Company Presentation 2Q2026

TISCO Financial Group Public Co., Ltd.

Reviewed Financial Statement 2Q2026

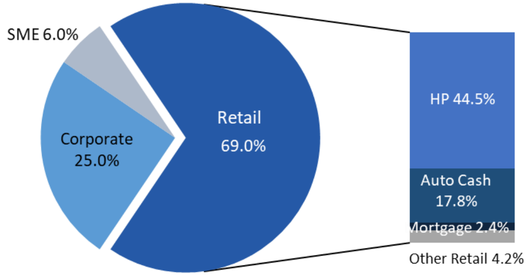
TISCO Overview

TISCO At a Glance

- Established in 1969 by Bankers Trust New York as the first investment bank in Thailand
- Listed in the Stock Exchange of Thailand under "TISCO"
- Business Model: Sustainable Focus
- Credit Rating: A (Stable) by Tris Rating

TISCO is a holding company with the core business as a commercial bank, providing various services including:

- Retail Banking : Hire Purchase, Auto-title loans, Mortgage
- Corporate Lending, Financial Advisory and Investment Banking
- SME and Inventory Financing
- Wealth Management : Deposits, Asset Management, Brokerage Service
- Life & Non-Life Insurance Products

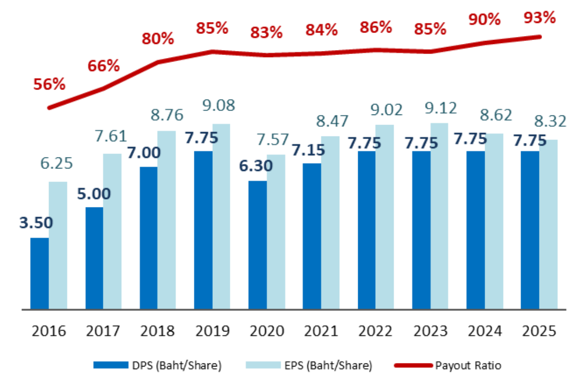


Key Figures (Half Year 2026)	
Total Assets	Bt 290.0 Bn
Total Loans	Bt 235.8 Bn
Total Fundings	Bt 220.6 Bn
Number of Bank Branches	51
Number of Loan Offices	804
Number of Employees	5,481

Financial Highlights (Half Year 2026)	
Net Profit	Bt 3,497 MM
ROAE	16.3%
ROAA	2.4%
BIS Ratio	20.6%
Loan Growth	0.0%
NPL Ratio	2.12%

Share Information (Half Year 2026)	
Number of Shares	801 MM
Market Capitalization	94,476 MM
EPS	4.37
BVPS	53.05
DPS (YE'25)	7.75
Dividend Payout Ratio (YE'25)	93%

Historical Dividend

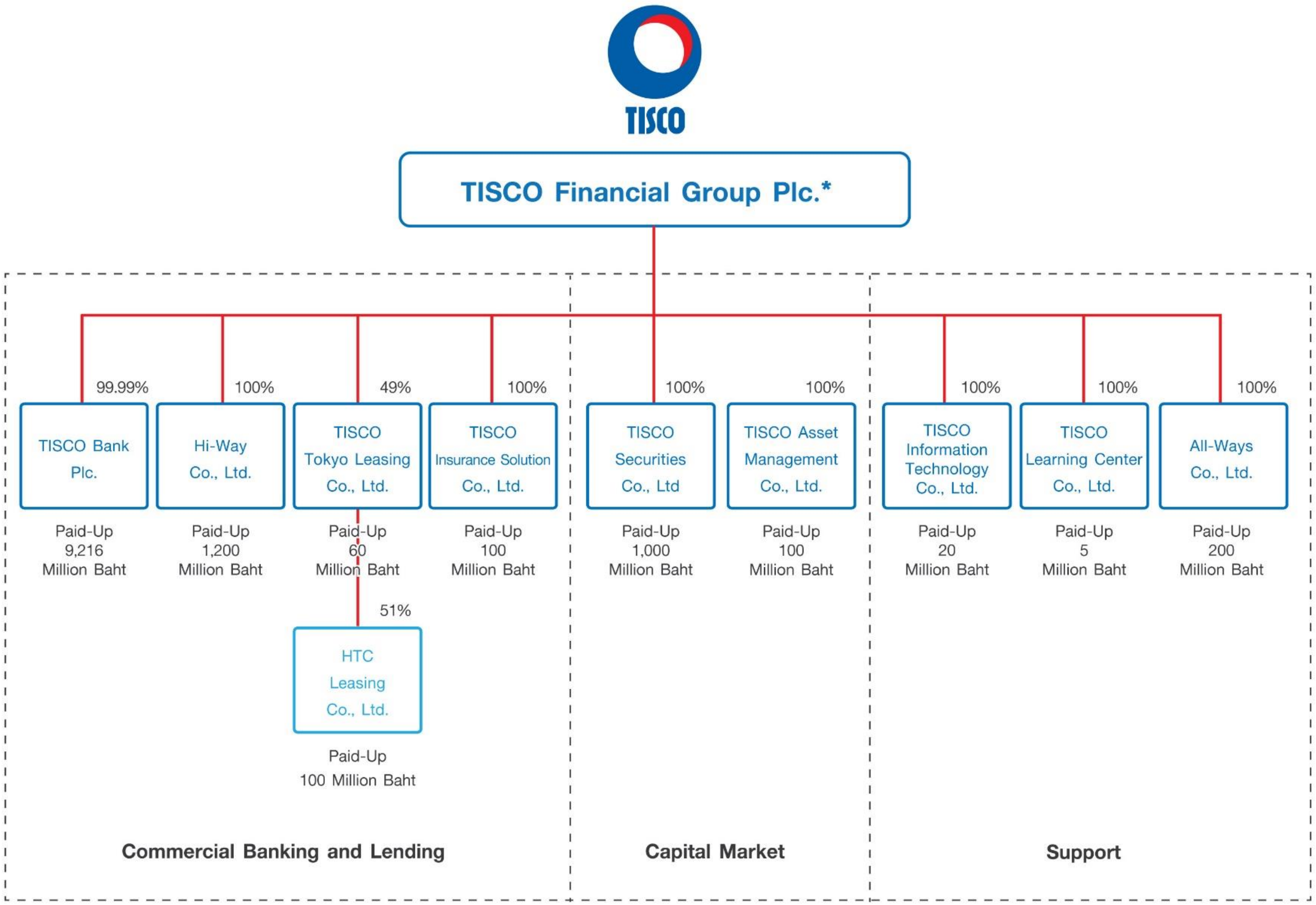


Milestones

1969	1973	1975	1996	2005	2008	2009	2014	2017	2018	2020	2023	2025
Founded by **Bankers Trust of New York** as the first investment bank in Thailand	First to introduce **HP financing** to retail clients & first to bring **provident fund** management service to Thai capital markets	One of the founding members of **the Stock Exchange of Thailand**	First to offer securitization of auto loan in South East Asia	Upgraded to full-service **commercial bank**	Restructured into a **holding company** structure	Acquired **Primus** and **GMAC** Leasing	Expanded Microfinance through **"Somwang"** channel	Transferred retail banking business from **Standard Chartered Bank (Thai)**	Completed the sale of personal loan and credit card to Citibank N.A.	Co-Brand Alliance with **Jefferies Hong Kong Limited**	Expanded partnership with EV automakers	Established "AI Center of Excellence"

48/49 TISCO Tower, North Sathorn Road, Silom, Bangrak, Bangkok 10500, Thailand | +66-2-633-6868 | ir@tisco.co.th | www.tisco.co.th

TISCO Group Structure



*Listed in The Stock Exchange of Thailand

TISCO Businesses

Retail Banking


Auto & Motorcycle Hire Purchase


Title Loan


Mortgage Loan


SME & Inventory Financing


Life & Non-Life Insurance

Corporate Banking

Corporate Lending

Financial Advisory

Investment Banking

Corporate Insurance

Wealth Management


Deposit


Wealth Management

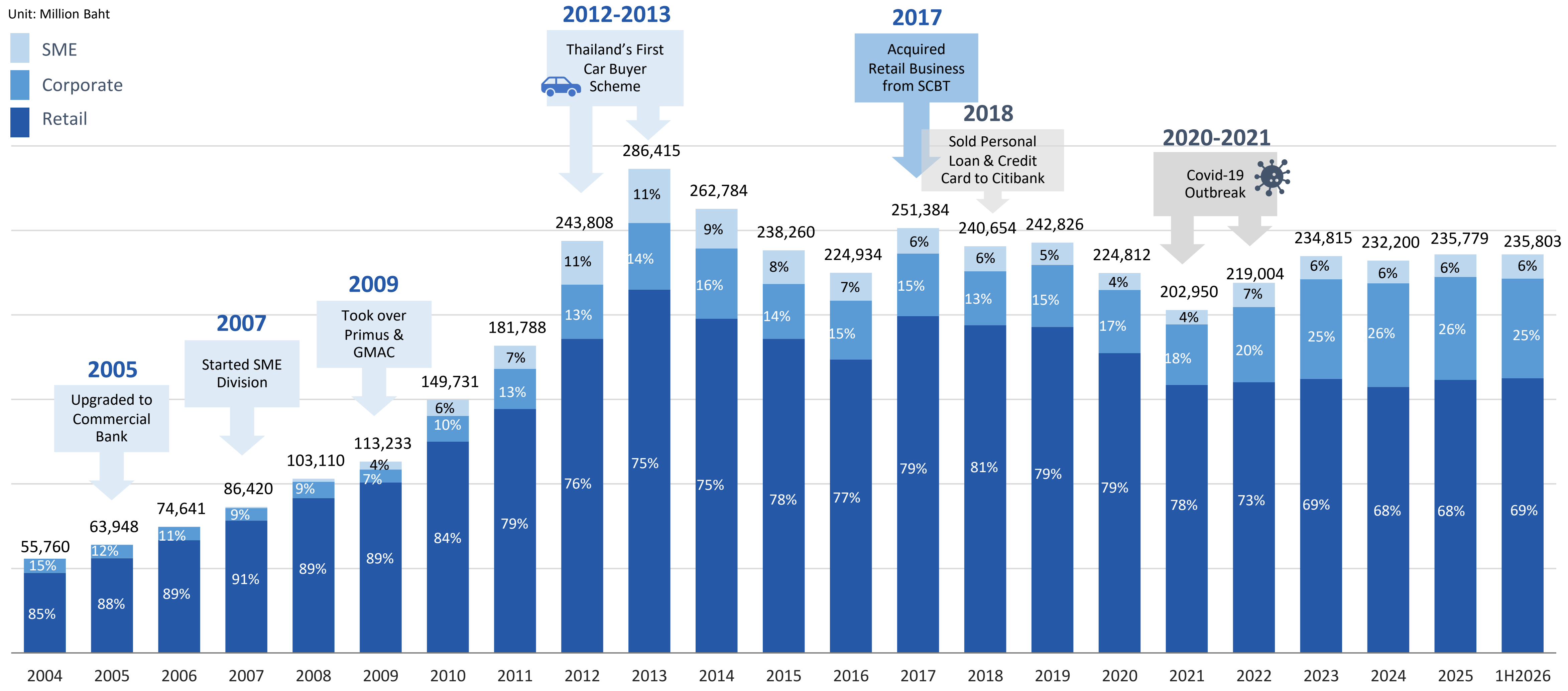
Open Architecture : Insurance & Mutual Fund

Securities Brokerage


Asset Management

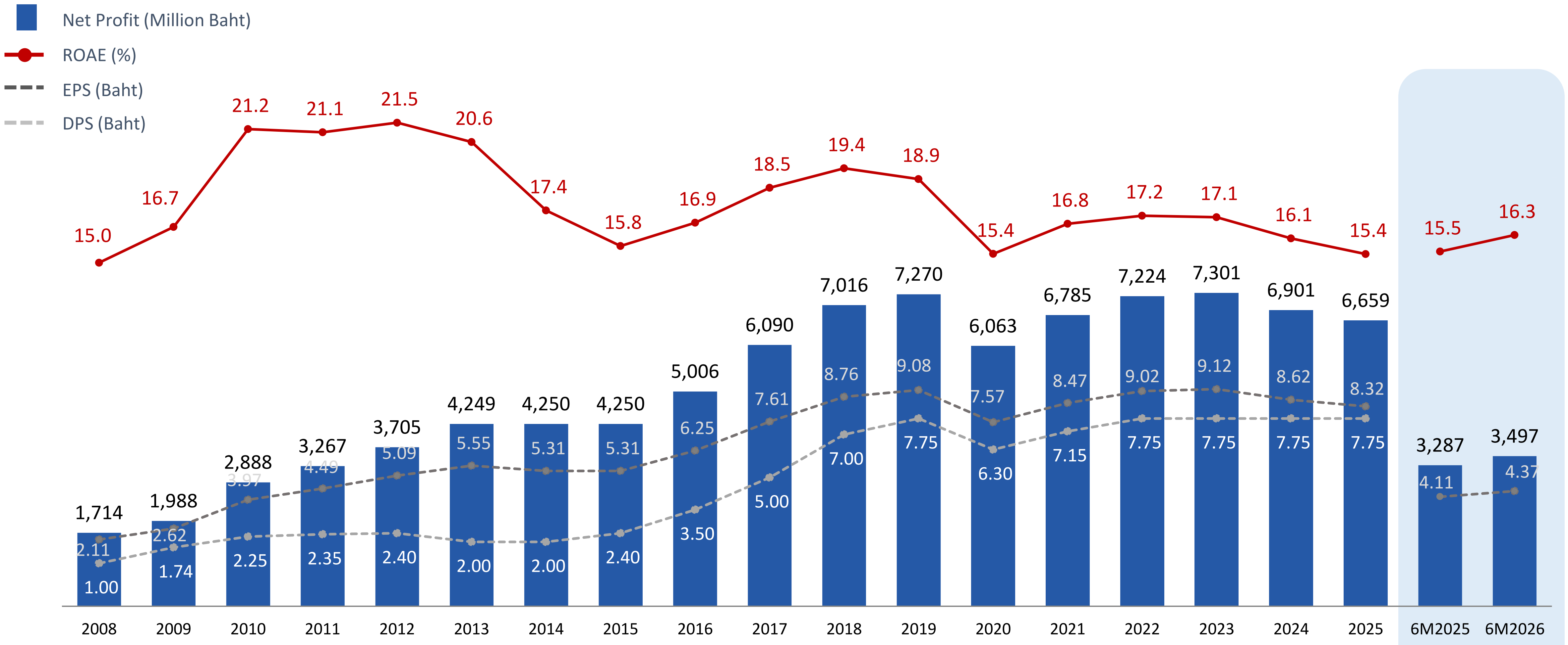

Life & Non-Life Insurance

The Development of Loan Portfolio



	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	1H2026
Growth YoY	14.7%	16.7%	15.8%	19.3%	9.8%	32.2%	21.4%	34.1%	17.5%	(8.3%)	(9.3%)	(5.6%)	11.8%	(4.3%)	0.9%	(7.4%)	(9.7%)	7.9%	7.2%	(1.1%)	1.5%	0.0%

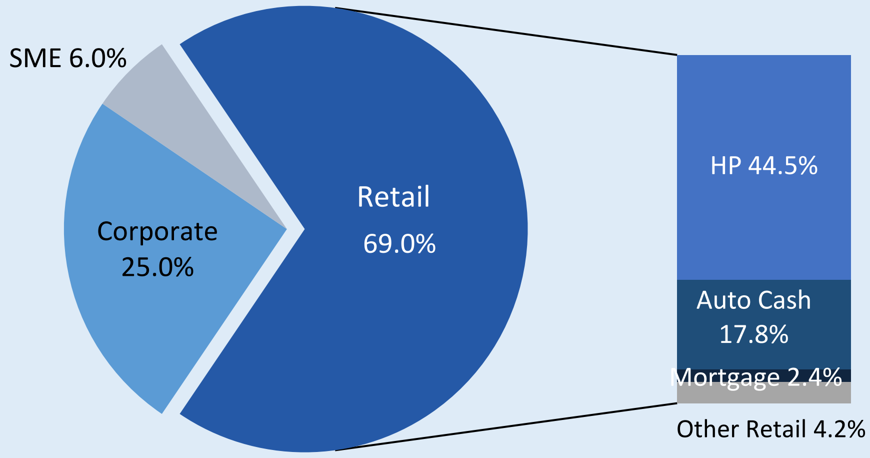
Profitability for the past decade



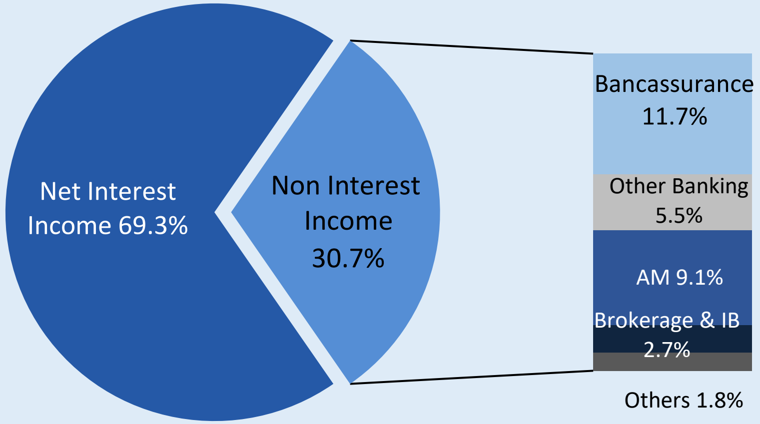
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	6M2026
Growth YoY	16.0%	45.3%	13.1%	13.4%	14.7%	0.0%	0.0%	17.8%	21.7%	15.2%	3.6%	(16.6%)	11.9%	6.5%	1.1%	(5.5%)	(3.5%)	6.4% YoY

Business Profile as of 6M2026

Loan Profile



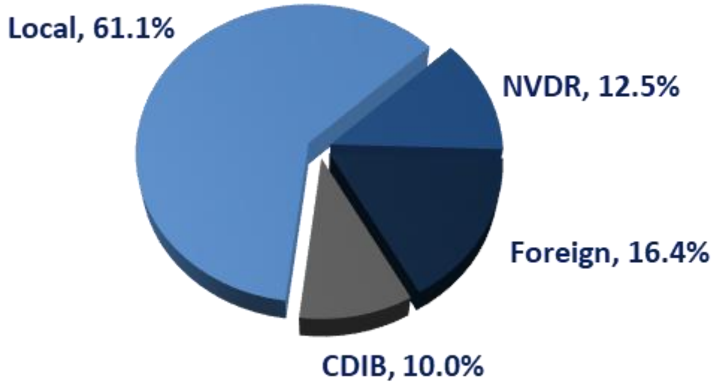
Revenue Mix



Share Capital Information & Dividend

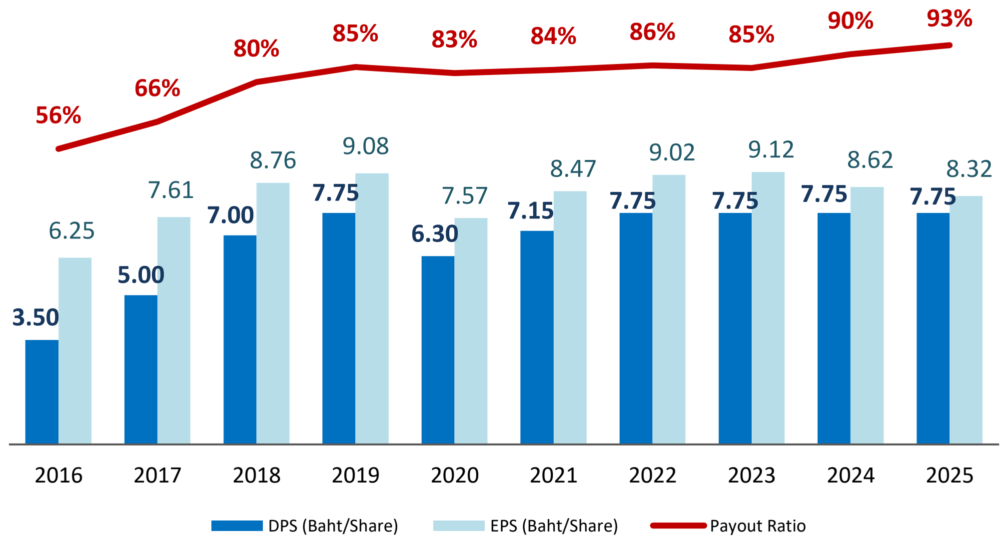
Total Shares	**800,655,483**
Ordinary Shares	800,645,624
Preferred Shares	9,859
No. of Shareholders (as of 30 April 2026)	**117,135**
Foreign Shareholders	157
Local Shareholders	116,978
Shareholders by type (as of 30 April 2026)	
Institutional	51.6%
Individual	48.4%
Foreign limit	49.0%
Free float (as of 12 March 2026)	84.41%
Top Ten Shareholders (as of 30 April 2026)	
1. THAI NVDR CO., LTD.	11.96%
2. CDIB & PARTNERS INVESTMENT HOLDINGS PTE LTD	10.00%
3. TOKYO CENTURY CORPORATION	4.93%
4. SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	3.28%
5. THANACHART CAPITAL	1.68%
6. STATE STREET EUROPE LIMITED	1.68%
7. BNP PARIBAS NEW YORK BRANCH	1.39%
8. MR. WEERAWAT WALAISATHIEN	1.19%
9. VAYUPAK FUND 1	1.15%
10. SOCIAL SECURITY OFFICE	1.04%

Shareholders by Types



*As of 30 June 2026

Historical Dividend



ESG in Core Business Activities

As a responsible financial institution, we place sustainability at the center of our core business activities to deliver our purpose of integrity, fairness, and transparency that create sustainable value for our customers, shareholders, people and society.

Environment

Low-Carbon Economy with focus on reducing green house gas emission and be accountable for environmental risks and opportunities

Green Finance



Reduction of Environmental Footprint

Social

Social Well-Being through collaboration with employees and business partners, and generate positive impacts on the society

Financial Inclusion to Underserved Clients


Comprehensive Financial Services



Happy Organization

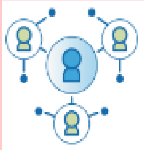

Contribution to Society



Governance

Sustainable Growth for All by integrating ESG risk management and
SD in-process into businesses

Sustainability Governance and System




ESG-integrated Risk Management

TCFD

For more information: https://www.tisco.co.th/en/sd/sustainability/index.html

Recognitions and Awards

Performance & Leadership

Best CEO Awards 2025 (2nd Year)
from SET Awards

Outstanding Company Performance Awards (10th Year)
from SET Awards

Outstanding CEO Awards 2025
from SET Awards

Outstanding CFO 2025 Banking Category
from IAA Awards

Best IAA Analyst Awards (Service)
from IAA Awards

Outstanding IAA Analyst Awards (Energy and Petrochemicals, Agro & Food Industry, and Fundamental Strategy)
from IAA Awards

Products & Customer Service

Outstanding Securities Company 2025 (Digital Wealth Service)
from SET Awards

Decade of excellence in provident fund management Thailand 2025 (8th Year)
from Global Banking and Finance Review

Best of the Best – ASEAN Equity 10 Years (4th Year)
from Asia Asset Management

Best Equity Manager
from Asia Asset Management

Best Pension Fund Manager
from Asia Asset Management

Best Brand Performance on Social Media (Leasing) (4th Year)
from Thailand Social Awards

Public Favorite Award
from the SEC's Capital Market Knowledge Initiative 2025

Creativity Award
from the SEC's Capital Market Knowledge Initiative 2025

Sustainability Award
from the SEC's Capital Market Knowledge Initiative 2025

The Financial Empowerment Award
from the SEC's Capital Market Knowledge Initiative 2025

Cybersecurity

Honorable Mention in the Best Performance Awards under the category of Private Sector Organizations Listed on the Stock Exchange
from National Innovation Agency Thailand (NIA)

Sustainability & Social Impact

ESG100 Company (11th Year)
from Thaipat Institute

Commended in Sustainability Excellence Awards 2025
from SET Awards

Certificate of Sustainability for the 'ESG DNA Program'
from SET

Sustainability Disclosure Awards 2025
from Thaipat Institute

SET ESG Rating at the AAA level, 3 Consecutive Years
from SET

The 'Ting To Trash' Project
from TLCA in collaboration with the SEC

Honorary Plaque – Saving Discipline and The Best Agent Award
from The National Savings Fund (NSF) and Ministry of Finance

Honor of Supportive Organization the Employment of People with Intellectual Disabilities 2025
from The Welfare of the Mentally Retarded of Thailand

Governance & Compliance

Top 50 ASEAN PLCs – ASEAN CG Scorecard 2024
from ASEAN Capital Markets Forum (ACMF)

Excellent CG Scoring CGR (IOD) - 5 Stars, 19 Consecutive Years
from the Thai Institute of Directors

AGM Checklist Perfect Score (11th Year)
from Thai Investors Association (TIA)

4th CAC Recertification to TISCO Financial Group, TISCO Bank, TISCO Asset, and TISCO Securities
from CAC

Financial Results

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

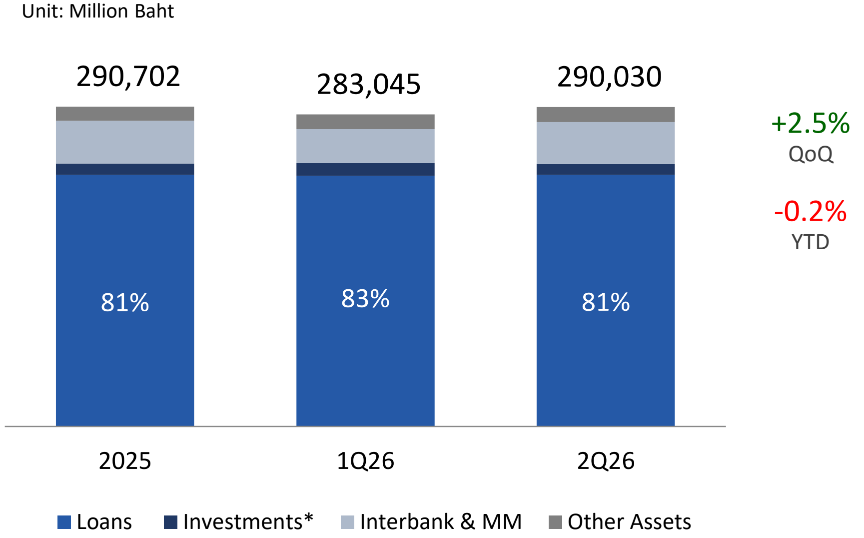
ROAE	16.3%
NIM	4.96%
Cost-to-Income Ratio	44.6%
Credit Cost	1.1%
NPLs	2.12%
NPL Coverage Ratio	190.2%
BIS Ratio	20.6%

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***	

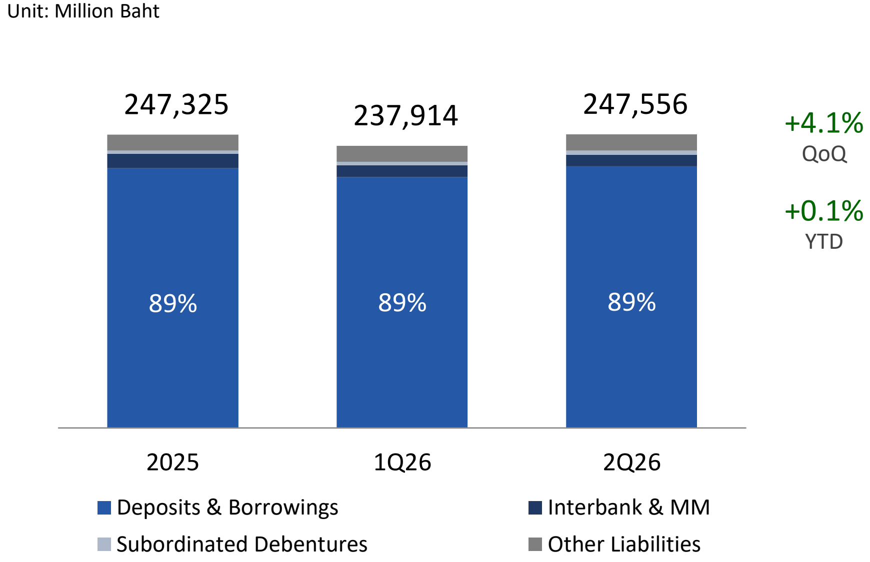
Balance Sheet

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	14,124	3.4	6.0
Total Assets	**290,702**	**283,045**	**290,030**	**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	13,665	1.6	2.3
Total Liabilities	**247,325**	**237,914**	**247,556**	**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)**

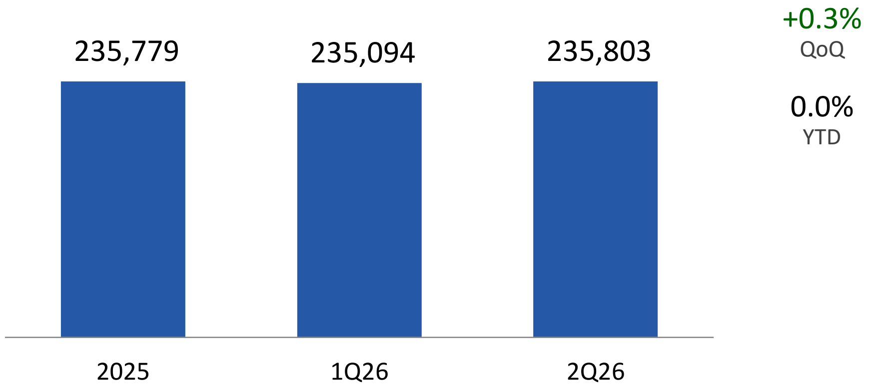
Loan Portfolio

TISCO

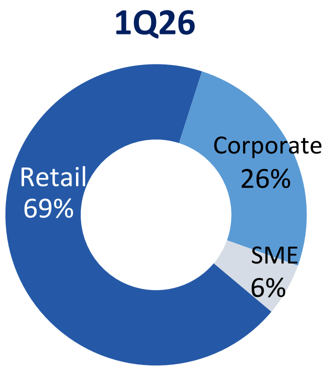
Loans slightly increased driven by HP loan expansion and SME inventory financing

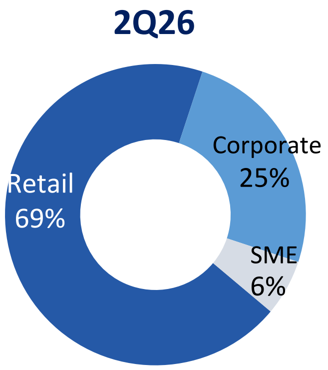
Total Outstanding Loans

Unit: Million Baht

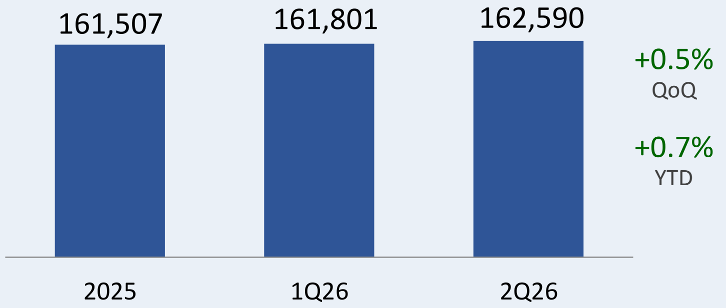


Loans by sectors

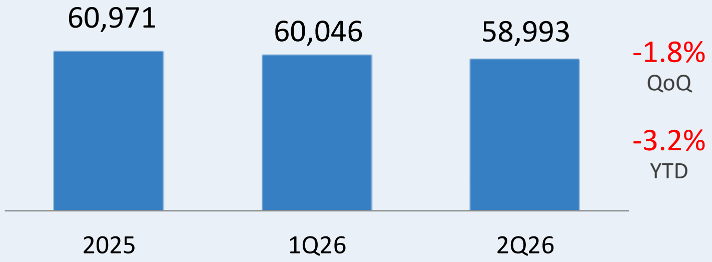




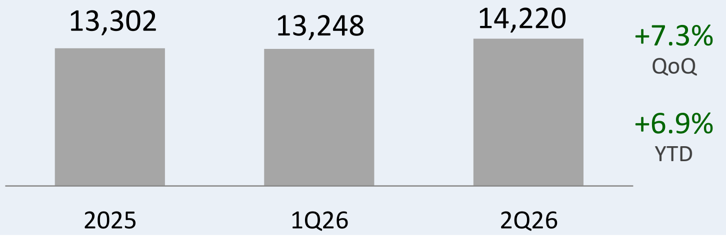
Retail Loans



Corporate Loans



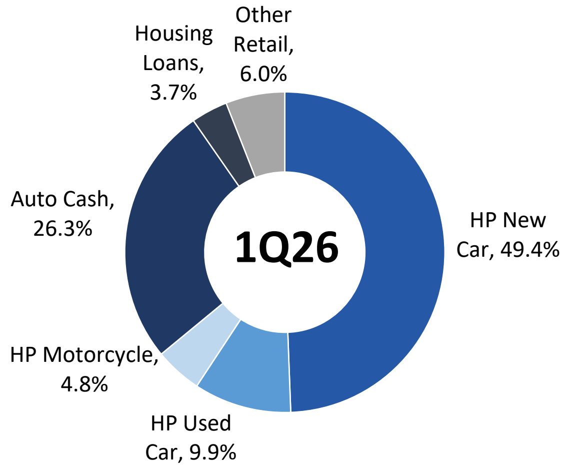
SME Loans

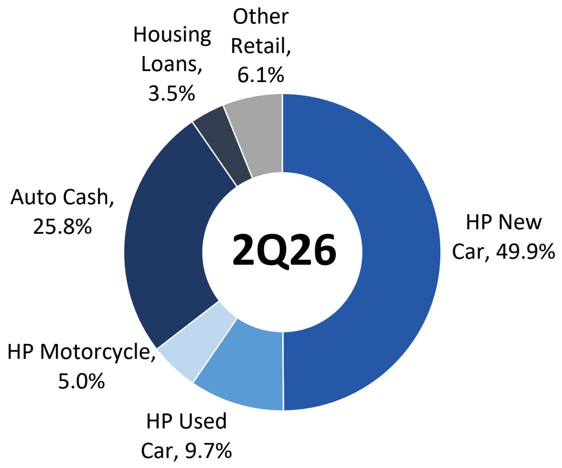


Retail Portfolio

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

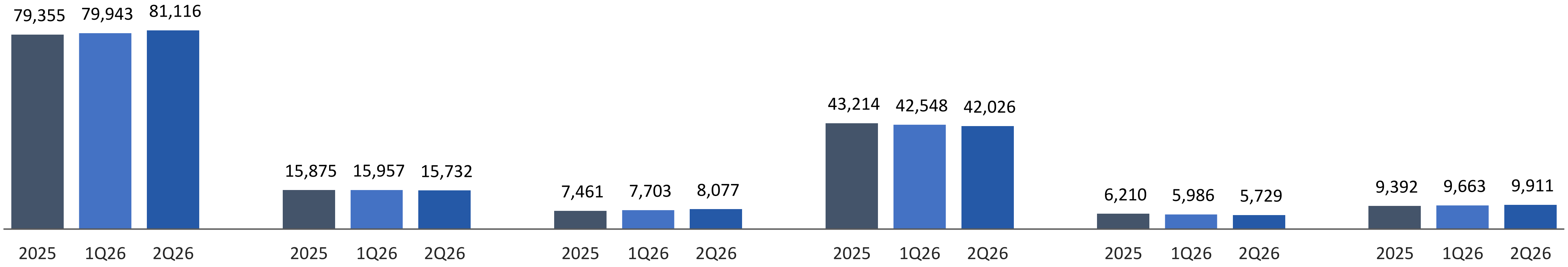
Composition of Retail Loans





Unit: Million Baht

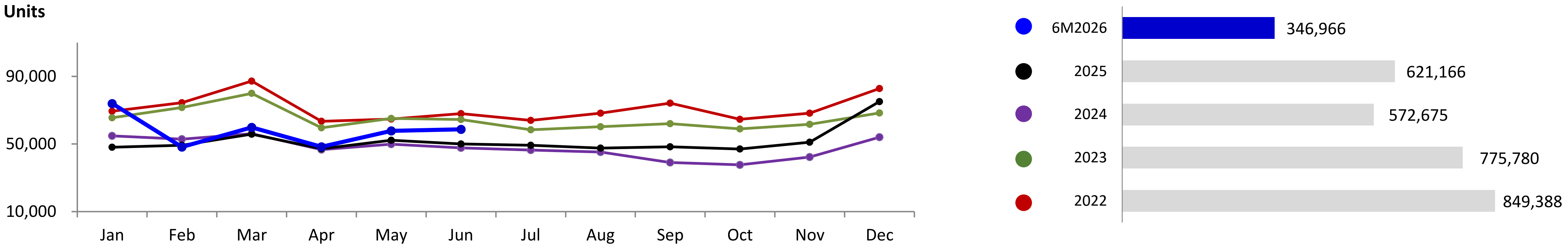
	HP New Car	HP Used Car	HP Motorcycle	Auto Cash	Mortgage	Other Retail
QoQ	+1.5%	-1.4%	+4.9%	-1.2%	-4.3%	+2.6%
YTD	+2.2%	+0.9%	+8.3%	-2.7%	-7.8%	+5.5%



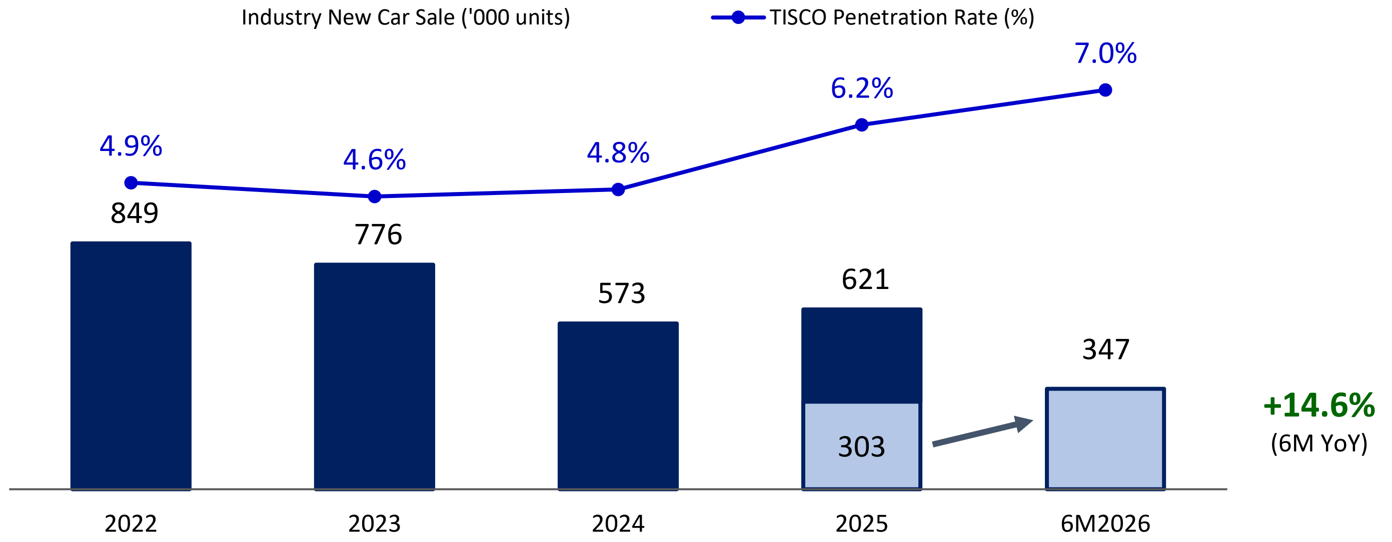
Domestic Car Sales & Penetration Rate

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

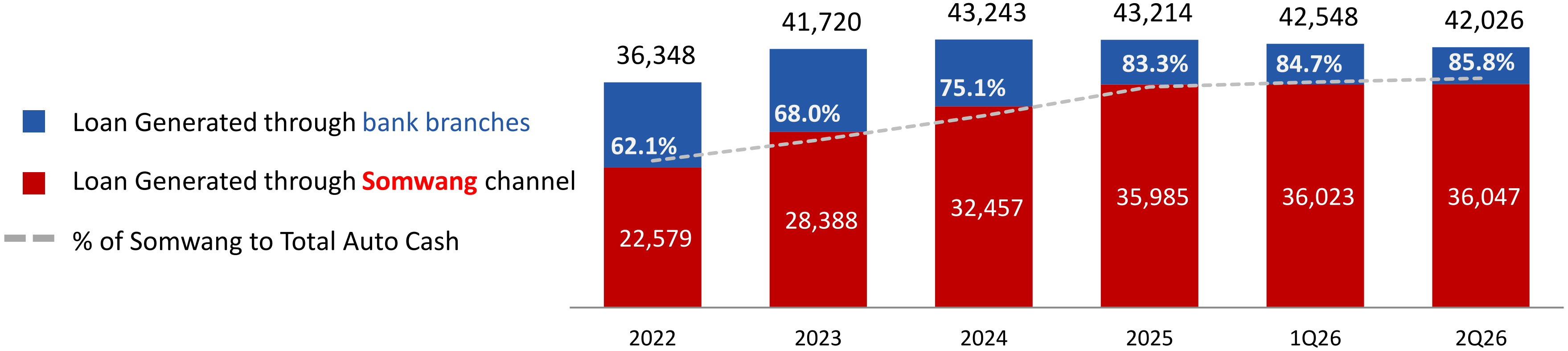


Somwang

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

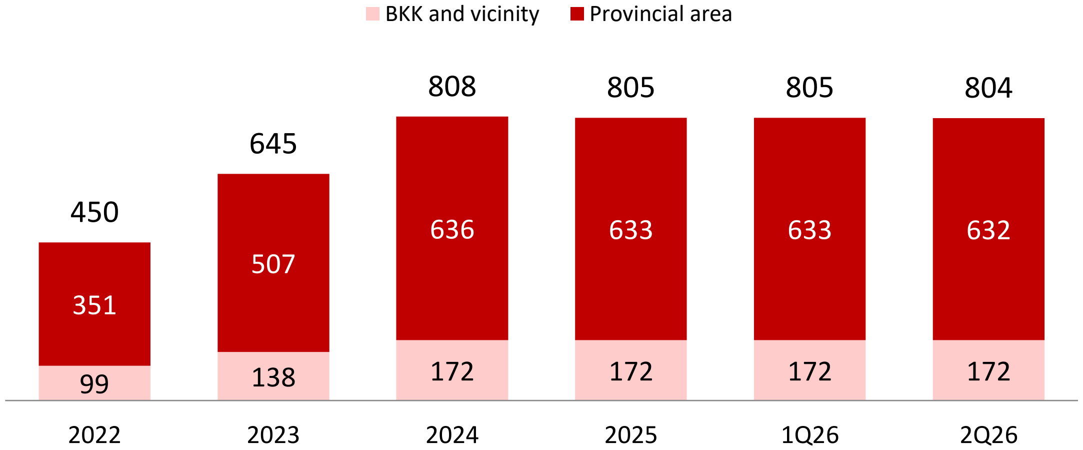
Auto Cash Loans

Unit: Million Baht



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

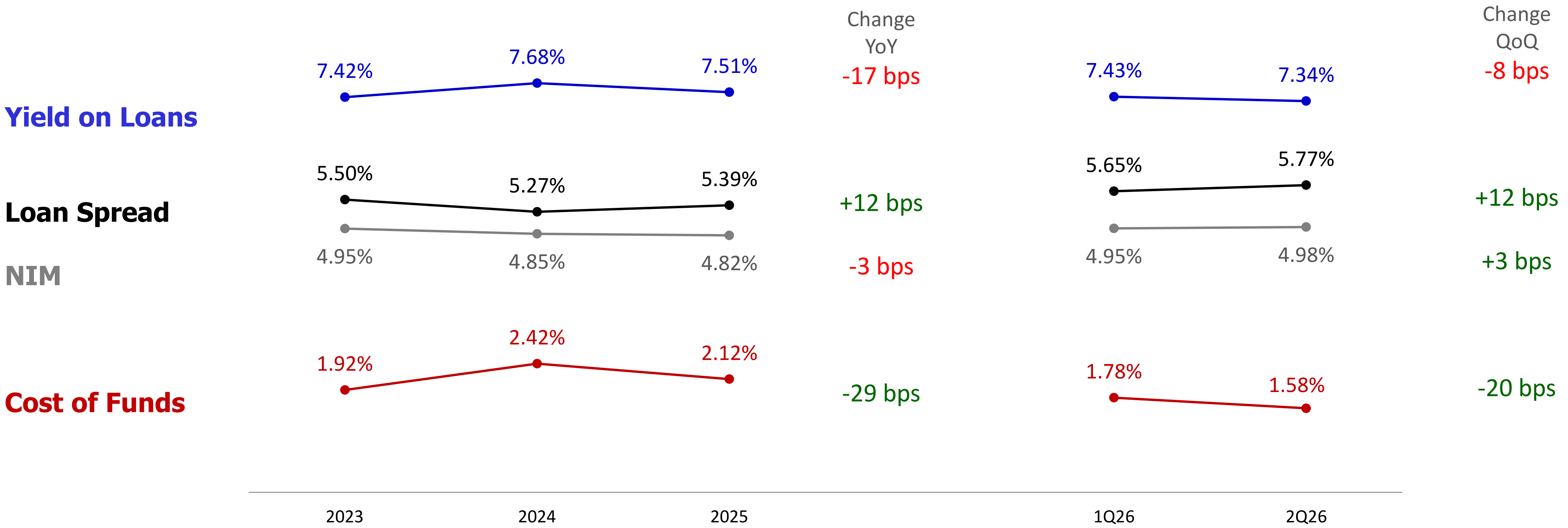
Somwang Branch Network



Loan Spread & NIM

TISCO

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



Unit: Million Baht

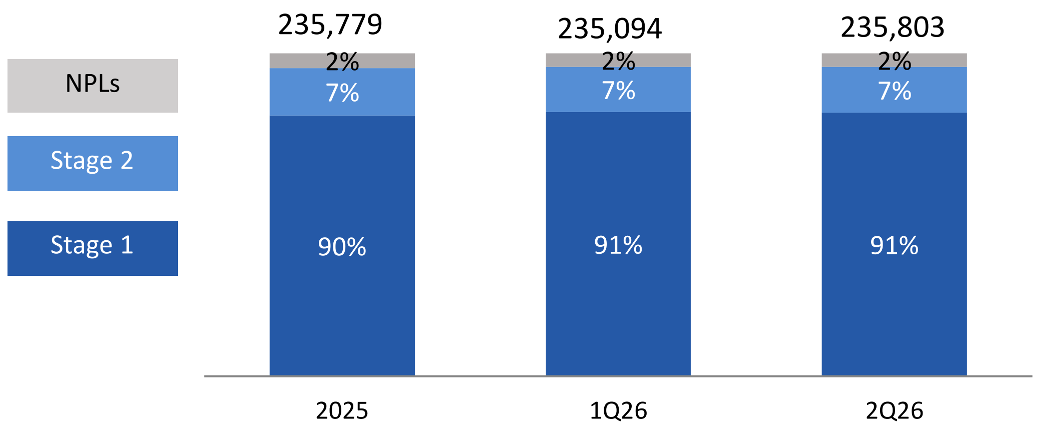
	2023	2024	2025	Change YoY	1Q26	2Q26	Change QoQ
Loan Outstanding	234,815	232,200	235,779	+1.5%	235,094	235,803	+0.3%
Net Interest Income	13,573	13,570	13,502	-0.5%	3,443	3,524	+2.3%

Asset Quality

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

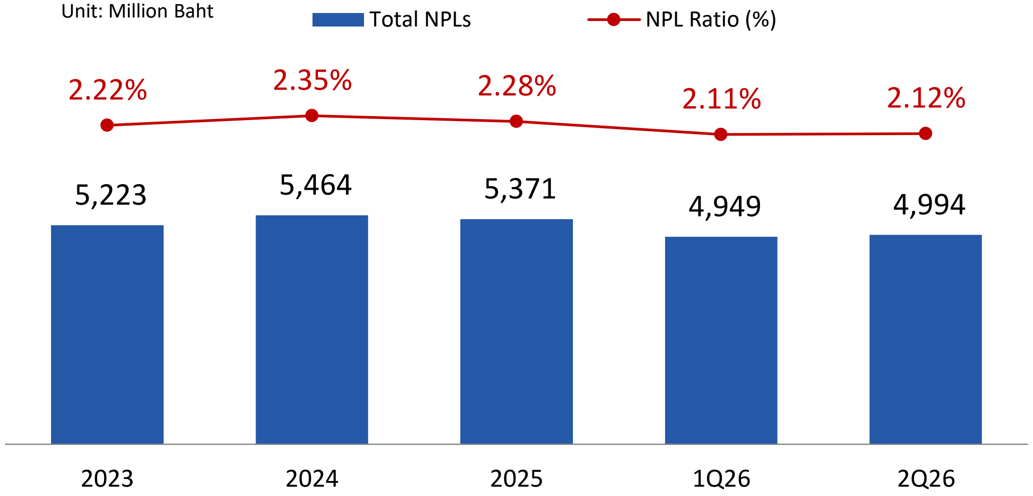
Loan Stages

Unit: Million Baht

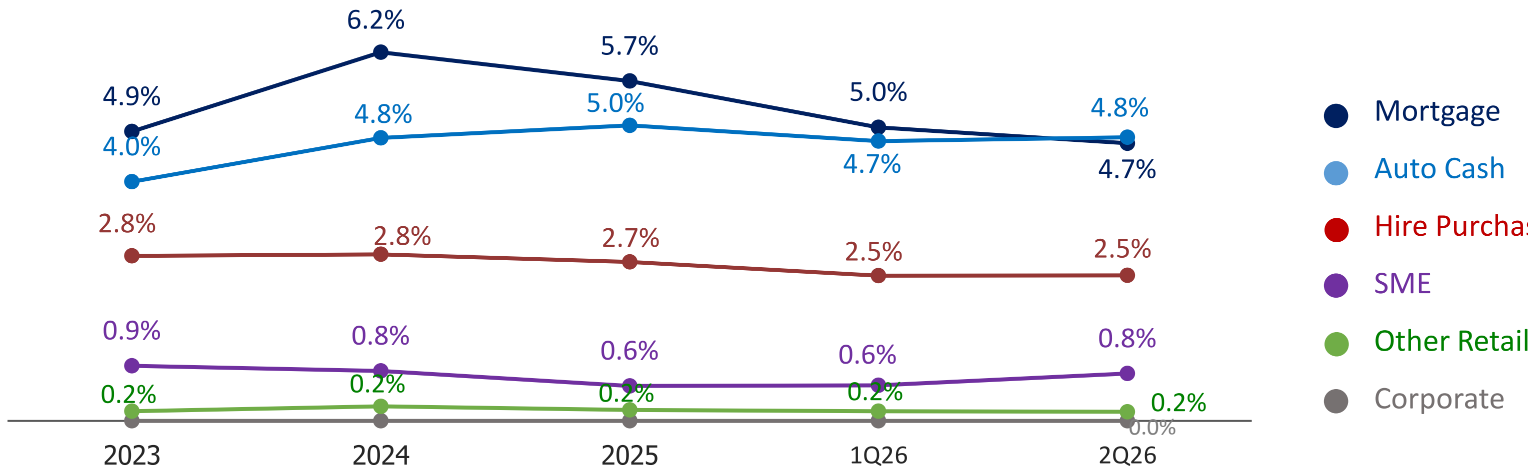


Non-Performing Loans

Unit: Million Baht



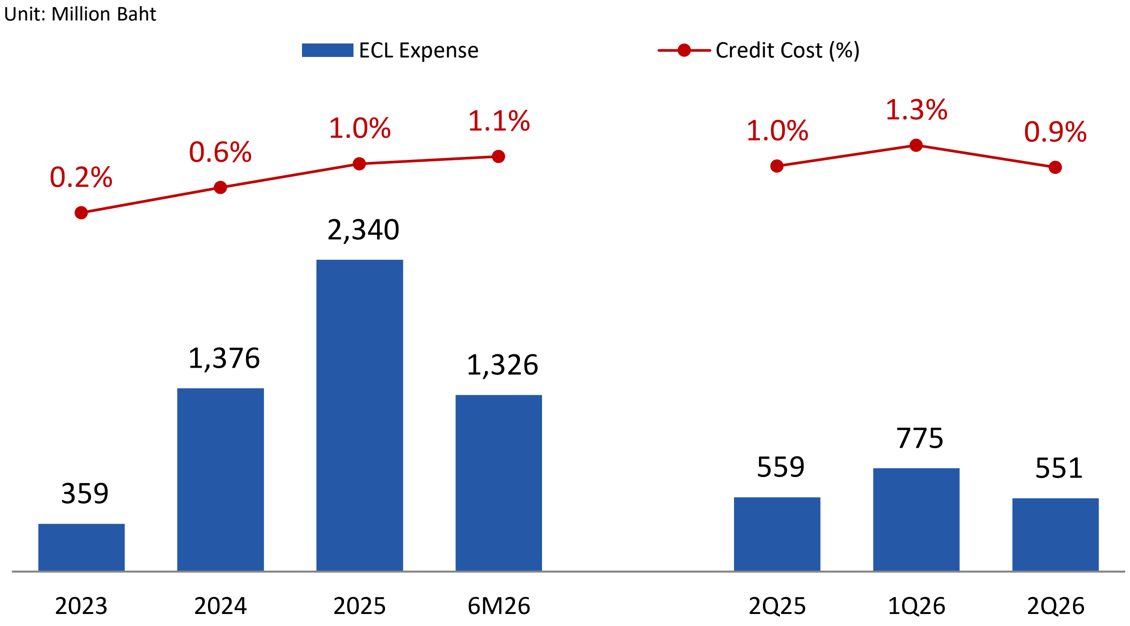
NPLs by Loan Types



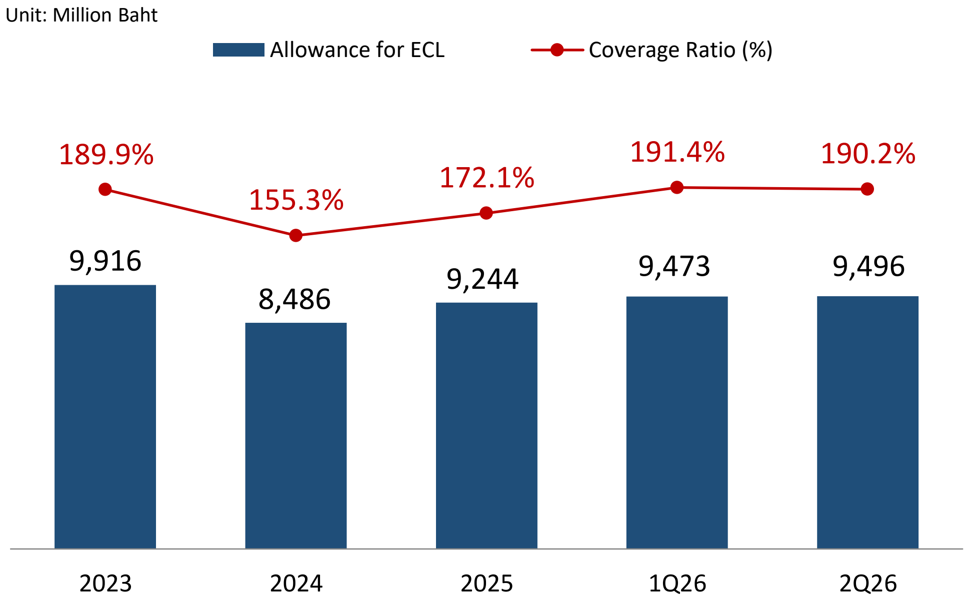
Expected Credit Loss

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

Expected Credit Loss



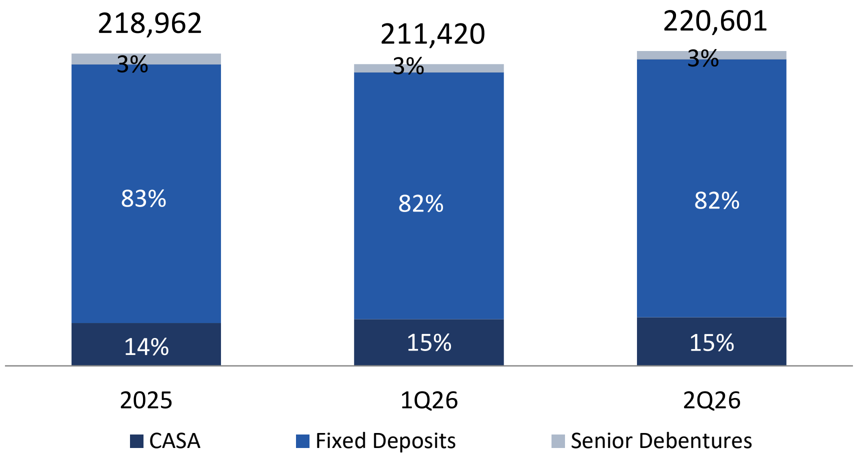
Allowance for ECL



Funding Base

Efficiently managed funding base to align with loan portfolio expansion

Unit: Million Baht



+4.3%
QoQ

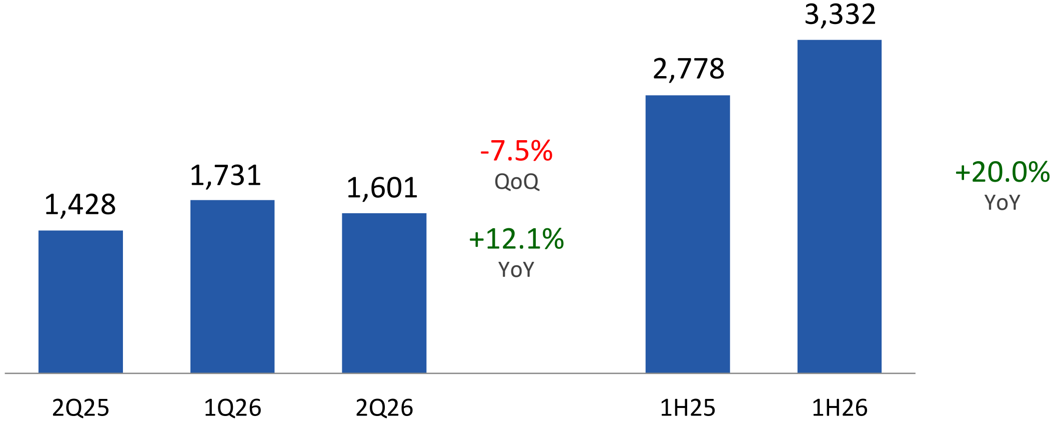
+0.7%
YTD

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		

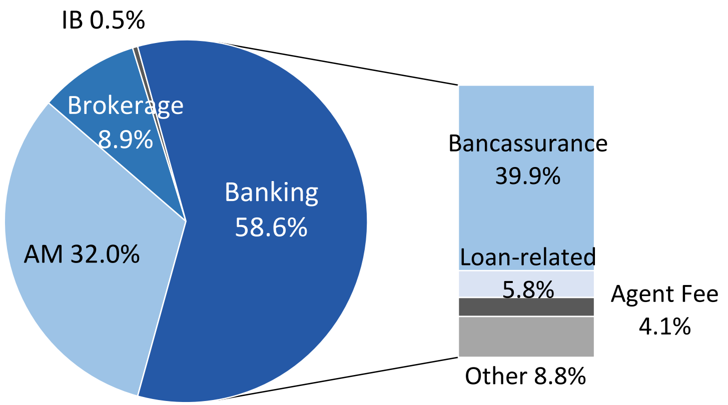
Non-Interest Income

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



Fee Income Breakdown

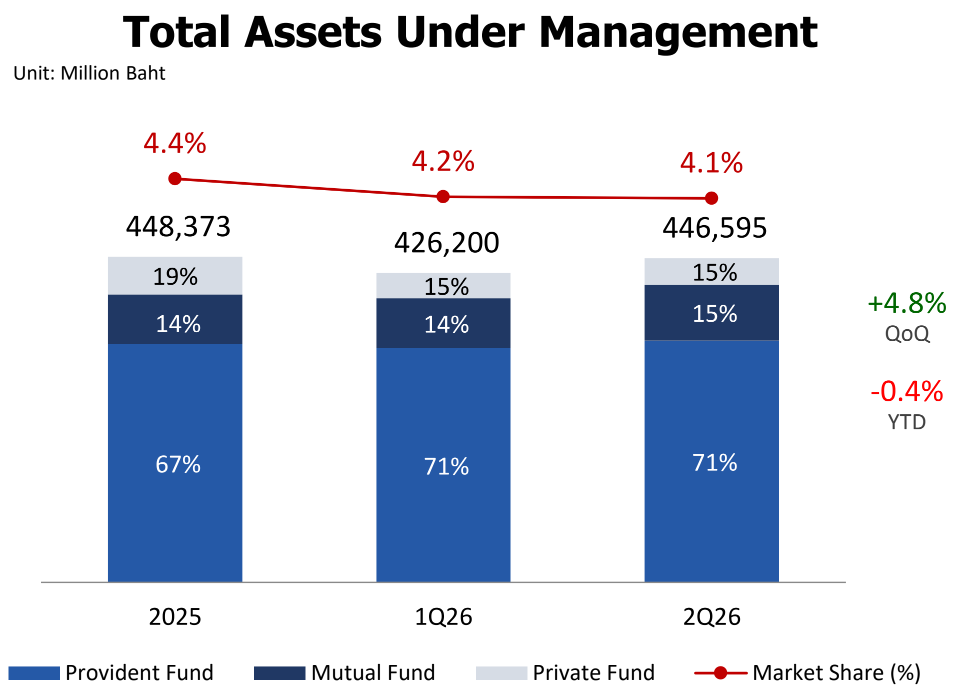


Unit : Million Baht	2Q25	1Q26	2Q26	% QoQ	% YoY	1H25	1H26	% YoY
Banking Fee	889	1,021	930	(8.9)	4.7	1,651	1,952	18.2
Bancassurance Fee	*625*	*677*	*653*	*(3.6)*	*4.5*	*1,196*	*1,330*	*11.3*
Other Banking Fee	*264*	*344*	*278*	*(19.4)*	*5.0*	*456*	*622*	*36.5*
Asset Management Basic Fee	417	540	528	(2.3)	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**

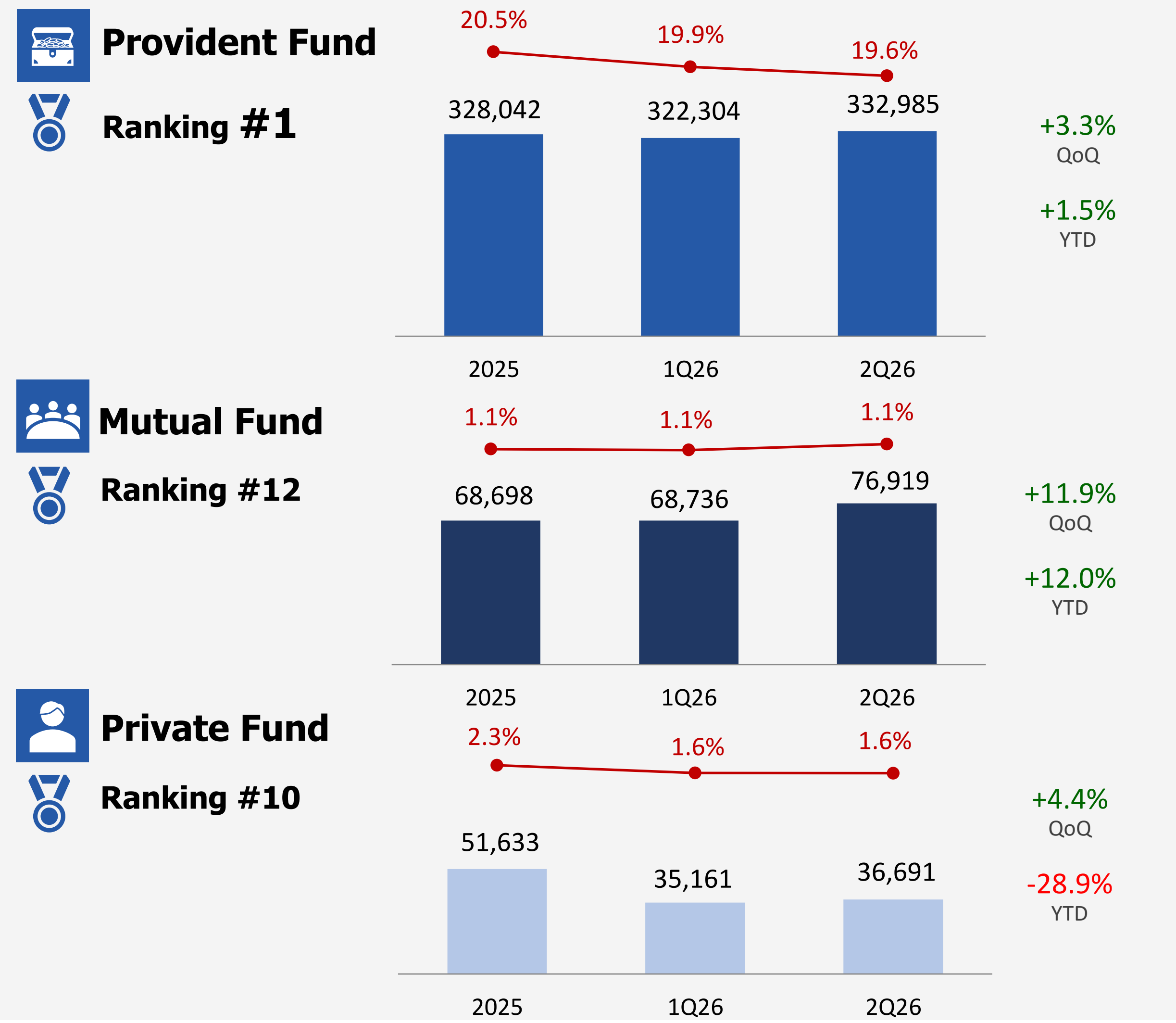
Asset Management Business

Operated under TISCO Asset Management

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



Ranking #9

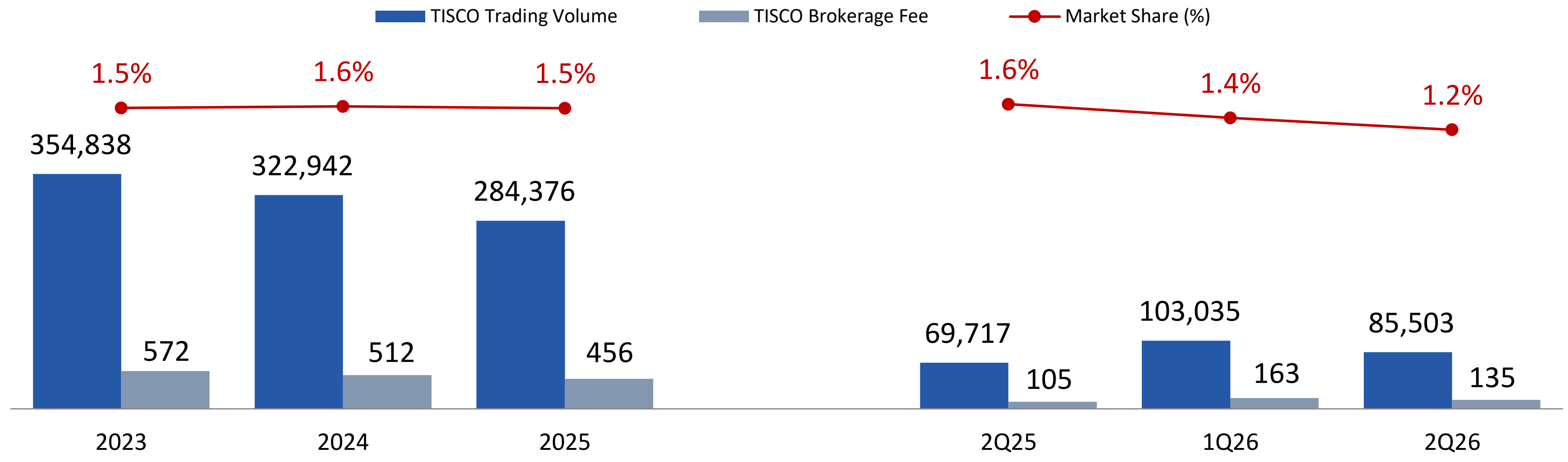


Securities Brokerage Business

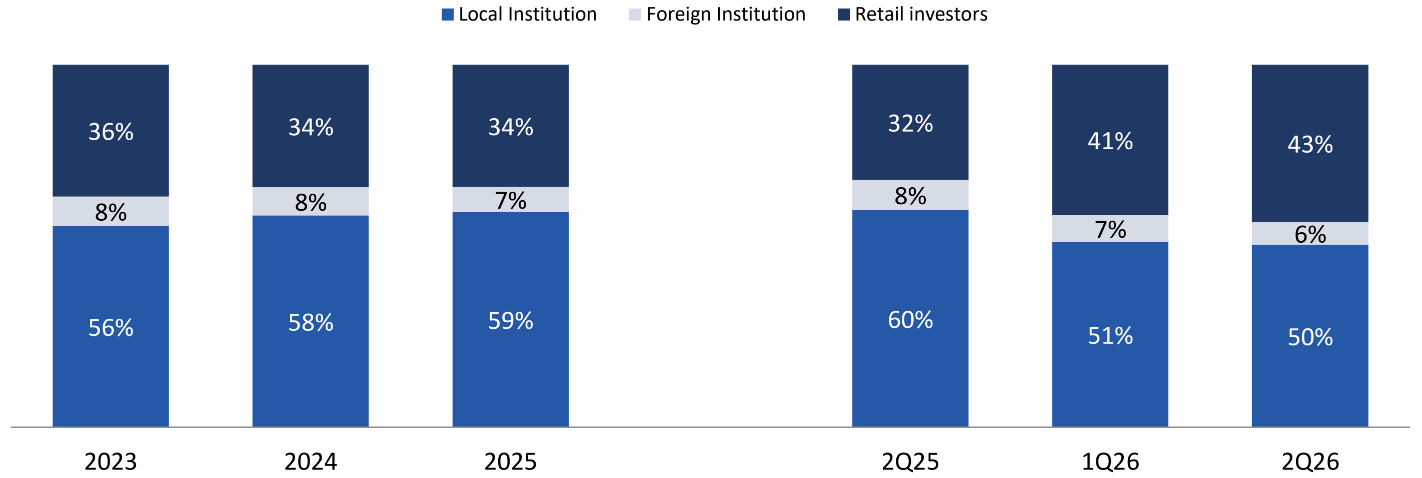
Operated under TISCO Securities

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

TISCO Trading Volume & Market Share



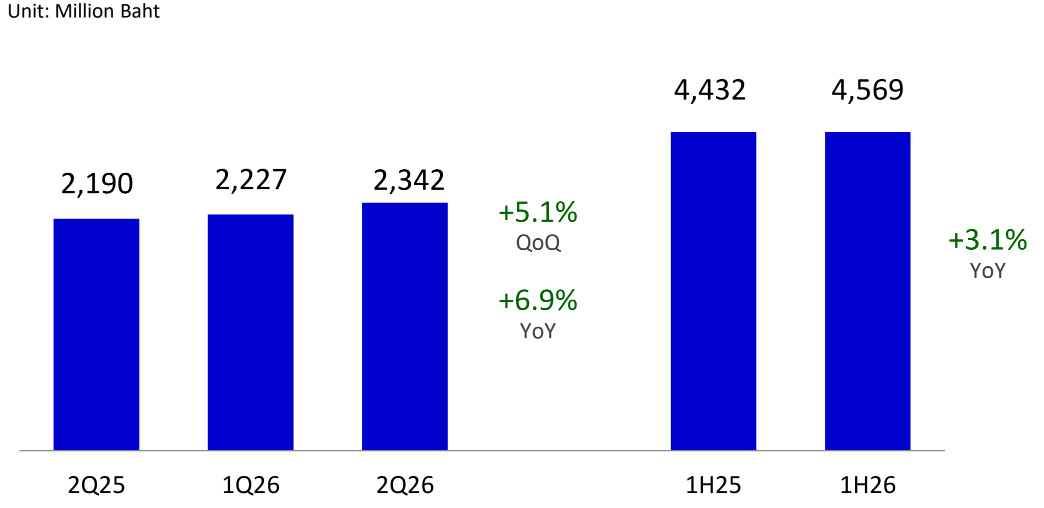
Trading Volume by Investor Types



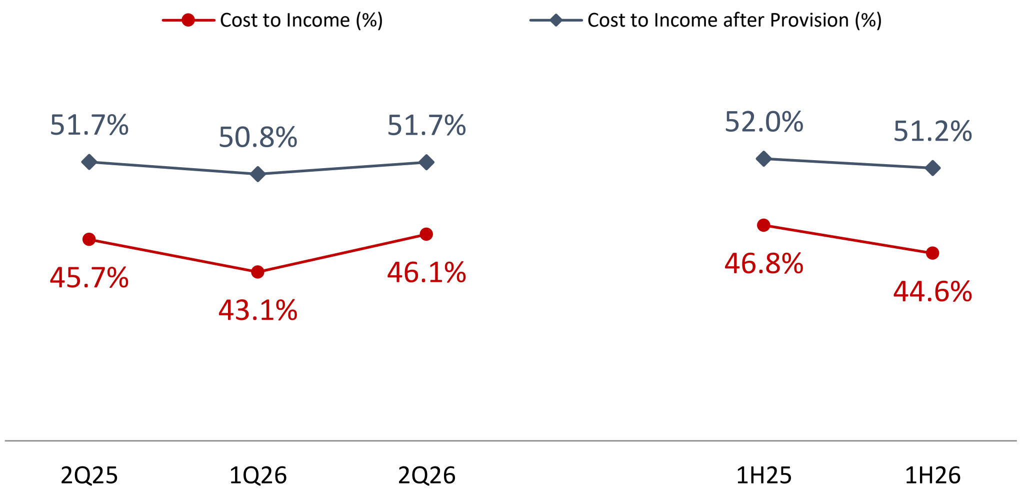
Operating Expenses

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

Operating Expenses



Cost-to-Income Ratio

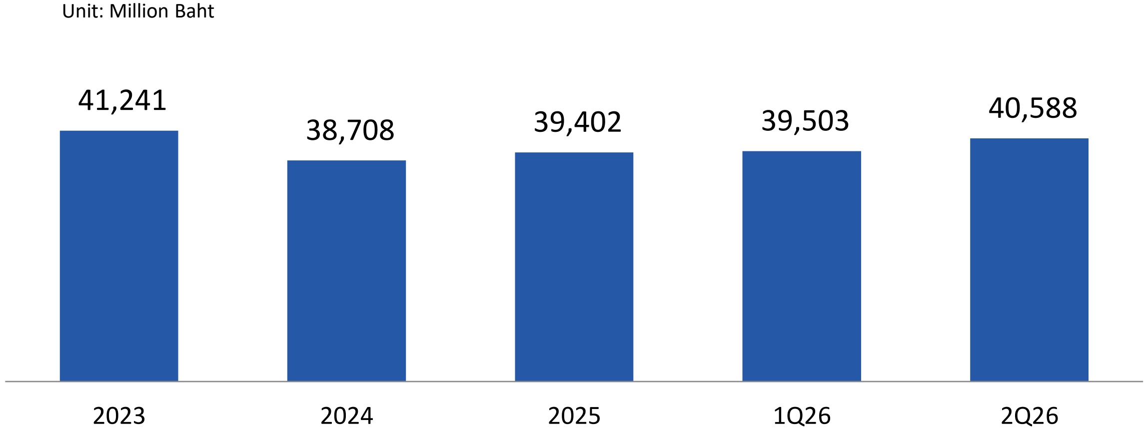


Unit : Million Baht	2Q25	1Q26	2Q26	% QoQ	% YoY	1H25	1H26	% YoY
Employee Expenses	1,465	1,524	1,586	4.1	8.3	2,995	3,110	3.8
Premises & Equipment Expenses	210	211	213	1.0	1.4	425	423	(0.3)
IT Expenses	175	175	180	2.8	2.8	351	355	1.2
Marketing & Sale Admin Expenses	68	68	68	0.3	0.6	129	136	5.4
Other Expenses	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**

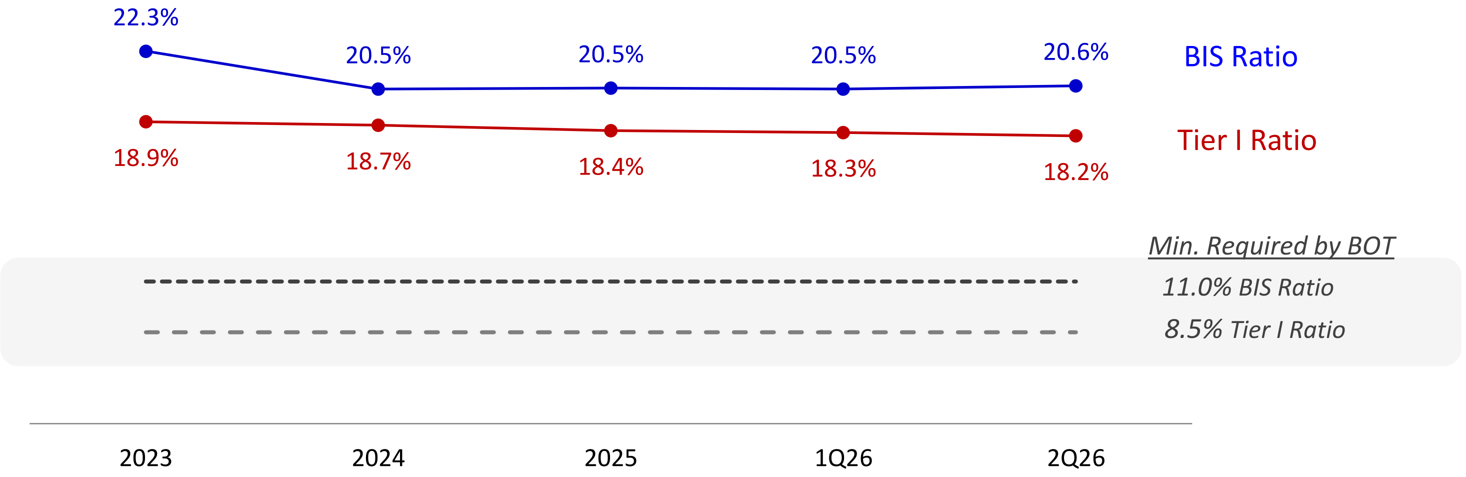
Capital Adequacy

Maintained solid capital level and exceeded BOT's requirement

Capital Base of TISCO Bank



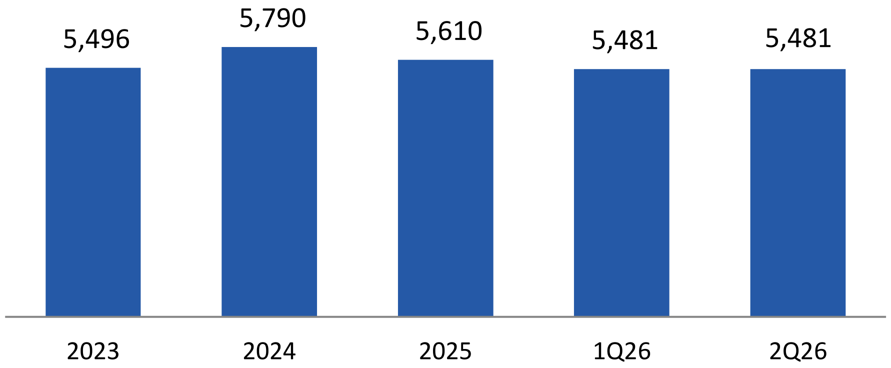
Capital Adequacy Ratio



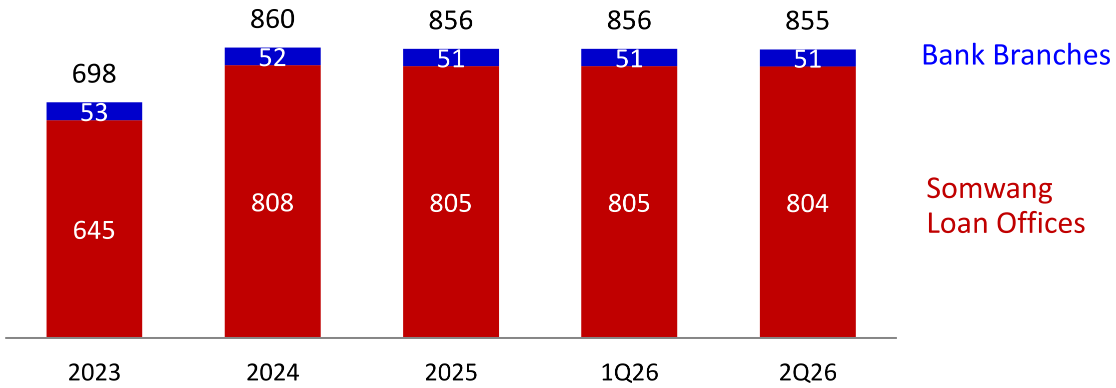
Employees & Network

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

Total Employees



Total Branch Network



Investor Relations

<u>Disclaimer</u>

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