

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

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	31 DECEMBER 2025	31 DECEMBER 2024	31 DECEMBER 2025	31 DECEMBER 2024
<u>ASSETS</u>				
Cash	826,387,189	909,669,616	70,000	70,000
Interbank and money market items - net	40,360,379,630	39,774,473,866	72,995,865	39,567,128
Financial assets measured at fair value through profit or loss	3,175,652,018	2,559,439,558	1,219,656,474	779,698,489
Derivatives assets	91,173,672	55,781,917	-	-
Investments - net	7,310,299,852	4,495,375,883	215,442,270	188,182,995
Investments in subsidiaries and joint venture - net	876,006,476	913,822,642	20,669,402,460	20,069,381,188
Loans to customers and accrued interest receivables				
Loans to customers	248,235,657,639	244,307,746,395	5,020,000,000	5,960,000,000
Accrued interest receivables and undue interest receivables	2,030,978,867	1,884,551,756	-	-
Total loans to customers and accrued interest receivables	250,266,636,506	246,192,298,151	5,020,000,000	5,960,000,000
Less: Deferred revenue	(12,456,169,259)	(12,107,738,429)	-	-
Less: Allowance for expected credit loss	(9,243,697,762)	(8,486,346,326)	(6,526,000)	(7,748,000)
Loans to customers and accrued interest receivables - net	228,566,769,485	225,598,213,396	5,013,474,000	5,952,252,000
Property foreclosed - net	1,274,437,756	16,992,045	-	-
Investment property	22,654,080	22,924,080	979,625,544	979,625,544
Premises and equipment - net	3,017,364,549	3,144,254,763	768,243,006	775,528,081
Right-of-use assets - net	957,954,521	1,068,178,809	9,473,603	11,867,101
Intangible assets - net	44,183,553	62,190,707	25,577,541	35,470,513
Deferred tax assets	734,176,668	852,049,964	-	93,996,716
Securities and derivatives business receivables	758,984,041	448,152,847	-	-
Dividend receivables from subsidiaries	-	-	3,384,462,169	3,768,183,037
Other assets	2,685,729,221	1,955,421,130	323,373,870	252,287,648
TOTAL ASSETS	290,702,152,711	281,876,941,223	32,681,796,802	32,946,110,440

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	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	31 DECEMBER 2025	31 DECEMBER 2024	31 DECEMBER 2025	31 DECEMBER 2024
<u>LIABILITIES AND EQUITY</u>				
Liabilities				
Deposits	211,323,307,777	206,536,867,929	-	-
Interbank and money market items - net	12,111,065,279	10,664,818,293	1,590,000,000	4,240,000,000
Liability payable on demand	222,900,910	239,179,022	-	-
Debt issued and borrowings	10,538,768,383	8,076,122,283	7,620,000,000	5,300,000,000
Lease liabilities - net	903,274,048	1,012,244,054	9,777,004	12,017,514
Provisions	2,644,890,029	2,360,670,180	374,335,603	337,477,850
Deferred tax liabilities	23,783,117	-	23,783,117	-
Securities and derivatives business payables	525,359,561	233,355,751	-	-
Accrued interest payable	1,339,543,942	1,744,325,811	5,628,863	13,623,289
Other liabilities	7,692,364,415	7,964,433,168	1,043,118,457	1,145,197,062
Total liabilities	247,325,257,461	238,832,016,491	10,666,643,044	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	2,056,339,591	2,025,170,539	406,751,315	378,269,733
Retained earnings				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	31,491,686,047	31,190,811,083	5,769,324,643	5,680,447,192
Equity attributable to owners of the Company	43,373,988,026	43,041,944,010	22,015,153,758	21,897,794,725
Non-controlling interest of the subsidiaries	2,907,224	2,980,722	-	-
Total equity	43,376,895,250	43,044,924,732	22,015,153,758	21,897,794,725
TOTAL LIABILITIES AND EQUITY	290,702,152,711	281,876,941,223	32,681,796,802	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 YEAR ENDED 31 DECEMBER 2025

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2025	2024	2025	2024
Profit or loss:				
Interest income	18,310,604,599	19,013,589,765	138,264,407	185,205,366
Interest expenses	(4,808,267,744)	(5,443,733,600)	(163,311,370)	(206,908,883)
Net interest income	13,502,336,855	13,569,856,165	(25,046,963)	(21,703,517)
Fees and service income	5,480,253,788	5,408,741,374	-	-
Fees and service expenses	(480,488,979)	(437,287,874)	(17,514,873)	(15,969,813)
Net fees and service income	4,999,764,809	4,971,453,500	(17,514,873)	(15,969,813)
Gain on financial instruments measured at fair value through profit or loss	543,623,482	314,346,416	465,901,534	125,572,450
Net gain (loss) on investments	8,497,409	2,921,668	(400)	83
Share of profit from investments accounted for under equity method	37,026,432	33,829,819	-	-
Dividend income	113,966,218	99,849,403	5,425,159,690	5,612,827,050
Penalty fee income from loans	147,883,991	138,805,560	-	-
Intercompany supporting fee income	11,017,500	10,687,645	2,444,696,700	2,448,047,400
Other operating income	291,354,633	84,673,784	86,043,437	85,688,828
Total operating income	19,655,471,329	19,226,423,960	8,379,239,125	8,234,462,481
Operating expenses				
Employee's expenses	6,092,263,114	6,209,683,236	886,527,224	869,459,840
Directors' remuneration	29,132,000	28,663,550	29,132,000	28,663,550
Premises and equipment expenses	1,545,879,701	1,623,109,251	841,763,863	848,730,435
Taxes and duties	393,107,206	398,215,787	2,455,021	2,443,947
Other operating expenses	953,225,681	995,872,023	63,338,732	60,806,310
Total operating expenses	9,013,607,702	9,255,543,847	1,823,216,840	1,810,104,082
Expected credit loss (reversal)	2,340,084,447	1,375,506,503	9,412,393	(59,441,830)
Profit from operations before income tax expenses	8,301,779,180	8,595,373,610	6,546,609,892	6,483,800,229
Income tax expenses	1,642,504,090	1,693,675,632	227,949,358	177,261,625
Profit for the year	6,659,275,090	6,901,697,978	6,318,660,534	6,306,538,604

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	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2025	2024	2025	2024
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	44,057,879	17,800,773	37,877,408	6,086,862
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	2,435,302	(2,279,677)	-	-
Income tax effects	(8,811,576)	(3,560,155)	(7,575,482)	(1,217,372)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	37,681,605	11,960,941	30,301,926	4,869,490
<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	(203,005,188)	(143,523,216)	(35,026,915)	(24,210,358)
Income tax effects	40,878,932	28,720,018	7,005,383	11,222,764
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	(162,126,256)	(114,949,365)	(28,021,532)	(44,891,056)
Other comprehensive income for the year	(124,444,651)	(102,988,424)	2,280,394	(40,021,566)
Total comprehensive income for the year	6,534,830,439	6,798,709,554	6,320,940,928	6,266,517,038
Profit attributable to:				
Equity holders of the Company	6,658,897,509	6,901,275,046	6,318,660,534	6,306,538,604
Non-controlling interests of the subsidiaries	377,581	422,932		
	6,659,275,090	6,901,697,978		
Total comprehensive income attributable to:				
Equity holders of the Company	6,534,452,858	6,798,286,622	6,320,940,928	6,266,517,038
Non-controlling interests of the subsidiaries	377,581	422,932		
	6,534,830,439	6,798,709,554		
Earnings per share of equity holders of the Company				
Basic earnings per share	8.32	8.62	7.89	7.88

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