

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2025

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	31 MARCH 2025	31 DECEMBER 2024	31 MARCH 2025	31 DECEMBER 2024
<u>ASSETS</u>				
Cash	859,254,740	909,669,616	70,000	70,000
Interbank and money market items - net	38,108,968,253	39,774,473,866	35,648,182	39,567,128
Financial assets measured at fair value through profit or loss	2,633,630,616	2,559,439,558	873,120,509	779,698,489
Derivatives assets	-	55,781,917	-	-
Investments - net	7,105,500,005	4,495,375,883	188,182,995	188,182,995
Investments in subsidiaries and joint venture - net	913,729,296	913,822,642	20,069,391,088	20,069,381,188
Loans to customers and accrued interest receivables				
Loans to customers	243,089,126,645	244,307,746,395	6,720,000,000	5,960,000,000
Accrued interest receivables and undue interest receivables	1,939,735,474	1,884,551,756	-	-
Total loans to customers and accrued interest receivables	245,028,862,119	246,192,298,151	6,720,000,000	5,960,000,000
Less: Deferred revenue	(11,898,803,015)	(12,107,738,429)	-	-
Less: Allowance for expected credit loss	(8,600,479,887)	(8,486,346,326)	(8,736,000)	(7,748,000)
Loans to customers and accrued interest receivables - net	224,529,579,217	225,598,213,396	6,711,264,000	5,952,252,000
Property foreclosed - net	14,343,674	16,992,045	-	-
Investment property	22,924,080	22,924,080	979,625,544	979,625,544
Premises and equipment - net	3,126,039,580	3,144,254,763	783,895,751	775,528,081
Right-of-use assets - net	1,036,781,256	1,068,178,809	11,268,727	11,867,101
Intangible assets - net	56,757,741	62,190,707	31,392,598	35,470,513
Deferred tax assets	849,465,811	852,049,964	76,620,484	93,996,716
Securities and derivatives business receivables	885,622,608	448,152,847	-	-
Dividend receivables from subsidiaries and joint venture	9,219,840	-	9,219,840	3,768,183,037
Other assets	1,990,634,181	1,955,421,130	246,920,185	252,287,648
TOTAL ASSETS	282,142,450,898	281,876,941,223	30,016,619,903	32,946,110,440

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
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	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	31 MARCH 2025	31 DECEMBER 2024	31 MARCH 2025	31 DECEMBER 2024
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>				
Liabilities				
Deposits	206,420,029,989	206,536,867,929	-	-
Interbank and money market items - net	10,440,711,360	10,664,818,293	2,360,000,000	4,240,000,000
Liability payable on demand	376,814,699	239,179,022	-	-
Derivatives liabilities	30,003,853	-	-	-
Debt issued and borrowings	6,676,122,283	8,076,122,283	4,000,000,000	5,300,000,000
Lease liabilities - net	978,029,565	1,012,244,054	11,465,452	12,017,514
Provisions	2,417,782,986	2,360,670,180	347,465,323	337,477,850
Securities and derivatives business payables	668,669,798	233,355,751	-	-
Accrued interest payable	1,437,349,477	1,744,325,811	3,010,960	13,623,289
Other liabilities	7,996,359,065	7,964,433,168	1,168,223,497	1,145,197,062
Total liabilities	237,441,873,075	238,832,016,491	7,890,165,232	11,048,315,715
Shareholders' equity				
Share capital				
Registered				
33,858 preference shares of Baht 10 each	338,580	338,580	338,580	338,580
800,669,437 ordinary shares of Baht 10 each	8,006,694,370	8,006,694,370	8,006,694,370	8,006,694,370
	<u>8,007,032,950</u>	<u>8,007,032,950</u>	<u>8,007,032,950</u>	<u>8,007,032,950</u>
Issued and fully paid-up				
9,859 preference shares of Baht 10 each	98,590	98,590	98,590	98,590
800,645,624 ordinary shares of Baht 10 each	8,006,456,240	8,006,456,240	8,006,456,240	8,006,456,240
	<u>8,006,554,830</u>	<u>8,006,554,830</u>	<u>8,006,554,830</u>	<u>8,006,554,830</u>
Share premium				
Share premium of preference shares	-	-	86,759	86,759
Share premium of ordinary shares	1,018,407,558	1,018,407,558	7,031,436,211	7,031,436,211
Other components of shareholders' equity	2,035,345,223	2,025,170,539	386,315,387	378,269,733
Retained earnings				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	32,836,196,839	31,190,811,083	5,901,061,484	5,680,447,192
Equity attributable to owners of the Company	44,697,504,450	43,041,944,010	22,126,454,671	21,897,794,725
Non-controlling interest of the subsidiaries	3,073,373	2,980,722	-	-
Total shareholders' equity	44,700,577,823	43,044,924,732	22,126,454,671	21,897,794,725
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	282,142,450,898	281,876,941,223	30,016,619,903	32,946,110,440

Mr. Sakchai Peechapat
Group Chief Executive

Mr. Metha Pingsuthiwong
Chief Operating Officer

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES

STATEMENT OF COMPREHENSIVE INCOME

FOR THE THREE-MONTH PERIOD ENDED 31 MARCH 2025

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2025	2024	2025	2024
Profit or loss:				
Interest income	4,589,071,100	4,773,771,529	42,793,705	43,141,765
Interest expenses	(1,260,618,099)	(1,378,311,920)	(41,901,046)	(40,410,434)
Net interest income	3,328,453,001	3,395,459,609	892,659	2,731,331
Fees and service income	1,293,673,715	1,273,298,629	-	-
Fees and service expenses	(117,771,888)	(105,184,647)	(1,379,753)	(1,279,044)
Net fees and service income	1,175,901,827	1,168,113,982	(1,379,753)	(1,279,044)
Gain on financial instruments measured at fair value through profit or loss	67,309,743	45,492,737	93,422,019	46,514,323
Net gain on investments	1,459,679	565,614	-	83
Share of profit from investments accounted for under equity method	9,484,054	9,530,887	-	-
Dividend income	38,480,191	36,948,418	9,219,840	9,219,840
Penalty fee income from loans	31,698,744	37,202,048	-	-
Intercompany supporting fee income	-	-	611,172,300	612,188,200
Other operating income	27,266,832	9,343,161	22,843,733	19,365,883
Total operating income	4,680,054,071	4,702,656,456	736,170,798	688,740,616
Operating expenses				
Employee's expenses	1,530,010,678	1,536,605,613	223,089,400	240,269,757
Directors' remuneration	6,115,000	7,030,000	6,115,000	7,030,000
Premises and equipment expenses	390,897,083	403,600,506	204,664,666	217,568,153
Taxes and duties	102,888,783	97,038,333	2,440,480	112,848
Other operating expenses	211,955,618	218,498,973	14,386,155	13,508,758
Total operating expenses	2,241,867,162	2,262,773,425	450,695,701	478,489,516
Expected credit loss	385,727,979	279,038,010	11,601,087	621,747
Profit from operations before income tax expenses	2,052,458,930	2,160,845,021	273,874,010	209,629,353
Income tax expenses	408,977,917	427,710,186	53,820,784	40,708,355
Profit for the period	1,643,481,013	1,733,134,835	220,053,226	168,920,998

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES

STATEMENT OF COMPREHENSIVE INCOME

FOR THE THREE-MONTH PERIOD ENDED 31 MARCH 2025

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2025</u>	<u>2024</u>	<u>2025</u>	<u>2024</u>
Other comprehensive income:				
<i>Other comprehensive income to be reclassified to profit or loss in subsequent period</i>				
Gain on investments in debt instruments measured at fair value through other comprehensive income	15,172,599	34,417,799	10,618,133	28,967,000
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(357,560)	(565,122)	-	-
Income tax effects	(3,034,520)	(6,883,560)	(2,123,627)	(5,793,400)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	11,780,519	26,969,117	8,494,506	23,173,600
Other comprehensive income for the period	<u>11,780,519</u>	<u>26,969,117</u>	<u>8,494,506</u>	<u>23,173,600</u>
Total comprehensive income for the period	<u>1,655,261,532</u>	<u>1,760,103,952</u>	<u>228,547,732</u>	<u>192,094,598</u>
Profit attributable to:				
Equity holders of the Company	1,643,378,461	1,733,021,253	220,053,226	168,920,998
Non-controlling interests of the subsidiaries	102,552	113,582		
	<u>1,643,481,013</u>	<u>1,733,134,835</u>		
Total comprehensive income attributable to:				
Equity holders of the Company	1,655,158,980	1,759,990,370	228,547,732	192,094,598
Non-controlling interests of the subsidiaries	102,552	113,582		
	<u>1,655,261,532</u>	<u>1,760,103,952</u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>2.05</u>	<u>2.16</u>	<u>0.27</u>	<u>0.21</u>

Mr. Sakchai Peechapat
Group Chief Executive

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