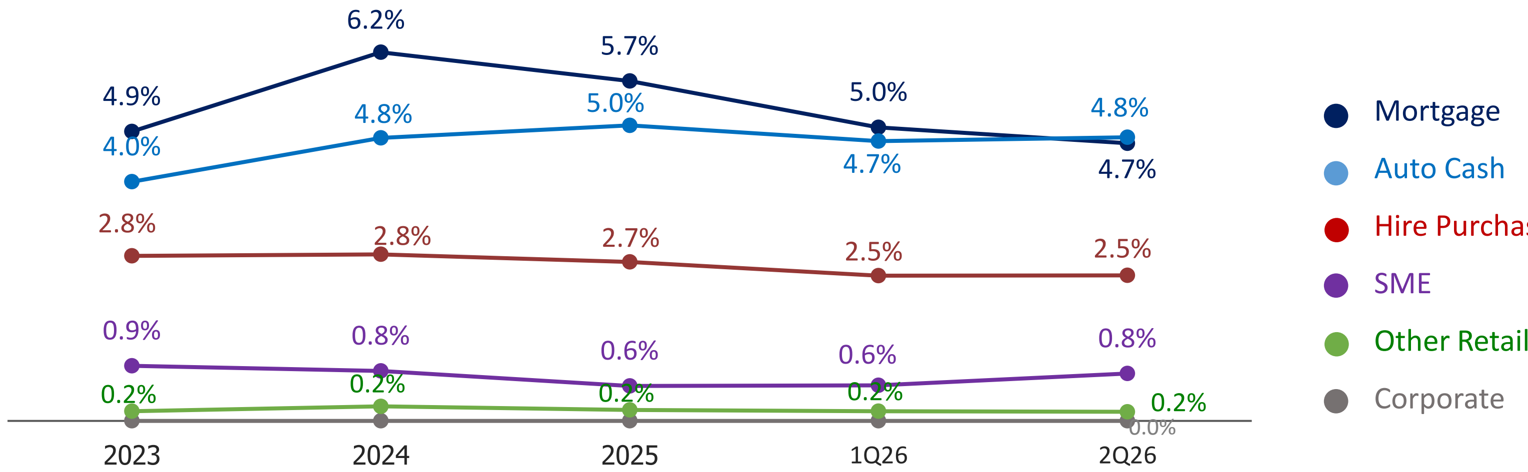


Non-Performing Loans

Unit: Million Baht

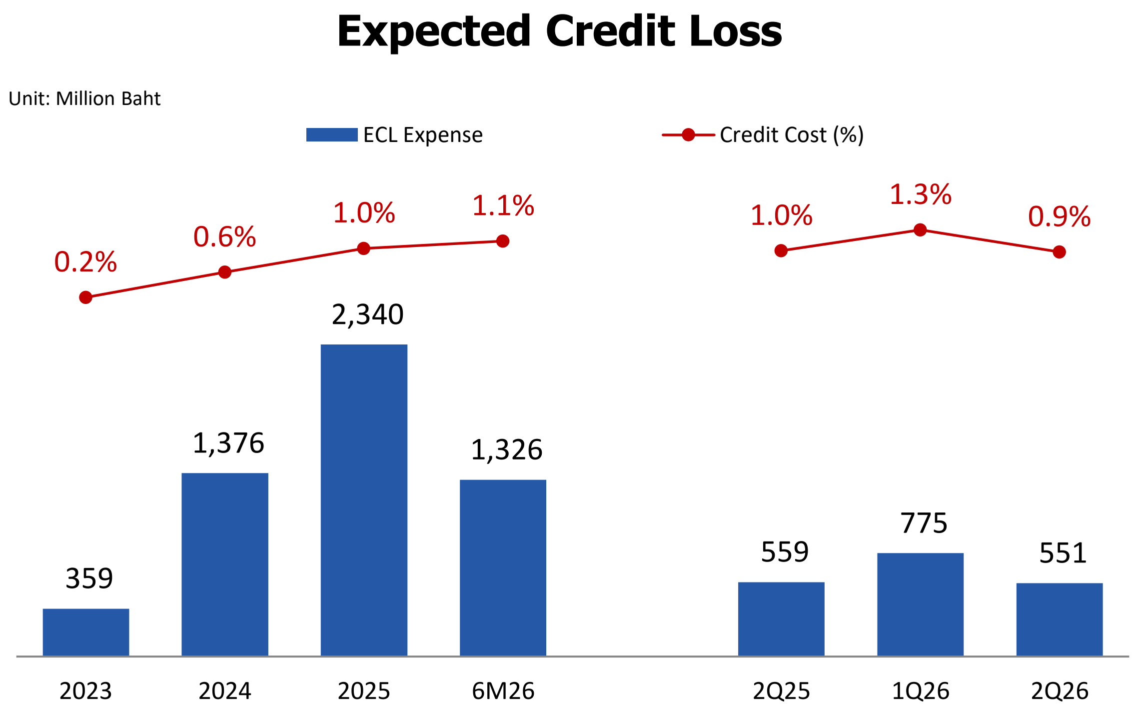


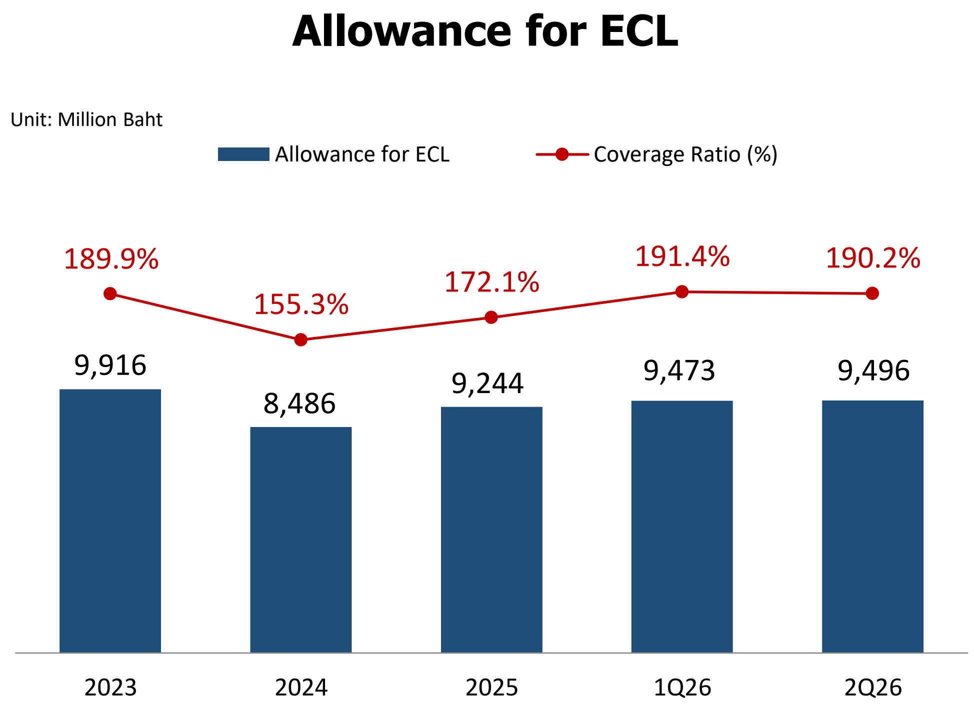
NPLs by Loan Types



Expected Credit Loss

Credit cost for 6M2026 was reported within the normalized target at 1.1% which included the cushion against risks from the Middle East conflict and pressure from rising energy prices

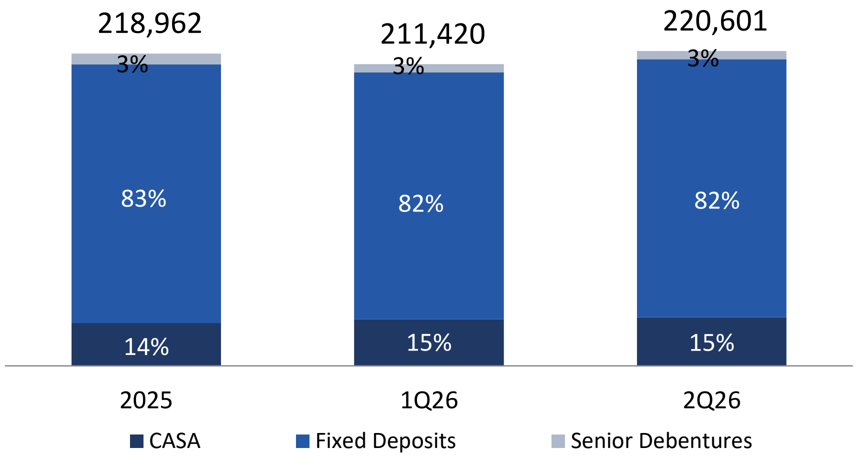




Funding Base

Efficiently managed funding base to align with loan portfolio expansion

Unit: Million Baht



+4.3%
QoQ

+0.7%
YTD

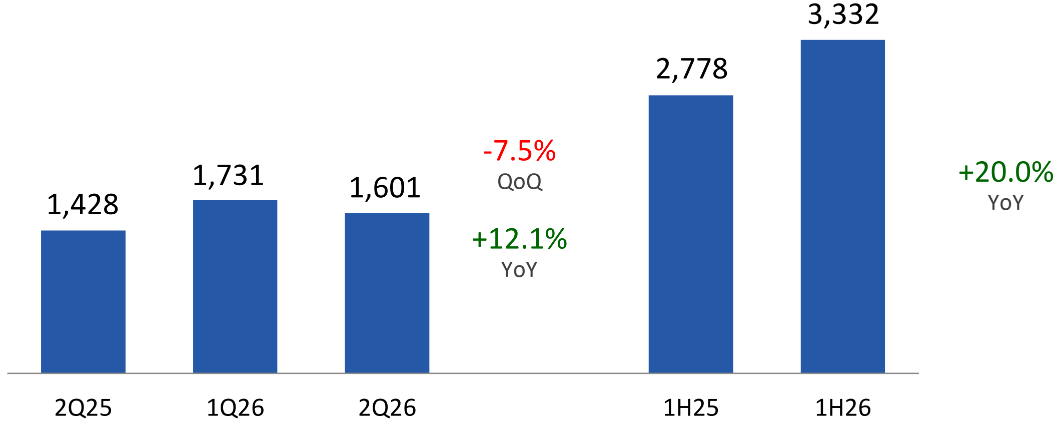
Unit : Million Baht	2025	1Q26	2Q26	% QoQ	% YTD
Current	1,903	1,716	1,830	6.6	(3.8)
Savings	28,228	30,932	32,165	4.0	13.9
Fixed Deposits	181,193	172,953	180,788	4.5	(0.2)
Short-Term Bill of Exchanges	19	19	19	-	-
Senior Debentures	7,620	5,800	5,800	-	(23.9)
Total Deposits & Borrowings	**218,962**	**211,420**	**220,601**	**4.3**	**0.7**
Subordinated Debentures	2,900	2,900	3,600		
% LDR to Total Deposits & Borrowings	107.7	111.2	106.9		

Non-Interest Income

Fee income grew YoY from a recovery in all core areas, but dropped QoQ partially caused by the impact from Middle East conflict

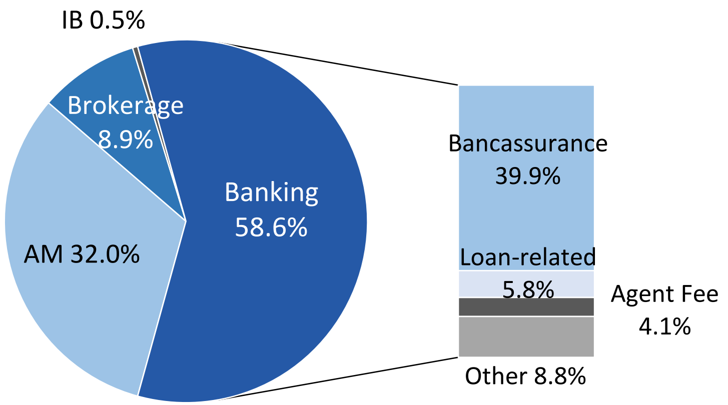
Non-Interest Income from Core Businesses

Unit: Million Baht



Fee Income Breakdown

Data as of 6M2026

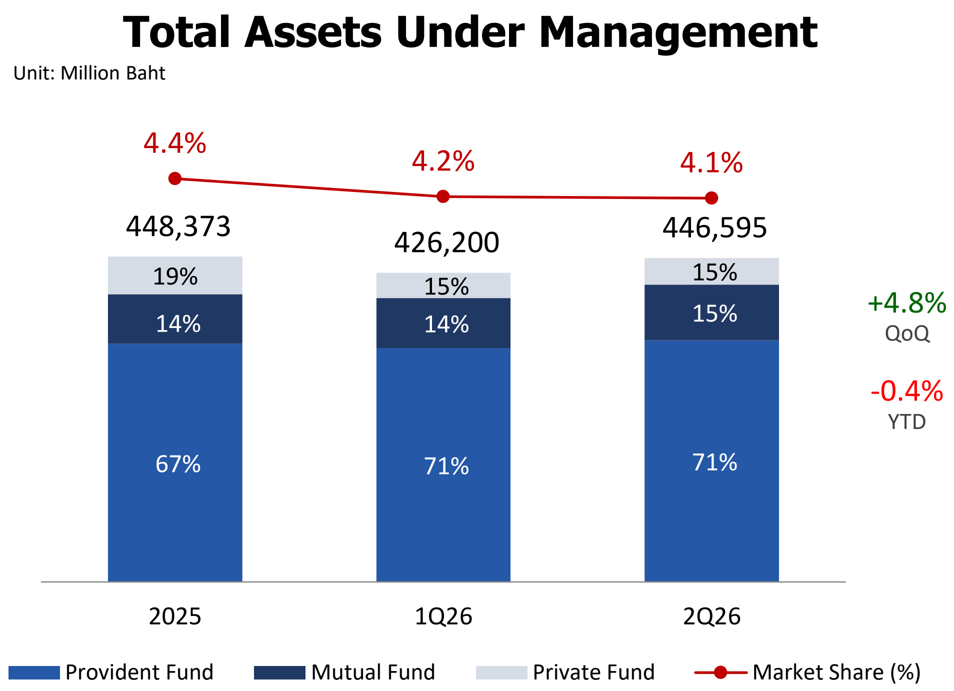


Unit : Million Baht	2Q25	1Q26	2Q26	% QoQ	% YoY	1H25	1H26	% YoY
Banking Fee	889	1,021	930	(8.9)	4.7	1,651	1,952	18.2
Bancassurance Fee	*625*	*677*	*653*	*(3.6)*	*4.5*	*1,196*	*1,330*	*11.3*
Other Banking Fee	*264*	*344*	*278*	*(19.4)*	*5.0*	*456*	*622*	*36.5*
Asset Management Basic Fee	417	540	528	(2.3)	26.7	872	1,068	22.4
Brokerage Fee	105	163	135	(17.1)	28.5	233	297	27.5
Investment Banking Fee	18	7	8	20.2	(53.1)	21	15	(26.9)
Non-Interest Income from Core Businesses	**1,428**	**1,731**	**1,601**	**(7.5)**	**12.1**	**2,778**	**3,332**	**20.0**
Gain (Loss) on Financial Instruments	110	36	31	(13.5)	(71.6)	178	67	(62.3)
Share of Profit from Subsidiaries	8	10	8	(24.9)	(6.1)	18	18	1.3
Dividend Income	24	69	34	(50.7)	39.8	63	103	64.0
AM Performance Fee	4	1	4	228.1	4.3	8	6	(24.5)
Total Non-Interest Income	**1,575**	**1,847**	**1,679**	**(9.1)**	**6.6**	**3,044**	**3,526**	**15.8**

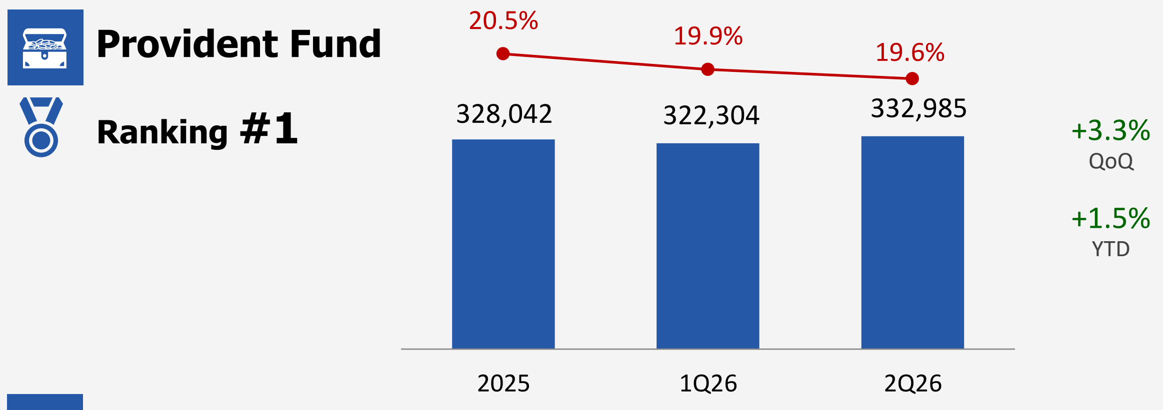
Asset Management Business

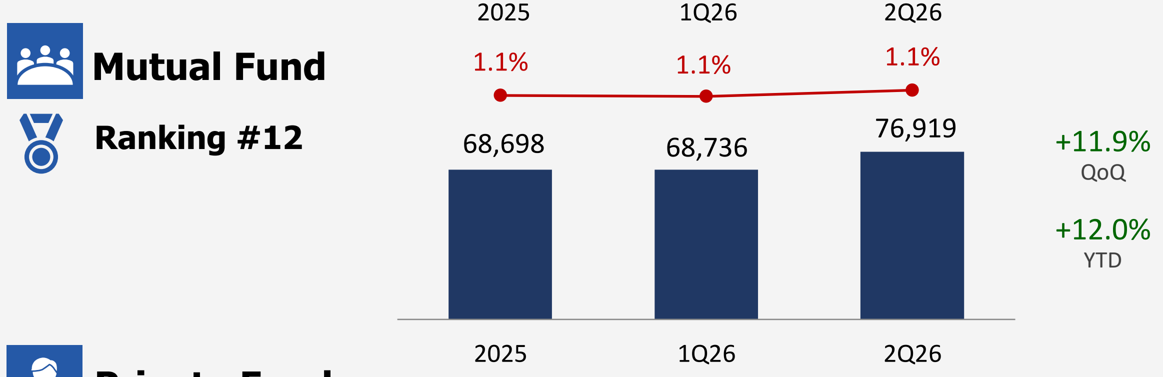
Operated under TISCO Asset Management

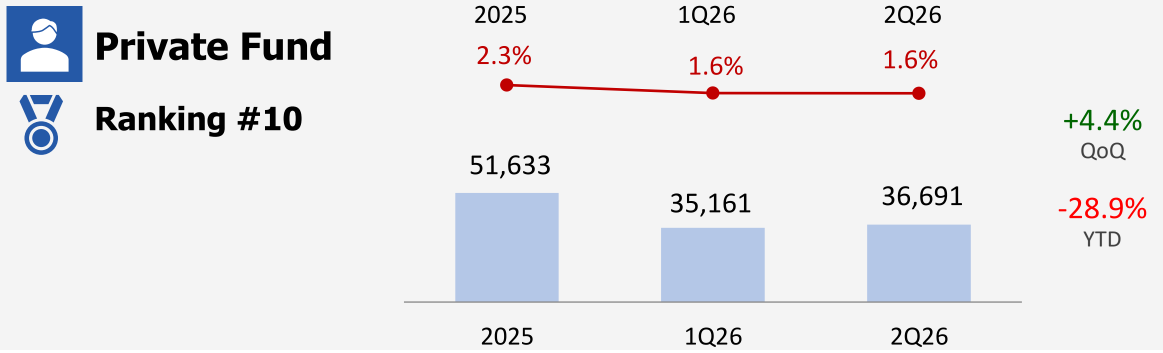
AUMs increased in all businesses from new contributions as well as improved market conditions



Ranking #9







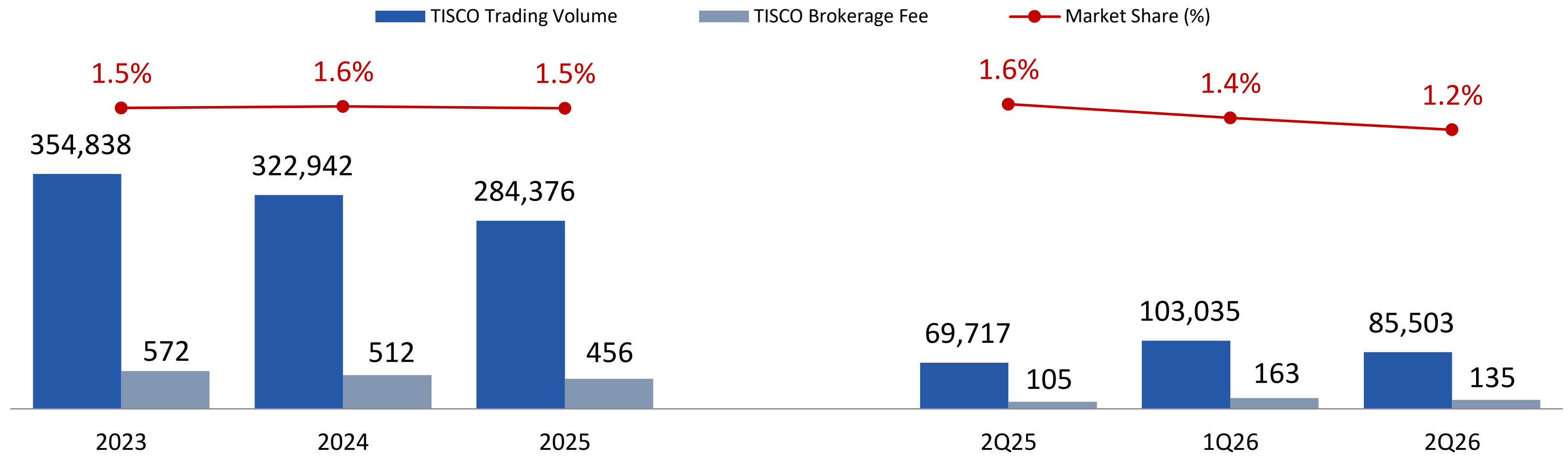
*Remarks: Market shares and rankings as of May 2026

Securities Brokerage Business

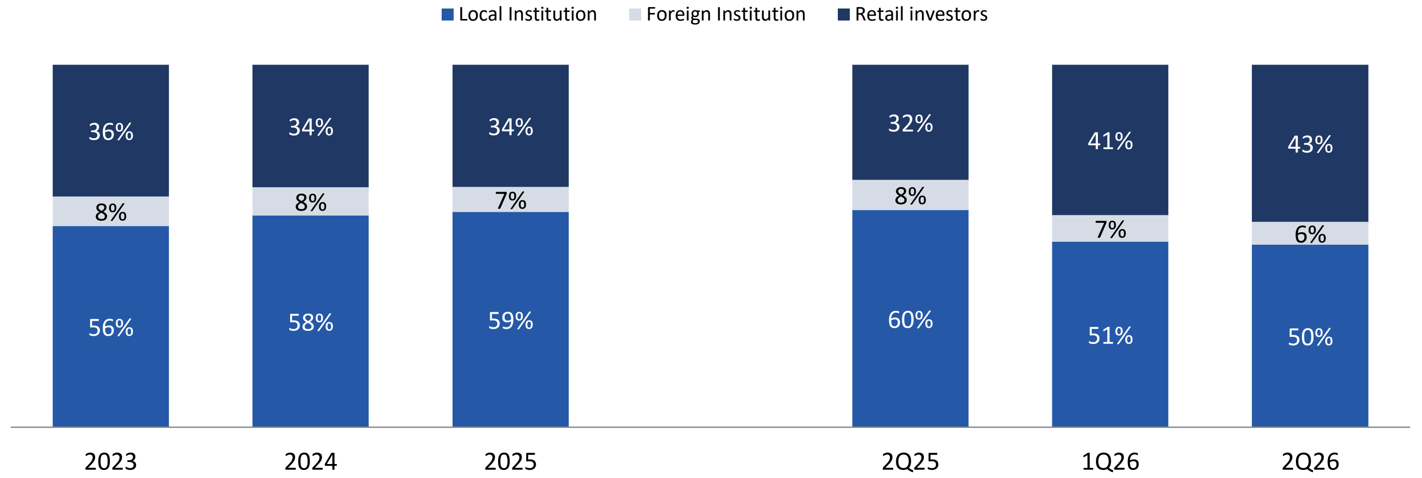
Operated under TISCO Securities

TISCO trading volume and brokerage fee decreased with a decline in market share

TISCO Trading Volume & Market Share



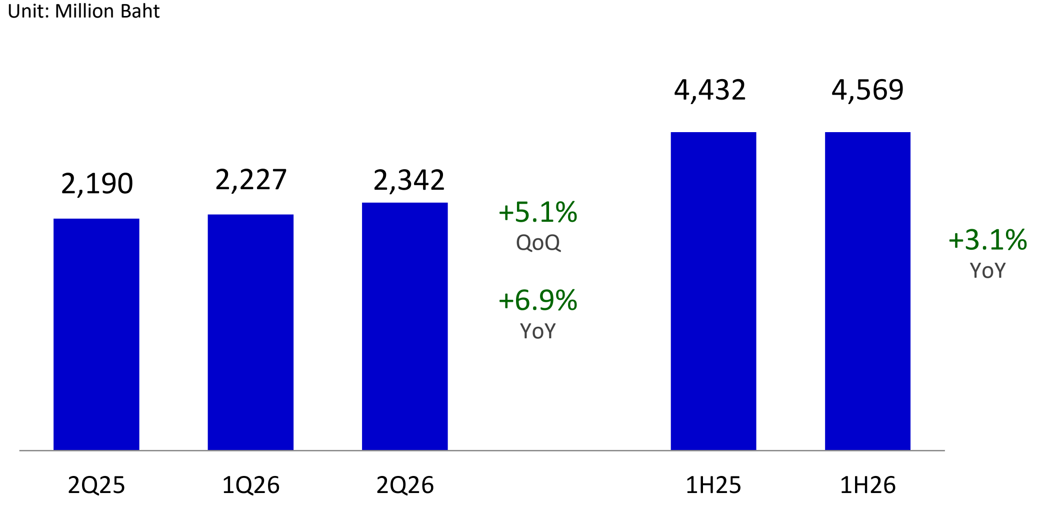
Trading Volume by Investor Types



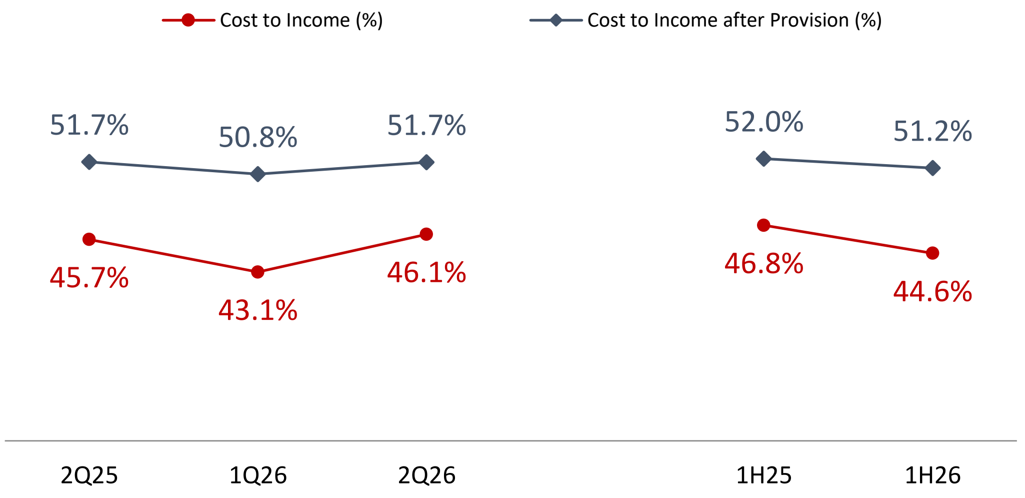
Operating Expenses

OPEX increased mainly from employee expenses while remained cautious amid fragile economic backdrop

Operating Expenses



Cost-to-Income Ratio

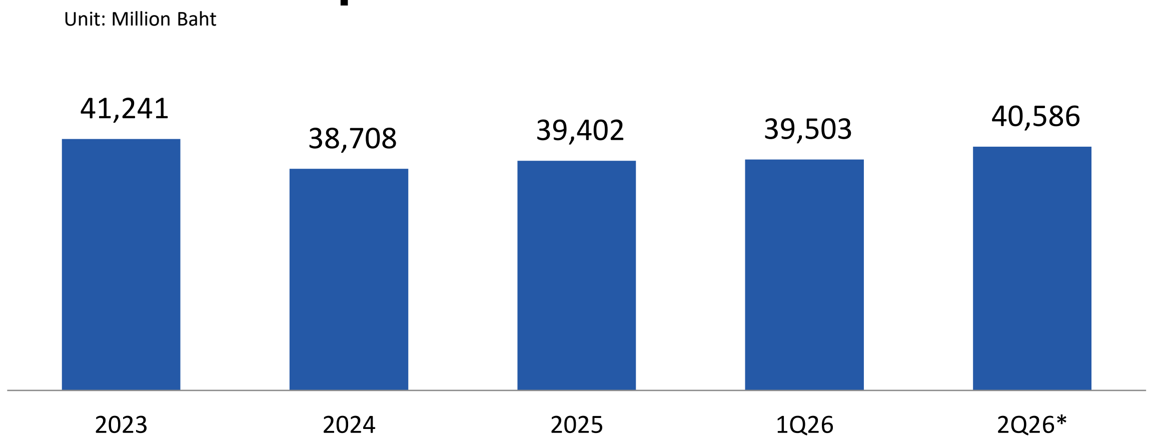


Unit : Million Baht	2Q25	1Q26	2Q26	% QoQ	% YoY	1H25	1H26	% YoY
Employee Expenses	1,465	1,524	1,586	4.1	8.3	2,995	3,110	3.8
Premises & Equipment Expenses	210	211	213	1.0	1.4	425	423	(0.3)
IT Expenses	175	175	180	2.8	2.8	351	355	1.2
Marketing & Sale Admin Expenses	68	68	68	0.3	0.6	129	136	5.4
Other Expenses	272	250	294	17.8	8.2	532	544	2.3
Total Operating Expenses	**2,190**	**2,227**	**2,342**	**5.1**	**6.9**	**4,432**	**4,569**	**3.1**

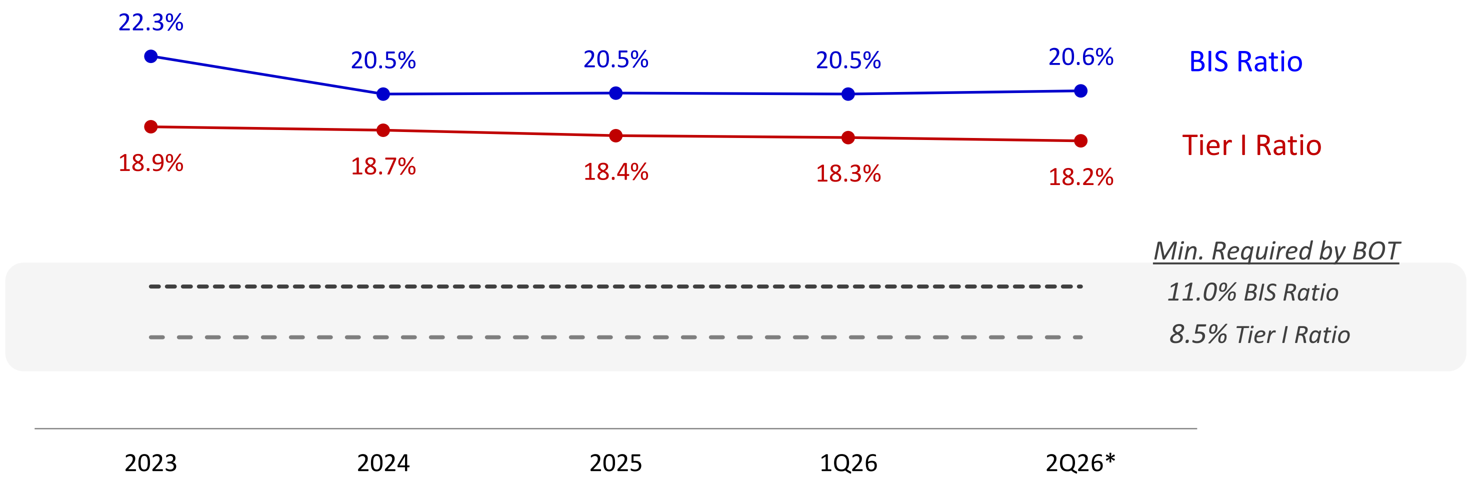
Capital Adequacy

Maintained solid capital level and exceeded BOT's requirement

Capital Base of TISCO Bank



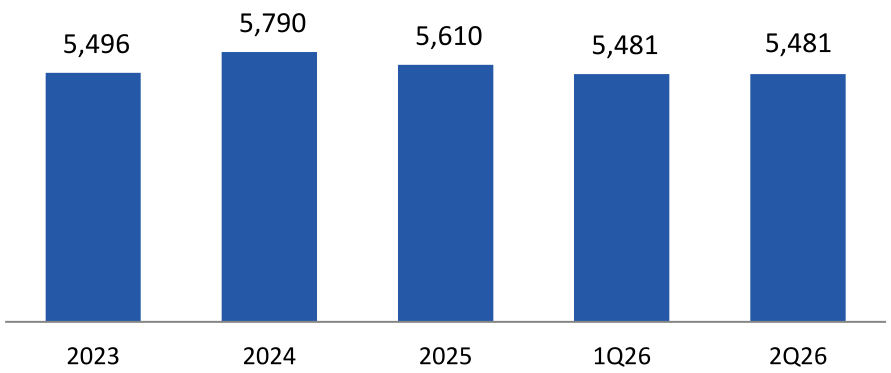
Capital Adequacy Ratio



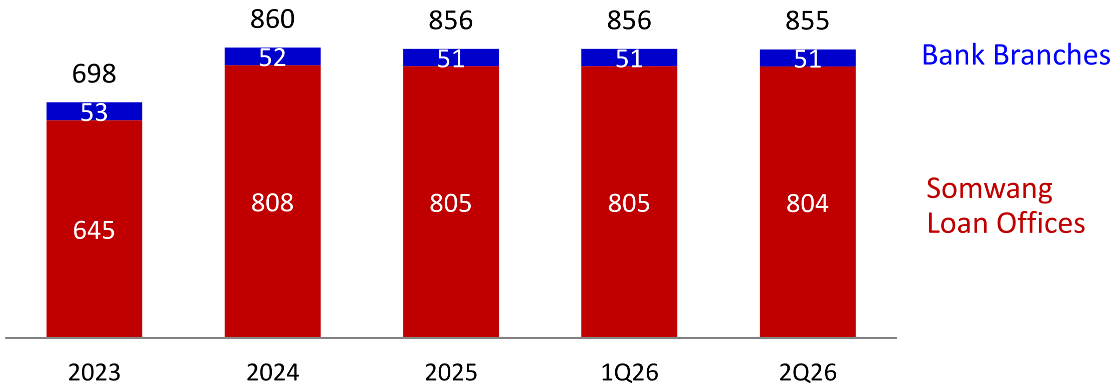
Employees & Network

Somwang branch opening plan was suspended while focused on increasing existing branch efficiency

Total Employees



Total Branch Network



Investor Relations

Disclaimer

This presentation material may contain forward-looking statements. These forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in the forward-looking statements as a result of various factors. TISCO accepts no liability whatsoever with respect to the use of this document of its content.

TISCO Financial Group Public Company Limited

48/49 TISCO Tower, North Satorn Road, Silom, Bangrak, Bangkok, 10500, Thailand

+(66) 2633 6868

ir@tisco.co.th

www.tisco.co.th

Your Trusted Financial Advisor