

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 JUNE 2025**

(Unit : Baht)

	<b>CONSOLIDATED FINANCIAL STATEMENTS</b>		<b>SEPARATE FINANCIAL STATEMENTS</b>	
	<b>30 JUNE 2025</b>	<b>31 DECEMBER 2024</b>	<b>30 JUNE 2025</b>	<b>31 DECEMBER 2024</b>
<b><u>ASSETS</u></b>				
Cash	893,243,471	909,669,616	70,000	70,000
Interbank and money market items - net	37,446,401,094	39,774,473,866	37,197,061	39,567,128
Financial assets measured at fair value through profit or loss	2,809,702,061	2,559,439,558	880,317,477	779,698,489
Derivatives assets	77,838,769	55,781,917	-	-
Investments - net	5,793,861,992	4,495,375,883	215,442,270	188,182,995
Investments in subsidiaries and joint venture - net	921,705,366	913,822,642	20,669,390,828	20,069,381,188
Loans to customers and accrued interest receivables				
Loans to customers	247,468,945,871	244,307,746,395	5,500,000,000	5,960,000,000
Accrued interest receivables and undue interest receivables	1,964,918,424	1,884,551,756	-	-
Total loans to customers and accrued interest receivables	249,433,864,295	246,192,298,151	5,500,000,000	5,960,000,000
Less: Deferred revenue	(11,957,093,563)	(12,107,738,429)	-	-
Less: Allowance for expected credit loss	(8,773,563,025)	(8,486,346,326)	(7,150,000)	(7,748,000)
Loans to customers and accrued interest receivables - net	228,703,207,707	225,598,213,396	5,492,850,000	5,952,252,000
Property foreclosed - net	9,559,214	16,992,045	-	-
Investment property	22,924,080	22,924,080	979,625,544	979,625,544
Premises and equipment - net	3,087,030,373	3,144,254,763	777,894,309	775,528,081
Right-of-use assets - net	1,024,503,318	1,068,178,809	10,670,352	11,867,101
Intangible assets - net	53,229,479	62,190,707	30,044,249	35,470,513
Deferred tax assets	833,481,392	852,049,964	65,783,303	93,996,716
Securities and derivatives business receivables	331,422,271	448,152,847	-	-
Dividend receivables from subsidiaries	-	-	1,013,600,756	3,768,183,037
Other assets	3,066,849,779	1,955,421,130	281,653,473	252,287,648
<b>TOTAL ASSETS</b>	<b>285,074,960,366</b>	<b>281,876,941,223</b>	<b>30,454,539,622</b>	<b>32,946,110,440</b>

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 JUNE 2025**

(Unit : Baht)

	<b>CONSOLIDATED FINANCIAL STATEMENTS</b>		<b>SEPARATE FINANCIAL STATEMENTS</b>	
	<b>30 JUNE 2025</b>	<b>31 DECEMBER 2024</b>	<b>30 JUNE 2025</b>	<b>31 DECEMBER 2024</b>
<b><u>LIABILITIES AND EQUITY</u></b>				
<b>Liabilities</b>				
Deposits	209,762,727,525	206,536,867,929	-	-
Interbank and money market items - net	11,518,264,368	10,664,818,293	3,980,000,000	4,240,000,000
Liability payable on demand	210,180,459	239,179,022	-	-
Debt issued and borrowings	8,186,122,283	8,076,122,283	5,200,000,000	5,300,000,000
Lease liabilities - net	961,183,060	1,012,244,054	10,908,048	12,017,514
Provisions	2,525,244,012	2,360,670,180	363,440,369	337,477,850
Securities and derivatives business payables	1,023,636,899	233,355,751	-	-
Accrued interest payable	1,182,501,103	1,744,325,811	7,357,261	13,623,289
Other liabilities	8,036,096,333	7,964,433,168	1,268,104,257	1,145,197,062
<b>Total liabilities</b>	<b>243,405,956,042</b>	<b>238,832,016,491</b>	<b>10,829,809,935</b>	<b>11,048,315,715</b>
<b>Equity</b>				
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	2,060,626,521	2,025,170,539	407,668,968	378,269,733
Retained earnings				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	29,779,475,868	31,190,811,083	3,377,982,919	5,680,447,192
Equity attributable to owners of the Company	41,666,064,777	43,041,944,010	19,624,729,687	21,897,794,725
Non-controlling interest of the subsidiaries	2,939,547	2,980,722	-	-
<b>Total equity</b>	<b>41,669,004,324</b>	<b>43,044,924,732</b>	<b>19,624,729,687</b>	<b>21,897,794,725</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>285,074,960,366</b>	<b>281,876,941,223</b>	<b>30,454,539,622</b>	<b>32,946,110,440</b>

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**Mr. Sakchai Peechapat**  
**Group Chief Executive**

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**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 30 JUNE 2025

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2025	2024	2025	2024
<b>Profit or loss:</b>				
Interest income	4,584,977,507	4,744,482,561	37,865,619	47,070,430
Interest expenses	(1,256,500,039)	(1,357,030,798)	(40,396,242)	(49,320,156)
<b>Net interest income</b>	<b>3,328,477,468</b>	<b>3,387,451,763</b>	<b>(2,530,623)</b>	<b>(2,249,726)</b>
Fees and service income	1,300,110,716	1,345,381,916	-	-
Fees and service expenses	(109,332,321)	(113,620,453)	(5,269,981)	(7,076,367)
<b>Net fees and service income</b>	<b>1,190,778,395</b>	<b>1,231,761,463</b>	<b>(5,269,981)</b>	<b>(7,076,367)</b>
Gain on financial instruments measured at fair value through profit or loss	107,117,642	218,887,650	6,988,607	44,778,448
Net gain (loss) on investments	2,387,941	882,277	(260)	-
Share of profit from investments accounted for under equity method	8,174,629	6,787,632	-	-
Dividend income	24,338,767	23,531,419	1,959,596,544	1,831,389,318
Penalty fee income from loans	23,599,215	29,245,571	-	-
Intercompany supporting fee income	-	-	611,099,700	611,897,000
Other operating income	108,954,549	38,870,673	21,604,313	25,140,512
<b>Total operating income</b>	<b>4,793,828,606</b>	<b>4,937,418,448</b>	<b>2,591,488,300</b>	<b>2,503,879,185</b>
<b>Operating expenses</b>				
Employee's expenses	1,465,283,537	1,579,004,937	235,093,935	229,742,194
Directors' remuneration	6,872,000	6,737,000	6,872,000	6,737,000
Premises and equipment expenses	385,023,550	418,373,371	207,146,470	217,568,100
Taxes and duties	96,626,258	102,032,306	531	2,512,609
Other operating expenses	236,064,322	249,405,233	15,749,487	15,510,333
<b>Total operating expenses</b>	<b>2,189,869,667</b>	<b>2,355,552,847</b>	<b>464,862,423</b>	<b>472,070,236</b>
Expected credit loss (Reversal)	558,769,643	400,695,029	(1,583,261)	385,925
<b>Profit from operations before income tax expenses</b>	<b>2,045,189,296</b>	<b>2,181,170,572</b>	<b>2,128,209,138</b>	<b>2,031,423,024</b>
Income tax expenses	401,568,779	428,036,939	35,298,664	41,949,720
<b>Profit for the period</b>	<b>1,643,620,517</b>	<b>1,753,133,633</b>	<b>2,092,910,474</b>	<b>1,989,473,304</b>

## TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES

## STATEMENT OF COMPREHENSIVE INCOME

FOR THE THREE-MONTH PERIOD ENDED 30 JUNE 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>
<b>Other comprehensive income:</b>				
<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	33,879,419	295,113	27,259,275	-
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(198,559)	(518,682)	-	-
Income tax effects	(6,775,884)	(59,022)	(5,451,855)	-
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	26,904,976	(282,591)	21,807,420	-
<i>Other comprehensive income not to be reclassified to profit or loss in subsequent period</i>				
Changes in surplus on revaluation of assets	-	(146,167)	-	(31,903,462)
Actuarial gains or losses arising from post-employment benefit	(124,755,880)	(5,762,356)	(11,282,904)	(1,657,231)
Income tax effects	25,219,395	1,568,206	2,256,581	6,712,139
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	(99,536,485)	(4,340,317)	(9,026,323)	(26,848,554)
<b>Other comprehensive income for the period</b>	<u>(72,631,509)</u>	<u>(4,622,908)</u>	<u>12,781,097</u>	<u>(26,848,554)</u>
<b>Total comprehensive income for the period</b>	<u>1,570,989,008</u>	<u>1,748,510,725</u>	<u>2,105,691,571</u>	<u>1,962,624,750</u>
<b>Profit attributable to:</b>				
Equity holders of the Company	1,643,515,931	1,753,015,925	2,092,910,474	1,989,473,304
Non-controlling interests of the subsidiaries	104,586	117,708		
	<u>1,643,620,517</u>	<u>1,753,133,633</u>		
<b>Total comprehensive income attributable to:</b>				
Equity holders of the Company	1,570,884,422	1,748,393,017	2,105,691,571	1,962,624,750
Non-controlling interests of the subsidiaries	104,586	117,708		
	<u>1,570,989,008</u>	<u>1,748,510,725</u>		
<b>Earnings per share of equity holders of the Company</b>				
Basic earnings per share	<u>2.05</u>	<u>2.19</u>	<u>2.61</u>	<u>2.48</u>

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 SIX-MONTH PERIOD ENDED 30 JUNE 2025**

(Unit : Baht)

	<b>CONSOLIDATED FINANCIAL STATEMENTS</b>		<b>SEPARATE FINANCIAL STATEMENTS</b>	
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
<b>Profit or loss:</b>				
Interest income	9,174,048,607	9,518,254,090	80,659,324	90,212,195
Interest expenses	(2,517,118,138)	(2,735,342,718)	(82,297,288)	(89,730,590)
<b>Net interest income</b>	<b>6,656,930,469</b>	<b>6,782,911,372</b>	<b>(1,637,964)</b>	<b>481,605</b>
Fees and service income	2,593,784,431	2,618,680,545	-	-
Fees and service expenses	(227,104,209)	(218,805,100)	(6,649,734)	(8,355,411)
<b>Net fees and service income</b>	<b>2,366,680,222</b>	<b>2,399,875,445</b>	<b>(6,649,734)</b>	<b>(8,355,411)</b>
Gain on financial instruments measured at fair value through profit or loss	174,427,385	264,380,387	100,410,626	91,292,771
Net gain (loss) on investments	3,847,620	1,447,891	(260)	83
Share of profit from investments accounted for under equity method	17,658,683	16,318,519	-	-
Dividend income	62,818,958	60,479,837	1,968,816,384	1,840,609,158
Penalty fee income from loans	55,297,959	66,447,619	-	-
Intercompany supporting fee income	-	-	1,222,272,000	1,224,085,200
Other operating income	136,221,381	48,213,834	44,448,046	44,506,395
<b>Total operating income</b>	<b>9,473,882,677</b>	<b>9,640,074,904</b>	<b>3,327,659,098</b>	<b>3,192,619,801</b>
<b>Operating expenses</b>				
Employee's expenses	2,995,294,215	3,115,610,550	464,183,335	470,011,951
Directors' remuneration	12,987,000	13,767,000	12,987,000	13,767,000
Premises and equipment expenses	775,920,633	821,973,877	411,811,136	435,136,253
Taxes and duties	199,515,041	199,070,639	2,441,011	2,625,457
Other operating expenses	448,019,940	467,904,206	30,135,642	29,019,091
<b>Total operating expenses</b>	<b>4,431,736,829</b>	<b>4,618,326,272</b>	<b>921,558,124</b>	<b>950,559,752</b>
Expected credit loss	944,497,622	679,733,039	10,017,826	1,007,672
<b>Profit from operations before income tax expenses</b>	<b>4,097,648,226</b>	<b>4,342,015,593</b>	<b>2,396,083,148</b>	<b>2,241,052,377</b>
Income tax expenses	810,546,696	855,747,125	87,919,448	82,658,075
<b>Profit for the period</b>	<b>3,287,101,530</b>	<b>3,486,268,468</b>	<b>2,308,163,700</b>	<b>2,158,394,302</b>

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES**  
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**FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2025**

(Unit : Baht)

	<b>CONSOLIDATED FINANCIAL STATEMENTS</b>		<b>SEPARATE FINANCIAL STATEMENTS</b>	
	<b>2025</b>	<b>2024</b>	<b>2025</b>	<b>2024</b>
<b>Other comprehensive income:</b>				
<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	49,052,018	34,712,912	37,877,408	28,967,000
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(556,119)	(1,083,804)	-	-
Income tax effects	(9,810,404)	(6,942,582)	(7,575,482)	(5,793,400)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	38,685,495	26,686,526	30,301,926	23,173,600
<i>Other comprehensive income not to be reclassified to profit or loss in subsequent period</i>				
Changes in surplus on revaluation of assets	-	(146,167)	-	(31,903,462)
Actuarial gains or losses arising from post-employment benefit	(124,755,880)	(5,762,356)	(11,282,904)	(1,657,231)
Income tax effects	25,219,395	1,568,206	2,256,581	6,712,139
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	(99,536,485)	(4,340,317)	(9,026,323)	(26,848,554)
<b>Other comprehensive income for the period</b>	<b>(60,850,990)</b>	<b>22,346,209</b>	<b>21,275,603</b>	<b>(3,674,954)</b>
<b>Total comprehensive income for the period</b>	<b>3,226,250,540</b>	<b>3,508,614,677</b>	<b>2,329,439,303</b>	<b>2,154,719,348</b>
<b>Profit attributable to:</b>				
Equity holders of the Company	3,286,894,392	3,486,037,178	2,308,163,700	2,158,394,302
Non-controlling interests of the subsidiaries	207,138	231,290		
	3,287,101,530	3,486,268,468		
<b>Total comprehensive income attributable to:</b>				
Equity holders of the Company	3,226,043,402	3,508,383,387	2,329,439,303	2,154,719,348
Non-controlling interests of the subsidiaries	207,138	231,290		
	3,226,250,540	3,508,614,677		
<b>Earnings per share of equity holders of the Company</b>				
Basic earnings per share	4.11	4.35	2.88	2.70

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**Mr. Sakchai Peechapat**  
**Group Chief Executive**

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**Mr. Metha Pingsuthiwong**  
**Chief Operating Officer**