UNREVIEWED AND UNAUDITED

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2026

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	30 JUNE 2026	31 DECEMBER 2025	30 JUNE 2026	31 DECEMBER 2025
ASSETS				
Cash	828,895,386	826,387,189	70,000	70,000
Interbank and money market items - net	39,457,663,079	40,360,379,630	13,399,453	72,995,865
Financial assets measured at fair value through profit or loss	3,012,240,020	3,175,652,018	1,027,244,320	1,219,656,474
Derivatives assets	28,359	91,173,672	-	-
Investments - net	7,129,132,230	7,310,299,852	259,464,433	215,442,270
Investments in subsidiaries and joint venture - net	853,022,477	876,006,476	20,669,402,460	20,669,402,460
Loans to customers and accrued interest receivables				
Loans to customers	248,590,907,835	248,235,657,639	5,590,000,000	5,020,000,000
Accrued interest receivables and undue interest receivables	2,017,682,262	2,030,978,867	-	-
Total loans to customers and accrued interest receivables	250,608,590,097	250,266,636,506	5,590,000,000	5,020,000,000
Less: Deferred revenue	(12,788,124,467)	(12,456,169,259)	-	-
Less: Allowance for expected credit loss	(9,495,736,381)	(9,243,697,762)	(7,267,000)	(6,526,000)
Loans to customers and accrued interest receivables - net	228,324,729,249	228,566,769,485	5,582,733,000	5,013,474,000
Property foreclosed - net	1,544,452,368	1,274,437,756	-	-
Investment property	22,654,080	22,654,080	979,625,544	979,625,544
Premises and equipment - net	2,957,812,228	3,017,364,549	753,670,365	768,243,006
Right-of-use assets - net	881,403,335	957,954,521	8,276,853	9,473,603
Intangible assets - net	35,426,903	44,183,553	21,258,565	25,577,541
Deferred tax assets	667,757,132	734,176,668	-	-
Securities and derivatives business receivables	1,374,444,920	758,984,041	-	-
Dividend receivables from subsidiaries	-	-	985,957,217	3,384,462,169
Other assets	2,937,445,863	2,685,729,221	344,495,099	323,373,870
TOTAL ASSETS	290,027,107,629	290,702,152,711	30,645,597,309	32,681,796,802

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2026

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	30 JUNE 2026	31 DECEMBER 2025	30 JUNE 2026	31 DECEMBER 2025
LIABILITIES AND EQUITY				
Liabilities				
Deposits	214,782,522,745	211,323,307,777	-	-
Interbank and money market items - net	9,690,124,799	12,111,065,279	3,720,000,000	1,590,000,000
Liability payable on demand	393,119,078	222,900,910	-	-
Derivatives liabilities	130,766,031	-	-	-
Debt issued and borrowings	9,418,768,383	10,538,768,383	5,800,000,000	7,620,000,000
Lease liabilities - net	817,501,373	903,274,048	8,623,961	9,777,004
Provisions	2,513,976,661	2,644,890,029	353,347,168	374,335,603
Deferred tax liabilities	8,450,991	23,783,117	8,450,991	23,783,117
Securities and derivatives business payables	1,450,731,704	525,359,561	-	-
Accrued interest payable	749,750,671	1,339,543,942	1,939,724	5,628,863
Other liabilities	7,597,702,207	7,692,364,415	1,179,614,484	1,041,636,057
Total liabilities	247,553,414,643	247,325,257,461	11,071,976,328	10,665,160,644
Equity				
Share capital				
Registered				
9,859 preference shares of Baht 10 each	98,590	338,580	98,590	338,580
800,693,436 ordinary shares of Baht 10 each	8,006,934,360	8,006,694,370	8,006,934,360	8,006,694,370
	8,007,032,950	8,007,032,950	8,007,032,950	8,007,032,950
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
	8,006,554,830	8,006,554,830	8,006,554,830	8,006,554,830
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	2,091,853,584	2,056,339,591	441,066,353	406,751,315
Retained earnings				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	30,552,983,679	31,491,686,047	3,293,476,828	5,770,807,043
Equity attributable to owners of the Company	42,470,799,651	43,373,988,026	19,573,620,981	22,016,636,158
Non-controlling interest of the subsidiaries	2,893,335	2,907,224	-	-
Total equity	42,473,692,986	43,376,895,250	19,573,620,981	22,016,636,158
TOTAL LIABILITIES AND EQUITY	290,027,107,629	290,702,152,711	30,645,597,309	32,681,796,802

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 JUNE 2026

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2026	2025	2026	2025
Profit or loss:				
Interest income	4,430,871,437	4,584,977,507	27,574,795	37,865,619
Interest expenses	(907,344,702)	(1,256,500,039)	(27,192,083)	(40,396,242)
Net interest income	3,523,526,735	3,328,477,468	382,712	(2,530,623)
Fees and service income	1,504,071,883	1,300,110,716	-	-
Fees and service expenses	(120,440,674)	(109,332,321)	(5,560,168)	(5,269,981)
Net fees and service income	1,383,631,209	1,190,778,395	(5,560,168)	(5,269,981)
Gain (loss) on financial instruments measured at fair value through profit or loss	29,219,685	107,117,642	(66,348,077)	6,988,607
Net gain (loss) on investments	1,917,572	2,387,941	-	(260)
Share of profit from investments accounted for under equity method	7,675,401	8,174,629	-	-
Dividend income	34,019,579	24,338,767	1,785,666,132	1,959,596,544
Penalty fee income from loans	20,076,530	23,599,215	-	-
Intercompany supporting fee income	-	-	614,349,400	611,099,700
Other operating income	81,612,072	108,954,549	21,000,270	21,604,313
Total operating income	5,081,678,783	4,793,828,606	2,349,490,269	2,591,488,300
Operating expenses				
Employee's expenses	1,586,487,018	1,465,283,537	208,265,996	215,093,935
Directors' remuneration	7,312,000	6,872,000	7,312,000	6,872,000
Premises and equipment expenses	392,993,054	385,023,550	213,913,148	207,146,470
Taxes and duties	97,136,911	96,626,258	2,451,528	531
Other operating expenses	257,717,748	236,064,322	17,429,795	15,749,488
Total operating expenses	2,341,646,731	2,189,869,667	449,372,467	444,862,424
Expected credit loss (reversal)	550,910,058	558,769,643	(840,005)	(1,583,261)
Profit from operations before income tax expenses	2,189,121,994	2,045,189,296	1,900,957,807	2,148,209,137
Income tax expenses	425,168,619	401,568,779	24,394,108	39,298,664
Profit for the period	1,763,953,375	1,643,620,517	1,876,563,699	2,108,910,473

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES

STATEMENT OF COMPREHENSIVE INCOME

FOR THE THREE-MONTH PERIOD ENDED 30 JUNE 2026

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2026	2025	2026	2025
Other comprehensive income:				
Other comprehensive income to be reclassified to profit or loss in subsequent period				
Gain on investments in debt instruments measured at fair value through other comprehensive income	51,537,638	33,879,419	44,022,163	27,259,275
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(1,012,247)	(198,559)	-	-
Income tax effects	(10,307,527)	(6,775,884)	(8,804,432)	(5,451,855)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	40,217,864	26,904,976	35,217,731	21,807,420
Other comprehensive income not to be reclassified to profit or loss in subsequent period				
Actuarial gains or losses arising from post-employment benefit	176,582,388	(172,171,313)	28,812,353	(15,927,103)
Income tax effects	(35,273,827)	34,676,753	(5,762,471)	3,185,421
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	141,308,561	(137,494,560)	23,049,882	(12,741,682)
Other comprehensive income for the period	181,526,425	(110,589,584)	58,267,613	9,065,738
Total comprehensive income for the period	1,945,479,800	1,533,030,933	1,934,831,312	2,117,976,211
Profit attributable to:				
Equity holders of the Company	1,763,850,076	1,643,517,531	1,876,563,699	2,108,910,473
Non-controlling interests of the subsidiaries	103,299	102,986		
	1,763,953,375	1,643,620,517		
Total comprehensive income attributable to:				
Equity holders of the Company	1,945,376,501	1,532,927,947	1,934,831,312	2,117,976,211
Non-controlling interests of the subsidiaries	103,299	102,986		
	1,945,479,800	1,533,030,933		
Earnings per share of equity holders of the Company				
Basic earnings per share	2.20	2.05	2.34	2.63

Mr. Sakchai Peechapat	Mr. Metha Pingsuthiwong
Group Chief Executive	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 2026

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2026	2025	2026	2025
Profit or loss:				
Interest income	8,874,675,490	9,174,048,607	56,659,121	80,659,324
Interest expenses	(1,908,038,114)	(2,517,118,138)	(54,326,193)	(82,297,288)
Net interest income	6,966,637,376	6,656,930,469	2,332,928	(1,637,964)
Fees and service income	3,062,575,715	2,593,784,431	-	-
Fees and service expenses	(248,360,237)	(227,104,209)	(6,933,109)	(6,649,734)
Net fees and service income	2,814,215,478	2,366,680,222	(6,933,109)	(6,649,734)
Gain (loss) on financial instruments measured at fair value through profit or loss	62,832,908	174,427,385	(21,763,475)	100,410,626
Net gain (loss) on investments	4,320,406	3,847,620	-	(260)
Share of profit from investments accounted for under equity method	17,891,121	17,658,683	-	-
Dividend income	103,013,482	62,818,958	1,825,529,004	1,968,816,384
Penalty fee income from loans	83,632,335	55,297,959	-	-
Intercompany supporting fee income	-	-	1,228,953,200	1,222,272,000
Other operating income	191,806,721	136,221,381	43,914,877	44,448,046
Total operating income	10,244,349,827	9,473,882,677	3,072,033,425	3,327,659,098
Operating expenses				
Employee's expenses	3,110,194,164	2,995,294,215	432,146,722	444,183,335
Directors' remuneration	13,947,000	12,987,000	13,947,000	12,987,000
Premises and equipment expenses	778,914,143	775,920,633	419,424,193	411,811,136
Taxes and duties	189,683,847	199,515,041	2,452,258	2,441,011
Other operating expenses	476,032,620	448,019,940	29,659,778	30,135,642
Total operating expenses	4,568,771,774	4,431,736,829	897,629,951	901,558,124
Expected credit loss	1,325,910,228	944,497,622	709,467	10,017,826
Profit from operations before income tax expenses	4,349,667,825	4,097,648,226	2,173,694,007	2,416,083,148
Income tax expenses	851,991,630	810,546,696	71,463,492	91,919,448
Profit for the period	3,497,676,195	3,287,101,530	2,102,230,515	2,324,163,700

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES

STATEMENT OF COMPREHENSIVE INCOME

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2026	2025	2026	2025
Other comprehensive income:				
Other comprehensive income to be reclassified to profit or loss in subsequent period				
Gain on investments in debt instruments measured at fair value through other comprehensive income	49,694,692	49,052,018	44,022,163	37,877,408
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(1,012,247)	(556,119)	-	-
Income tax effects	(9,938,938)	(9,810,404)	(8,804,432)	(7,575,482)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	38,743,507	38,685,495	35,217,731	30,301,926
Other comprehensive income not to be reclassified to profit or loss in subsequent period				
Actuarial gains or losses arising from post-employment benefit	204,353,542	(172,171,313)	28,812,353	(15,927,103)
Income tax effects	(40,828,058)	34,676,753	(5,762,471)	3,185,421
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	163,525,484	(137,494,560)	23,049,882	(12,741,682)
Other comprehensive income for the period	202,268,991	(98,809,065)	58,267,613	17,560,244
Total comprehensive income for the period	3,699,945,186	3,188,292,465	2,160,498,128	2,341,723,944
Profit attributable to:				
Equity holders of the Company	3,497,474,093	3,286,895,992	2,102,230,515	2,324,163,700
Non-controlling interests of the subsidiaries	202,102	205,538		
	3,497,676,195	3,287,101,530		
Total comprehensive income attributable to:				
Equity holders of the Company	3,699,743,084	3,188,086,927	2,160,498,128	2,341,723,944
Non-controlling interests of the subsidiaries	202,102	205,538		
	3,699,945,186	3,188,292,465		
Earnings per share of equity holders of the Company				
Basic earnings per share	4.37	4.11	2.63	2.90

Mr. Sakchai Peechapat
Group Chief Executive

Mr. Metha Pingsuthiwong
Chief Operating Officer