

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

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	30 SEPTEMBER 2025	31 DECEMBER 2024	30 SEPTEMBER 2025	31 DECEMBER 2024
<u>ASSETS</u>				
Cash	822,245,841	909,669,616	70,000	70,000
Interbank and money market items - net	37,384,135,908	39,774,473,866	12,777,542	39,567,128
Financial assets measured at fair value through profit or loss	3,185,479,656	2,559,439,558	1,203,393,117	779,698,489
Derivatives assets	48,035,882	55,781,917	-	-
Investments - net	7,255,300,687	4,495,375,883	215,442,270	188,182,995
Investments in subsidiaries and joint venture - net	933,425,933	913,822,642	20,669,390,828	20,069,381,188
Loans to customers and accrued interest receivables				
Loans to customers	242,537,702,547	244,307,746,395	5,000,000,000	5,960,000,000
Accrued interest receivables and undue interest receivables	2,035,437,014	1,884,551,756	-	-
Total loans to customers and accrued interest receivables	244,573,139,561	246,192,298,151	5,000,000,000	5,960,000,000
Less: Deferred revenue	(12,129,150,723)	(12,107,738,429)	-	-
Less: Allowance for expected credit loss	(9,128,442,668)	(8,486,346,326)	(6,500,000)	(7,748,000)
Loans to customers and accrued interest receivables - net	223,315,546,170	225,598,213,396	4,993,500,000	5,952,252,000
Property foreclosed - net	1,268,169,361	16,992,045	-	-
Investment property	22,924,080	22,924,080	979,625,544	979,625,544
Premises and equipment - net	3,052,201,614	3,144,254,763	772,825,401	775,528,081
Right-of-use assets - net	969,978,896	1,068,178,809	10,071,977	11,867,101
Intangible assets - net	48,361,424	62,190,707	27,664,440	35,470,513
Deferred tax assets	773,399,116	852,049,964	2,870,742	93,996,716
Securities and derivatives business receivables	621,717,778	448,152,847	-	-
Dividend receivables from subsidiaries	-	-	-	3,768,183,037
Other assets	2,523,918,582	1,955,421,130	274,707,340	252,287,648
TOTAL ASSETS	282,224,840,928	281,876,941,223	29,162,339,201	32,946,110,440

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	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	30 SEPTEMBER 2025	31 DECEMBER 2024	30 SEPTEMBER 2025	31 DECEMBER 2024
<u>LIABILITIES AND EQUITY</u>				
Liabilities				
Deposits	207,234,771,555	206,536,867,929	-	-
Interbank and money market items - net	11,872,311,791	10,664,818,293	4,395,000,000	4,240,000,000
Liability payable on demand	317,255,392	239,179,022	-	-
Debt issued and borrowings	7,606,122,283	8,076,122,283	4,620,000,000	5,300,000,000
Lease liabilities - net	910,161,513	1,012,244,054	10,345,249	12,017,514
Provisions	2,630,311,521	2,360,670,180	375,350,268	337,477,850
Securities and derivatives business payables	774,291,375	233,355,751	-	-
Accrued interest payable	1,263,986,966	1,744,325,811	4,460,384	13,623,289
Other liabilities	7,854,504,206	7,964,433,168	1,329,559,013	1,145,197,062
Total liabilities	240,463,716,602	238,832,016,491	10,734,714,914	11,048,315,715
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	2,059,693,641	2,025,170,539	407,210,141	378,269,733
Retained earnings				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	29,872,452,682	31,190,811,083	2,181,336,346	5,680,447,192
Equity attributable to owners of the Company	41,758,108,711	43,041,944,010	18,427,624,287	21,897,794,725
Non-controlling interest of the subsidiaries	3,015,615	2,980,722	-	-
Total equity	41,761,124,326	43,044,924,732	18,427,624,287	21,897,794,725
TOTAL LIABILITIES AND EQUITY	282,224,840,928	281,876,941,223	29,162,339,201	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 30 SEPTEMBER 2025

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2025	2024	2025	2024
Profit or loss:				
Interest income	4,619,643,676	4,749,122,770	30,125,778	43,874,195
Interest expenses	(1,191,614,220)	(1,363,718,299)	(40,377,882)	(54,568,984)
Net interest income	3,428,029,456	3,385,404,471	(10,252,104)	(10,694,789)
Fees and service income	1,410,384,983	1,364,553,864	-	-
Fees and service expenses	(123,630,905)	(103,445,106)	(6,099,280)	(2,930,432)
Net fees and service income	1,286,754,078	1,261,108,758	(6,099,280)	(2,930,432)
Gain on financial instruments measured at fair value through profit or loss	364,305,784	40,819,120	323,114,602	39,035,175
Net gain on investments	1,138,563	642,698	-	-
Share of profit from investments accounted for under equity method	8,729,147	6,924,616	-	-
Dividend income	40,499,064	34,376,674	4,024,285	4,034,855
Penalty fee income from loans	62,131,013	44,835,551	-	-
Intercompany supporting fee income	-	-	611,915,700	612,216,800
Other operating income	80,977,726	13,411,814	21,111,682	20,532,713
Total operating income	5,272,564,831	4,787,523,702	943,814,885	662,194,322
Operating expenses				
Employee's expenses	1,575,584,045	1,540,741,701	217,883,194	207,053,490
Directors' remuneration	7,810,000	6,885,000	7,810,000	6,885,000
Premises and equipment expenses	384,220,934	411,252,018	211,833,500	206,702,599
Taxes and duties	96,520,894	99,151,640	456	49,350
Other operating expenses	222,336,519	234,215,077	16,704,976	14,716,975
Total operating expenses	2,286,472,392	2,292,245,436	454,232,126	435,407,414
Expected credit loss (Reversal)	830,478,895	358,689,761	(664,539)	(421,307)
Profit from operations before income tax expenses	2,155,613,544	2,136,588,505	490,247,298	227,208,215
Income tax expenses	425,310,002	423,056,205	98,445,078	45,885,623
Profit for the period	1,730,303,542	1,713,532,300	391,802,220	181,322,592

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES

STATEMENT OF COMPREHENSIVE INCOME

FOR THE THREE-MONTH PERIOD ENDED 30 SEPTEMBER 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 (loss) on investments in debt instruments measured at fair value through other comprehensive income	(2,853,476)	1,311,977	-	-
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	2,991,421	(778,146)	-	-
Income tax effects	570,696	(262,396)	-	-
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	708,641	271,435	-	-
<i>Other comprehensive income not to be reclassified to profit or loss in subsequent period</i>				
Changes in surplus on revaluation of assets	-	-	-	-
Actuarial gains or losses arising from post-employment benefit	(46,896)	-	-	-
Income tax effects	9,379	-	-	-
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	(37,517)	-	-	-
Other comprehensive income for the period	<u>671,124</u>	<u>271,435</u>	<u>-</u>	<u>-</u>
Total comprehensive income for the period	<u>1,730,974,666</u>	<u>1,713,803,735</u>	<u>391,802,220</u>	<u>181,322,592</u>
Profit attributable to:				
Equity holders of the Company	1,730,225,874	1,713,431,718	<u>391,802,220</u>	<u>181,322,592</u>
Non-controlling interests of the subsidiaries	<u>77,668</u>	<u>100,582</u>		
	<u>1,730,303,542</u>	<u>1,713,532,300</u>		
Total comprehensive income attributable to:				
Equity holders of the Company	1,730,896,998	1,713,703,153	<u>391,802,220</u>	<u>181,322,592</u>
Non-controlling interests of the subsidiaries	<u>77,668</u>	<u>100,582</u>		
	<u>1,730,974,666</u>	<u>1,713,803,735</u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>2.16</u>	<u>2.14</u>	<u>0.49</u>	<u>0.23</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 NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2025

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2025	2024	2025	2024
Profit or loss:				
Interest income	13,793,692,283	14,267,376,860	110,785,102	134,086,390
Interest expenses	(3,708,732,358)	(4,099,061,017)	(122,675,170)	(144,299,574)
Net interest income	10,084,959,925	10,168,315,843	(11,890,068)	(10,213,184)
Fees and service income	4,004,169,414	3,983,234,409	-	-
Fees and service expenses	(350,735,114)	(322,250,206)	(12,749,014)	(11,285,843)
Net fees and service income	3,653,434,300	3,660,984,203	(12,749,014)	(11,285,843)
Gain on financial instruments measured at fair value through profit or loss	538,733,169	305,199,507	423,525,228	130,327,946
Net gain (loss) on investments	4,986,183	2,090,589	(260)	83
Share of profit from investments accounted for under equity method	26,387,830	23,243,135	-	-
Dividend income	103,318,022	94,856,511	1,972,840,669	1,844,644,013
Penalty fee income from loans	117,428,972	111,283,170	-	-
Intercompany supporting fee income	-	-	1,834,187,700	1,836,302,000
Other operating income	217,199,107	61,625,648	65,559,728	65,039,108
Total operating income	14,746,447,508	14,427,598,606	4,271,473,983	3,854,814,123
Operating expenses				
Employee's expenses	4,570,878,260	4,656,352,251	662,066,529	677,065,441
Directors' remuneration	20,797,000	20,652,000	20,797,000	20,652,000
Premises and equipment expenses	1,160,141,567	1,233,225,895	623,644,636	641,838,852
Taxes and duties	296,035,935	298,222,279	2,441,467	2,674,807
Other operating expenses	670,356,459	702,119,283	46,840,618	43,736,066
Total operating expenses	6,718,209,221	6,910,571,708	1,355,790,250	1,385,967,166
Expected credit loss	1,774,976,517	1,038,422,800	9,353,287	586,365
Profit from operations before income tax expenses	6,253,261,770	6,478,604,098	2,906,330,446	2,468,260,592
Income tax expenses	1,235,856,698	1,278,803,330	190,364,526	128,543,698
Profit for the period	5,017,405,072	5,199,800,768	2,715,965,920	2,339,716,894

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FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 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	46,198,542	36,024,889	37,877,408	28,967,000
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	2,435,302	(1,861,950)	-	-
Income tax effects	(9,239,708)	(7,204,978)	(7,575,482)	(5,793,400)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	39,394,136	26,957,961	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	(172,218,209)	(5,762,356)	(15,927,103)	(1,657,231)
Income tax effects	34,686,132	1,568,206	3,185,421	6,712,139
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	(137,532,077)	(4,340,317)	(12,741,682)	(26,848,554)
Other comprehensive income for the period	<u>(98,137,941)</u>	<u>22,617,644</u>	<u>17,560,244</u>	<u>(3,674,954)</u>
Total comprehensive income for the period	<u>4,919,267,131</u>	<u>5,222,418,412</u>	<u>2,733,526,164</u>	<u>2,336,041,940</u>
Profit attributable to:				
Equity holders of the Company	5,017,121,866	5,199,468,896	2,715,965,920	2,339,716,894
Non-controlling interests of the subsidiaries	283,206	331,872		
	<u>5,017,405,072</u>	<u>5,199,800,768</u>		
Total comprehensive income attributable to:				
Equity holders of the Company	4,918,983,925	5,222,086,540	2,733,526,164	2,336,041,940
Non-controlling interests of the subsidiaries	283,206	331,872		
	<u>4,919,267,131</u>	<u>5,222,418,412</u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>6.27</u>	<u>6.49</u>	<u>3.39</u>	<u>2.92</u>

Mr. Sakchai Peechapat
Group Chief Executive

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Chief Operating Officer