TISCO Financial Group Public Company Limited
and its subsidiaries
Review report and interim consolidated and separate financial information
For the three-month and nine-month periods ended
30 September 2026

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Independent Auditor's Report on Review of Interim Financial Information

To the Shareholders of TISCO Financial Group Public Company Limited

I have reviewed the accompanying interim consolidated financial information of TISCO Financial Group Public Company Limited and its subsidiaries, which comprises the consolidated statement of financial position as at 30 September 2026, the related consolidated statements of comprehensive income for the three-month and nine-month periods then ended, and the related consolidated statements of changes in equity and cash flows for the nine-month period then ended, as well as the condensed notes to the interim consolidated financial statements. I have also reviewed the interim separate financial information of TISCO Financial Group Public Company Limited for the same periods (collectively "the interim financial information"). Management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard 34 Interim Financial Reporting and the Bank of Thailand's regulations. My responsibility is to express a conclusion on this interim financial information based on my review.

Scope of Review

I conducted my review in accordance with Thai Standard on Review Engagements 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the standards as applicable to auditing issued by the Federation of Accounting Professions and consequently does not enable me to obtain assurance that I would become aware of all significant matters that might be identified in an audit. Accordingly, I do not express an audit opinion.

Conclusion

Based on my review, nothing has come to my attention that causes me to believe that the accompanying interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard 34 Interim Financial Reporting and the Bank of Thailand's regulations.

Saranya Pludsri

Saranya Pludsri
Certified Public Accountant (Thailand) No. 6768

EY Office Limited
Bangkok: 12 November 2026

TISCO Financial Group Public Company Limited and its subsidiaries

Statement of financial position

As at 30 September 2026

(Unit: Thousand Baht)

	Note	Consolidated financial statements		Separate financial statements	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025
		(Unaudited but reviewed)	(Audited)	(Unaudited but reviewed)	(Audited)
Assets					
Cash		806,206	826,387	70	70
Interbank and money market items - net	*3.1, 3.8*	41,828,380	40,360,380	23,264	72,996
Financial assets measured at fair value through profit or loss	*3.2*	3,090,697	3,175,652	1,069,608	1,219,656
Derivatives assets	*3.3*	53	91,174	-	-
Investments - net	*3.4, 3.8*	8,486,705	7,310,300	259,464	215,442
Investments in subsidiaries and joint venture - net	*3.5*	863,549	876,006	20,669,411	20,669,402
Loans to customers and accrued interest receivables	*3.6, 3.8*				
Loans to customers		251,294,643	248,235,658	5,120,000	5,020,000
Accrued interest receivables and undue interest income		2,037,196	2,030,979	-	-
Total loans to customers and accrued interest receivables		253,331,839	250,266,637	5,120,000	5,020,000
Less: Deferred revenue		(12,801,996)	(12,456,169)	-	-
Less: Allowance for expected credit loss	*3.7*	(9,250,138)	(9,243,698)	(6,656)	(6,526)
Total loans to customers and accrued interest receivables - net		231,279,705	228,566,770	5,113,344	5,013,474
Properties foreclosed - net		1,546,424	1,274,438	-	-
Investment properties		22,654	22,654	979,626	979,626
Premises and equipment - net		2,947,075	3,017,365	766,007	768,243
Right-of-use assets - net		996,239	957,955	8,255	9,474
Intangible assets - net		32,911	44,184	20,418	25,578
Deferred tax assets	*3.19*	673,442	734,177	-	-
Securities and derivatives business receivables - net		1,194,565	758,984	-	-
Dividend receivables from subsidiaries		-	-	-	3,384,462
Other assets	*3.9*	2,662,919	2,685,727	332,441	323,374
Total assets		296,431,524	290,702,153	29,241,908	32,681,797

The accompanying notes are an integral part of the financial statements.

TISCO Financial Group Public Company Limited and its subsidiaries

Statement of financial position (continued)

As at 30 September 2026

(Unit: Thousand Baht)

	Note	Consolidated financial statements		Separate financial statements	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025
		(Unaudited but reviewed)	(Audited)	(Unaudited but reviewed)	(Audited)
Liabilities and equity					
Liabilities					
Deposits	*3.10*	215,772,498	211,323,308	-	-
Interbank and money market items		16,028,047	12,111,065	3,580,000	1,590,000
Liabilities payable on demand		336,597	222,901	-	-
Derivatives liabilities	*3.3*	16,690	-	-	-
Debts issued and borrowings	*3.11*	8,718,768	10,538,768	5,800,000	7,620,000
Lease liabilities		935,985	903,274	8,616	9,777
Provisions	*3.12*	2,541,501	2,644,890	355,306	374,336
Deferred tax liabilities	*3.19*	16,629	23,783	16,629	23,783
Securities and derivatives business payables - net		847,979	525,360	-	-
Accrued interest payable		732,788	1,339,544	2,163	5,629
Income tax payable		333,281	515,171	17,403	2,998
Other liabilities	*3.13*	7,480,121	7,177,193	1,296,141	1,038,638
Total liabilities		253,760,884	247,325,257	11,076,258	10,665,161

The accompanying notes are an integral part of the financial statements.

TISCO Financial Group Public Company Limited and its subsidiaries

Statement of financial position (continued)

As at 30 September 2026

(Unit: Thousand Baht)

	Note	Consolidated financial statements		Separate financial statements	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025
		(Unaudited but reviewed)	(Audited)	(Unaudited but reviewed)	(Audited)
Equity					
Share capital					
Registered					
9,859 preference shares of Baht 10 each (31 December 2025: 33,858 shares of Baht 10 each)		99	339	99	339
800,693,436 ordinary shares of Baht 10 each (31 December 2025: 800,669,437 shares of Baht 10 each)		8,006,934	8,006,694	8,006,934	8,006,694
		8,007,033	8,007,033	8,007,033	8,007,033
Issued and paid-up					
9,859 preference shares of Baht 10 each		99	99	99	99
800,645,624 ordinary shares of Baht 10 each		8,006,456	8,006,456	8,006,456	8,006,456
		8,006,555	8,006,555	8,006,555	8,006,555
Share premium					
Share premium on preference shares		-	-	87	87
Share premium on ordinary shares		1,018,408	1,018,408	7,031,436	7,031,436
		1,018,408	1,018,408	7,031,523	7,031,523
Other components of equity		2,083,258	2,056,340	440,608	406,751
Retained earnings					
Appropriated - statutory reserve		801,000	801,000	801,000	801,000
Unappropriated		30,758,431	31,491,686	1,885,964	5,770,807
Equity attributable to equity holders of the Company		42,667,652	43,373,989	18,165,650	22,016,636
Non-controlling interests of the subsidiaries		2,988	2,907	-	-
Total equity		42,670,640	43,376,896	18,165,650	22,016,636
Total liabilities and equity		296,431,524	290,702,153	29,241,908	32,681,797

The accompanying notes are an integral part of the financial statements.

Mr. Sakchai Peechapat
(Group Chief Executive)

TISCO
บริษัท ทิสโก้ไฟแนนเชียลกรุ๊ป จำกัด (มหาชน)
TISCO Financial Group Public Company Limited

Mr. Metha Pingsuthiwong
(Chief Operating Officer)

(Unaudited but reviewed)

TISCO Financial Group Public Company Limited and its subsidiaries

Statement of comprehensive income

For the three-month period ended 30 September 2026

(Unit: Thousand Baht, except earnings per share expressed in Baht)

		Consolidated financial statements		Separate financial statements	
	Note	2026	2025	2026	2025
Profit or loss:					
Interest income	*3.15*	4,518,425	4,619,644	24,649	30,126
Interest expenses	*3.16*	(879,105)	(1,191,614)	(28,814)	(40,378)
Net interest income		3,639,320	3,428,030	(4,165)	(10,252)
Fee and service income		1,475,815	1,410,385	-	-
Fee and service expenses		(110,673)	(123,631)	(6,571)	(6,099)
Net fee and service income	*3.17*	1,365,142	1,286,754	(6,571)	(6,099)
Net gain on financial instruments measured at					
fair value through profit or loss		11,861	364,306	42,412	323,115
Net gain on investments		1,642	1,139	-	-
Share of profit from investments accounted for					
under equity method	*3.5.2*	10,169	8,729	-	-
Dividend income		47,781	40,499	4,336	4,024
Penalty fee income from loans		7,382	62,131	-	-
Intercompany supporting fee income	*3.20*	-	-	615,357	611,916
Other operating income		67,679	80,978	20,435	21,112
Total operating income		5,150,976	5,272,566	671,804	943,816
Operating expenses					
Employee expenses		1,674,762	1,575,584	212,617	247,883
Directors' remuneration		7,297	7,810	7,297	7,810
Premises and equipment expenses		392,686	384,221	218,033	211,834
Taxes and duties		92,429	96,521	48	-
Other operating expenses		240,961	222,337	10,408	16,707
Total operating expenses		2,408,135	2,286,473	448,403	484,234
Expected credit loss (reversal)	*3.18*	496,187	830,479	(609)	(665)
Profit from operations before income tax expenses		2,246,654	2,155,614	224,010	460,247
Income tax expenses	*3.19*	441,848	425,310	45,187	92,445
Profit for the period		1,804,806	1,730,304	178,823	367,802

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

TISCO Financial Group Public Company Limited and its subsidiaries

Statement of comprehensive income (continued)

For the three-month period ended 30 September 2026

(Unit: Thousand Baht, except earnings per share expressed in Baht)

		Consolidated financial statements		Separate financial statements	
	Note	2026	2025	2026	2025
Other comprehensive income:					
Other comprehensive income to be reclassified					
to profit or loss in subsequent periods					
Loss on valuation of investments in debt instruments					
measured at fair value through other comprehensive income		(9,140)	(2,853)	-	-
Share of other comprehensive income of joint venture -					
Cash flow hedges of joint venture	*3.5.2*	358	2,991	-	-
Income tax effects		1,828	571	-	-
Other comprehensive income to be reclassified					
to profit or loss in subsequent periods - net of income tax (loss)		(6,954)	709	-	-
Other comprehensive income not to be reclassified					
to profit or loss in subsequent periods					
Actuarial loss		-	(47)	-	-
Income tax effects		-	9	-	-
Other comprehensive income not to be reclassified					
to profit or loss in subsequent periods - net of income tax (loss)		-	(38)	-	-
Other comprehensive income for the period (loss)		(6,954)	671	-	-
Total comprehensive income for the period		1,797,852	1,730,975	178,823	367,802
Profits attributable to					
Equity holders of the Company		1,804,702	1,730,223	178,823	367,802
Non-controlling interests of the subsidiaries		104	81		
		1,804,806	1,730,304		
Total comprehensive income attributable to					
Equity holders of the Company		1,797,748	1,730,894	178,823	367,802
Non-controlling interests of the subsidiaries		104	81		
		1,797,852	1,730,975		
Earnings per share of equity holders of the Company					
Basic earnings per share (Baht per share)		2.25	2.16	0.22	0.46

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

TISCO Financial Group Public Company Limited and its subsidiaries

Statement of comprehensive income

For the nine-month period ended 30 September 2026

(Unit: Thousand Baht, except earnings per share expressed in Baht)

		Consolidated financial statements		Separate financial statements	
	Note	2026	2025	2026	2025
Profit or loss:					
Interest income	*3.15*	13,393,100	13,793,692	81,308	110,785
Interest expenses	*3.16*	(2,787,143)	(3,708,732)	(83,140)	(122,675)
Net interest income		10,605,957	10,084,960	(1,832)	(11,890)
Fee and service income		4,538,390	4,004,169	-	-
Fee and service expenses		(359,033)	(350,735)	(13,504)	(12,749)
Net fee and service income	*3.17*	4,179,357	3,653,434	(13,504)	(12,749)
Net gain on financial instruments measured at					
fair value through profit or loss		74,694	538,733	20,648	423,525
Net gain on investments		5,962	4,986	-	-
Share of profit from investments accounted for					
under equity method	*3.5.2*	28,060	26,388	-	-
Dividend income		150,795	103,318	1,829,865	1,972,841
Penalty fee income from loans		91,014	117,429	-	-
Intercompany supporting fee income	*3.20*	-	-	1,844,310	1,834,188
Other operating income		259,486	217,199	64,350	65,560
Total operating income		15,395,325	14,746,447	3,743,837	4,271,475
Operating expenses					
Employee expenses		4,784,955	4,570,878	626,764	692,067
Directors' remuneration		21,244	20,797	21,244	20,797
Premises and equipment expenses		1,171,600	1,160,142	637,457	623,645
Taxes and duties		282,113	296,036	2,500	2,441
Other operating expenses		716,993	670,355	40,069	46,841
Total operating expenses		6,976,905	6,718,208	1,328,034	1,385,791
Expected credit loss	*3.18*	1,822,098	1,774,977	101	9,353
Profit from operations before income tax expenses		6,596,322	6,253,262	2,415,702	2,876,331
Income tax expenses	*3.19*	1,293,840	1,235,857	120,250	184,365
Profit for the period		5,302,482	5,017,405	2,295,452	2,691,966

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

TISCO Financial Group Public Company Limited and its subsidiaries

Statement of comprehensive income (continued)

For the nine-month period ended 30 September 2026

(Unit: Thousand Baht, except earnings per share expressed in Baht)

		Consolidated financial statements		Separate financial statements	
	Note	2026	2025	2026	2025
Other comprehensive income:					
Other comprehensive income to be reclassified					
to profit or loss in subsequent periods					
Gain on valuation of investments in debt instruments					
measured at fair value through other comprehensive income		40,555	46,199	44,022	37,877
Share of other comprehensive income of joint venture -					
Cash flow hedges of joint venture (loss)	*3.5.2*	(654)	2,435	-	-
Income tax effects		(8,111)	(9,240)	(8,804)	(7,575)
Other comprehensive income to be reclassified					
to profit or loss in subsequent periods - net of income tax		31,790	39,394	35,218	30,302
Other comprehensive income not to be reclassified					
to profit or loss in subsequent periods					
Actuarial gain (loss)		204,354	(172,218)	28,812	(15,927)
Income tax effects		(40,828)	34,686	(5,762)	3,185
Other comprehensive income not to be reclassified					
to profit or loss in subsequent periods - net of income tax (loss)		163,526	(137,532)	23,050	(12,742)
Other comprehensive income for the period (loss)		195,316	(98,138)	58,268	17,560
Total comprehensive income for the period		5,497,798	4,919,267	2,353,720	2,709,526
Profits attributable to					
Equity holders of the Company		5,302,176	5,017,119	2,295,452	2,691,966
Non-controlling interests of the subsidiaries		306	286		
		5,302,482	5,017,405		
Total comprehensive income attributable to					
Equity holders of the Company		5,497,492	4,918,981	2,353,720	2,709,526
Non-controlling interests of the subsidiaries		306	286		
		5,497,798	4,919,267		
Earnings per share of equity holders of the Company					
Basic earnings per share (Baht per share)		6.62	6.27	2.87	3.36

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

TISCO Financial Group Public Company Limited and its subsidiaries

Statement of cash flows

For the nine-month period ended 30 September 2026

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Cash flows from operating activities				
Profit from operations before income tax	6,596,322	6,253,262	2,415,702	2,876,331
Adjustments to reconcile profit from operations before income tax				
to net cash provided by (paid from) operating activities				
Depreciation and amortisation	436,755	451,114	50,079	58,654
Expected credit loss	3,238,997	3,158,343	101	9,353
Reversal of other provisions	-	(42,453)	-	-
Share of profit from investments accounted for under equity method	(28,060)	(26,388)	-	-
Allowance for impairment of properties foreclosed (reversal)	(8)	70	-	-
Gain on disposal of investments in securities	(126,445)	(4,427)	(105,814)	-
Unrealised (gain) loss on foreign exchange transactions				
and trading derivatives	(104,055)	183,097	(26,890)	32,805
(Gain) loss on financial instruments measured at fair value				
through profit or loss	30,085	(600,171)	112,498	(456,567)
Gain on disposal of properties foreclosed	(12,592)	(11,017)	-	-
(Gain) loss on disposal/write-off of equipment, vehicles				
and intangible assets	(4,067)	3,852	(2,792)	(4,169)
Employee benefit expenses	121,587	209,020	16,675	26,453
(Increase) decrease in accrued income	42,916	(5,751)	(196)	640
Increase in accrued expenses	645,970	705,613	195,250	153,007
Net interest income	(10,605,957)	(10,084,960)	1,832	11,890
Dividend income	(150,795)	(103,318)	(1,829,865)	(1,972,841)
Cash received on interest income	13,306,254	13,510,488	81,293	110,764
Cash paid on interest expenses	(2,623,916)	(3,426,626)	(86,347)	(131,513)
Cash received on dividend income	144,332	99,304	5,209,973	5,737,010
Cash received on income tax	-	3,119	-	-
Cash paid on income tax	(1,474,772)	(1,454,415)	(127,226)	(89,816)
Profit from operating activities before changes				
in operating assets and liabilities	9,432,551	8,817,756	5,904,273	6,362,001
Operating assets (increase) decrease				
Interbank and money market items	(1,467,089)	2,385,825	49,776	26,828
Loans to customers	(5,749,071)	(843,176)	(100,000)	960,000
Securities and derivatives business receivables	(435,581)	(173,565)	-	-
Receivables from clearing house	6,915	(239,049)	-	-
Properties foreclosed	(271,978)	(1,251,247)	-	-
Other assets	37,959	(311,516)	(4,472)	(18,920)

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

TISCO Financial Group Public Company Limited and its subsidiaries

Statement of cash flows (continued)

For the nine-month period ended 30 September 2026

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Operating liabilities increase (decrease)				
Deposits	4,449,190	697,904	-	-
Interbank and money market items	3,916,982	1,207,494	1,990,000	155,000
Liabilities payable on demand	113,696	78,076	-	-
Securities and derivatives business payables	322,619	540,935	-	-
Short-term debts issued and borrowings	(1,820,000)	(780,000)	(1,820,000)	(680,000)
Payables to clearing house	110,033	(130,940)	-	-
Provision for employee benefits	(33,635)	(40,531)	(6,892)	(4,508)
Other liabilities	(1,093,392)	(1,019,637)	62,197	47,825
Net cash flows from operating activities	7,519,199	8,938,329	6,074,882	6,848,226
Cash flows from investing activities				
Cash paid for purchase of investments in securities	(12,977,145)	(10,187,900)	-	-
Cash received from disposal of investments in securities	12,019,458	7,435,044	170,265	-
Cash paid for purchase of building improvements, equipment and vehicles	(96,495)	(79,507)	(37,749)	(40,820)
Cash paid for purchase of intangible assets	(3,548)	(15,077)	(3,158)	(5,531)
Cash received from disposal of equipment and vehicles	5,089	4,911	2,812	4,169
Cash paid for acquisition of investments in subsidiaries	-	-	(9)	(600,010)
Net cash flows from (used in) investing activities	(1,052,641)	(2,842,529)	132,161	(642,192)
Cash flows from financing activities				
Cash received from issuance of long-term debentures	700,000	1,000,000	-	-
Cash paid for redemption of long-term debentures	(700,000)	(690,000)	-	-
Cash paid on lease liabilities	(281,693)	(289,187)	(1,997)	(1,997)
Dividend paid	(6,205,046)	(6,204,037)	(6,205,046)	(6,204,037)
Net cash flows used in financing activities	(6,486,739)	(6,183,224)	(6,207,043)	(6,206,034)
Net decrease in cash	(20,181)	(87,424)	-	-
Cash at beginning of the period	826,387	909,670	70	70
Cash at end of the period	806,206	822,246	70	70
	-		-	-
Supplemental cash flows information				
Non-cash transactions				
Right-of-use assets	296,604	170,484	577	-
Transfer-in of properties foreclosed in settlement of loans to customers	528,584	1,937,069	-	-

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

TISCO Financial Group Public Company Limited and its subsidiaries

Statement of changes in equity

For the nine-month period ended 30 September 2026

(Unit: Thousand Baht)

	Consolidated financial statements												
	Equity attributable to equity holders of the Company												
				Other components of equity									
	Issued and paid-up		Share premium on ordinary shares	Surplus on changes in value of investments measured at fair value through other comprehensive income	Surplus on revaluation of assets	Share of other comprehensive income of joint venture (loss)	Adjustment from business combination of entities under common control under holding restructuring plan	Total	Retained earnings		Total equity attributable to equity holders of the Company	Equity attributable to non-controlling interests of the subsidiaries	Total
	Preference shares	Ordinary shares							Appropriated	Unappropriated			
Balance as at 1 January 2025	99	8,006,456	1,018,408	29,840	1,318,502	(2,437)	679,266	2,025,171	801,000	31,190,811	43,041,945	2,981	43,044,926
Dividend paid (Note 4)	-	-	-	-	-	-	-	-	-	(6,204,037)	(6,204,037)	-	(6,204,037)
Profit for the period	-	-	-	-	-	-	-	-	-	5,017,119	5,017,119	286	5,017,405
Other comprehensive income for the period (loss)	-	-	-	36,959	-	2,435	-	39,394	-	(137,532)	(98,138)	-	(98,138)
Total comprehensive income for the period	-	-	-	36,959	-	2,435	-	39,394	-	4,879,587	4,918,981	286	4,919,267
Transfer surplus on revaluation of assets to retained earnings	-	-	-	-	(4,871)	-	-	(4,871)	-	6,088	1,217	-	1,217
Decrease in non-controlling interests of the subsidiaries	-	-	-	-	-	-	-	-	-	-	-	(249)	(249)
Balance as at 30 September 2025	99	8,006,456	1,018,408	66,799	1,313,631	(2)	679,266	2,059,694	801,000	29,872,449	41,758,106	3,018	41,761,124
Balance as at 1 January 2026	99	8,006,456	1,018,408	65,086	1,311,990	(2)	679,266	2,056,340	801,000	31,491,686	43,373,989	2,907	43,376,896
Dividend paid (Note 4)	-	-	-	-	-	-	-	-	-	(6,205,046)	(6,205,046)	-	(6,205,046)
Profit for the period	-	-	-	-	-	-	-	-	-	5,302,176	5,302,176	306	5,302,482
Other comprehensive income for the period (loss)	-	-	-	32,444	-	(654)	-	31,790	-	163,526	195,316	-	195,316
Total comprehensive income for the period (loss)	-	-	-	32,444	-	(654)	-	31,790	-	5,465,702	5,497,492	306	5,497,798
Transfer surplus on revaluation of assets to retained earnings	-	-	-	-	(4,872)	-	-	(4,872)	-	6,089	1,217	-	1,217
Decrease in non-controlling interests of the subsidiaries	-	-	-	-	-	-	-	-	-	-	-	(225)	(225)
Balance as at 30 September 2026	99	8,006,456	1,018,408	97,530	1,307,118	(656)	679,266	2,083,258	801,000	30,758,431	42,667,652	2,988	42,670,640

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The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

TISCO Financial Group Public Company Limited and its subsidiaries

Statement of changes in equity (continued)

For the nine-month period ended 30 September 2026

(Unit: Thousand Baht)

	Separate financial statements									
					Other components of equity					
	Issued and paid-up		Share premium		Surplus on changes in value of investments measured at fair value through other comprehensive income	Surplus on revaluation of assets	Total	Retained earnings		Total
	Preference shares	Ordinary shares	Preference shares	Ordinary shares				Appropriated	Unappropriated	
Balance as at 1 January 2025	99	8,006,456	87	7,031,436	21,735	356,535	378,270	801,000	5,680,447	21,897,795
Dividend paid (Note 4)	-	-	-	-	-	-	-	-	(6,204,037)	(6,204,037)
Profit for the period	-	-	-	-	-	-	-	-	2,691,966	2,691,966
Other comprehensive income for the period (loss)	-	-	-	-	30,302	-	30,302	-	(12,742)	17,560
Total comprehensive income for the period	-	-	-	-	30,302	-	30,302	-	2,679,224	2,709,526
Transfer surplus on revaluation of assets to retained earnings	-	-	-	-	-	(1,362)	(1,362)	-	1,702	340
Balance as at 30 September 2025	99	8,006,456	87	7,031,436	52,037	355,173	407,210	801,000	2,157,336	18,403,624
Balance as at 1 January 2026	99	8,006,456	87	7,031,436	52,037	354,714	406,751	801,000	5,770,807	22,016,636
Dividend paid (Note 4)	-	-	-	-	-	-	-	-	(6,205,046)	(6,205,046)
Profit for the period	-	-	-	-	-	-	-	-	2,295,452	2,295,452
Other comprehensive income for the period	-	-	-	-	35,218	-	35,218	-	23,050	58,268
Total comprehensive income for the period	-	-	-	-	35,218	-	35,218	-	2,318,502	2,353,720
Transfer surplus on revaluation of assets to retained earnings	-	-	-	-	-	(1,361)	(1,361)	-	1,701	340
Balance as at 30 September 2026	99	8,006,456	87	7,031,436	87,255	353,353	440,608	801,000	1,885,964	18,165,650

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The accompanying notes are an integral part of the financial statements.

TISCO Financial Group Public Company Limited and its subsidiaries
Condensed notes to interim financial statements
For the three-month and nine-month periods ended 30 September 2026

1. Basis for the preparation and presentation of financial statements and accounting policies

1.1 Basis for the preparation of interim financial information

This interim financial information is prepared in accordance with Thai Accounting Standard No. 34 Interim Financial Reporting and with reference to the regulations stipulated by the Bank of Thailand ("BOT"), with the Company presenting condensed interim financial information. The Company has presented the statements of financial position, comprehensive income, changes in equity and cash flows in the same format as that used for the annual financial statements, and in compliance with the financial statements format stipulated in the BOT's Notification No. Sor Nor Sor. 21/2561 regarding "Preparation and Announcement of Financial Statements of Commercial Banks and Parent Companies of Financial Holding Groups", dated 31 October 2018, and has presented notes to the interim financial statements on a condensed basis.

The interim financial information is intended to provide information additional to that included in the latest annual financial statements. Accordingly, it focuses on new activities, events and circumstances so as not to duplicate information previously reported. This interim financial information should therefore be read in conjunction with the latest annual financial statements.

The interim financial information in Thai language is the official statutory financial information of the Group. The interim financial information in English language has been translated from the Thai language interim financial information.

1.2 Basis for the preparation of interim consolidated financial information

The interim consolidated financial information includes the financial statements of TISCO Financial Group Public Company Limited ("the Company") and its subsidiary companies ("the subsidiaries") (collectively as "the Group") and has been prepared on the same basis as that applied for the consolidated financial statements for the year ended 31 December 2025, with no change in shareholding structure of subsidiaries during the current period.

1.3 Interim separate financial information

The Company prepares the interim separate financial information which presents investments in subsidiaries and joint venture under the cost method.

1.4 Accounting policies

The interim financial information is prepared using the same accounting policies and methods of computation as were used for the financial statements for the year ended 31 December 2025.

The revised financial reporting standards which are effective for fiscal years beginning on or after 1 January 2026 do not have any significant impact on the Group's financial statements.

In addition, the Federation of Accounting Professions has issued new and revised financial reporting standards which will become effective in the future. The standard involving changes to key principles is summarised below:

TFRS 18 Presentation and Disclosure in Financial Statements

TFRS 18 will become effective for annual reporting periods beginning on or after 1 January 2028 and supersedes TAS 1, Presentation of Financial Statements. The standard introduces new requirements for classifying income and expenses into categories and presenting subtotals in profit or loss. It also requires disclosures of management-defined performance measures and includes new requirements for the aggregation and disaggregation of financial information.

The management of the Group is currently evaluating the impact of this standard on the financial statements in the year of initial adoption.

2. General information

2.1 The Company's information

TISCO Financial Group Public Company Limited ("the Company") is a holding company and is the parent company of TISCO Group. Its registered address is 48/49 TISCO Tower, 21st Floor, North Sathorn Road, Silom, Bangrak, Bangkok.

2.2 Related party transactions

Related parties comprise individuals or enterprises that control, or are controlled by, the Company, whether directly or indirectly, or which are under common control with the Company. They also include associated companies, individuals or enterprises which directly or indirectly own a voting interest in the Company that gives them significant influence over the Company, key management personnel, directors and officers with authority in the planning and direction of the Company's operations.

The Company and the subsidiaries have significant business transactions with related parties. These transactions have been concluded on commercial terms and bases agreed upon in the ordinary course of business between the Company, the subsidiaries and those related parties, which are in reference to the terms and prices as charged to other customers. There were no significant changes in the transfer pricing policy of transactions with related parties.

3. Supplemental information

3.1 Interbank and money market items (assets)

As at 30 September 2026 and 31 December 2025, interbank and money market items in the consolidated financial statements include securities purchases under resale agreements according to private repurchase transactions made by the subsidiary company operating a banking business, with the securities received under the resale agreements being used as collateral, as detailed below.

(Unit: Thousand Baht)

	Securities purchased under resale agreements according to private repurchase transactions as at	
	30 September 2026	31 December 2025
Commercial banks	20,100,000	22,500,000
Specialised Financial Institutions	17,400,000	14,500,000

Fair value of securities received as collateral is as follows:

(Unit: Thousand Baht)

	Fair value of securities received as collateral as at	
	30 September 2026	31 December 2025
Commercial banks	19,724,200	22,444,500
Specialised Financial Institutions	16,881,600	14,110,400

In addition, as at 30 September 2026 and 31 December 2025, interbank and money market items include insurance premiums received by the Group from the insured, amounting to Baht 218 million and Baht 291 million, respectively, that the Group has to remit to insurance companies. The Group cannot use, exploit, or deduct any expenses from these premiums, as specified in the broker appointment contract.

3.2 Financial assets measured at fair value through profit or loss

3.2.1 Financial assets measured at fair value through profit or loss classified by type of investments

(Unit: Thousand Baht)

	Consolidated financial statements as at			
	30 September 2026		31 December 2025	
Investments	Cost	Fair value	Cost	Fair value
Others				
Domestic marketable equity instruments	505,966	729,860	537,365	669,504
Foreign marketable equity instruments	293,082	225,675	293,082	267,868
Domestic non-marketable equity instruments	231,290	1,463,866	231,290	1,457,157
Other securities - domestic unit trusts	54,856	58,659	54,856	52,491
Other securities - foreign unit trusts	242,260	612,637	292,622	728,632
	1,327,454	3,090,697	1,409,215	3,175,652
Add: Allowance for changes in value	1,763,243		1,766,437	
Total	3,090,697		3,175,652	

(Unit: Thousand Baht)

	Separate financial statements as at			
	30 September 2026		31 December 2025	
Investments	Cost	Fair value	Cost	Fair value
Others				
Domestic marketable equity instruments	103,281	231,296	117,360	223,156
Foreign marketable equity instruments	293,082	225,675	293,082	267,868
Other securities - foreign unit trusts	242,260	612,637	292,622	728,632
	638,623	1,069,608	703,064	1,219,656
Add: Allowance for changes in value	430,985		516,592	
Total	1,069,608		1,219,656	

3.2.2 Investments in companies with weak financial positions and poor operating results

As at 30 September 2026 and 31 December 2025, investments in securities of the Group include investments in securities issued by companies with weak financial positions and poor operating results as follows:

(Unit: Thousand Baht)

	Consolidated financial statements as at			
	30 September 2026		31 December 2025	
	Cost	Fair value	Cost	Fair value
Companies with weak financial positions and poor operating results	9,270	-	9,270	-

3.3 Derivatives assets/derivatives liabilities

The subsidiary operating a banking business entered into foreign exchange contracts to manage the risk associated with financial assets, as follows:

(Unit: Thousand Baht)

	Consolidated financial statements as at					
	30 September 2026			31 December 2025		
	Fair value		Notional	Fair value		Notional
Type of risks	Assets	Liabilities	amount	Assets	Liabilities	amount
Exchange rate	53	16,690	3,260,599	91,174	-	2,844,942
Total	53	16,690	3,260,599	91,174	-	2,844,942

All counterparties of these derivatives transactions are financial institutions.

3.4 Investments

3.4.1 Investments classified by type of investments

As at 30 September 2026 and 31 December 2025, investments classified by type of investments are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements as at			
	30 September 2026		31 December 2025	
	Amortised cost	Fair value	Amortised cost	Fair value
Investments in debt instruments measured at fair value through other comprehensive income				
Government and state enterprise securities	8,196,283	8,195,980	7,061,180	7,068,901
Private sector debt instruments	319,814	290,725	319,814	241,399
	8,516,097	8,486,705	7,380,994	7,310,300
Less: Allowance for changes in value	(29,392)		(70,694)	
Total	8,486,705		7,310,300	
Allowance for expected credit loss	151,298		151,298	
Investments in debt instruments measured at amortised cost				
Investments in receivables	8,708		8,698	
Less: Allowance for expected credit loss	(8,708)		(8,698)	
Total	-		-	
Total investments	8,486,705		7,310,300	

(Unit: Thousand Baht)

	Separate financial statements as at			
	30 September 2026		31 December 2025	
	Amortised cost	Fair value	Amortised cost	Fair value
Investments in debt instruments measured at fair value through other comprehensive income				
Private sector debt instruments	280,604	259,464	280,604	215,442
	280,604	259,464	280,604	215,442
Less: Allowance for changes in value	(21,140)		(65,162)	
Total investments	259,464		215,442	
Allowance for expected credit loss	130,208		130,208	

3.4.2 Investments subject to restrictions

(Unit: Million Baht)

Type of investments	Consolidated financial statements as at 30 September 2026	31 December 2025	Type of restrictions
Government debt securities	1	1	Pledge for electricity usage

3.4.3 Investments in companies with weak financial positions and poor operating results

As at 30 September 2026 and 31 December 2025, investments in securities of the Group include investments in securities issued by companies with weak financial positions and poor operating results as follows:

(Unit: Thousand Baht)

	Consolidated financial statements as at					
	30 September 2026			31 December 2025		
	Cost	Fair value	Allowance for expected credit loss	Cost	Fair value	Allowance for expected credit loss
Companies having problems with debt repayment or in default	1,460	-	1,460	1,460	-	1,460

3.5 Investments in subsidiaries and joint venture

(Unit: Thousand Baht)

	Consolidated financial statements as at		Separate financial statements as at	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Investments in subsidiaries	-	-	20,596,166	20,596,157
Investments in joint venture	863,549	876,006	73,245	73,245
	863,549	876,006	20,669,411	20,669,402

3.5.1 Investments in subsidiaries

(Unit: Thousand Baht)

Company's name	Type of investments	Separate financial statements					
		Percentage of holding as at		Investment value - cost method as at		Dividend received for the nine-month periods ended	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025	30 September 2026	30 September 2025
		(%)	(%)				
Subsidiaries directly held by the Company							
TISCO Bank Public Company Limited	Ordinary shares	99.99	99.99	17,641,478	17,641,469	1,769,194	1,952,806
TISCO Securities Co., Ltd.	Ordinary shares	99.99	99.99	1,075,065	1,075,065	-	-
TISCO Asset Management Co., Ltd.	Ordinary shares	99.99	99.99	110,075	110,075	-	-
Hi-Way Co., Ltd.	Preference shares	99.99	99.99	2,866	2,866	-	-
	Ordinary shares	99.99	99.99	1,370,053	1,370,053	-	-
TISCO Information Technology Co., Ltd.	Ordinary shares	99.99	99.99	22,117	22,117	-	-
TISCO Insurance Solution Co., Ltd.	Ordinary shares	99.99	99.99	136,655	136,655	-	-
Primus Leasing Co., Ltd (In the process of liquidation)	Ordinary shares	99.99	99.99	141,521	141,521	-	-
TISCO Learning Center Co., Ltd.	Ordinary shares	99.99	99.99	5,000	5,000	-	-
All-Ways Co., Ltd.	Ordinary shares	99.99	99.99	200,000	200,000	-	-
				20,704,830	20,704,821	1,769,194	1,952,806
Less: Allowance for impairment				(108,664)	(108,664)		
Investments in subsidiaries - net				20,596,166	20,596,157		

3.5.2 Investments in joint venture

a) Details of investments in joint venture

Investments in joint venture (TISCO Tokyo Leasing Co., Ltd., which is engaged in a leasing business) represent investments in ordinary shares of an entity which is jointly controlled by the Company and another company. Details of these investments are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements					
Jointly controlled entity	Shareholding percentage as at		Cost as at		Carrying amounts based on equity method as at	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	(%)	(%)				
TISCO Tokyo Leasing Co., Ltd.	49.00	49.00	73,245	73,245	863,549	876,006

(Unit: Thousand Baht)

	Separate financial statements			
Jointly controlled entity	Shareholding percentage as at		Cost as at	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	(%)	(%)		
TISCO Tokyo Leasing Co., Ltd.	49.00	49.00	73,245	73,245

b) Share of comprehensive income and dividend received

During the periods, the Company recognised its share of comprehensive income from investments in joint venture in the consolidated financial statements and recognised dividend income in the separate financial statements as follows:

(Unit: Thousand Baht)

	Consolidated financial statements				Separate financial statements	
Jointly controlled entity	Share of profit for the three-month periods ended 30 September		Share of other comprehensive income for the three-month periods ended 30 September		Dividend received for the three-month periods ended 30 September	
	2026	2025	2026	2025	2026	2025
TISCO Tokyo Leasing Co., Ltd.	10,169	8,729	358	2,991	-	-

(Unit: Thousand Baht)

Jointly controlled entity	Consolidated financial statements				Separate financial statements	
	Share of profit for the nine-month periods ended 30 September		Share of other comprehensive income (loss) for the nine-month periods ended 30 September		Dividend received for the nine-month periods ended 30 September	
	2026	2025	2026	2025	2026	2025
TISCO Tokyo Leasing Co., Ltd.	28,060	26,388	(654)	2,435	39,863	9,220

3.6 Loans to customers and accrued interest receivables

3.6.1 Classified by type of loans to customers

(Unit: Thousand Baht)

	Consolidated financial statements as at	
	30 September 2026	31 December 2025
Loans to customers		
Overdrafts	339	338
Loans	131,824,163	131,089,039
Hire purchase receivables	119,470,141	117,146,281
Less: Deferred revenue	(12,801,996)	(12,456,169)
Total loans to customers	238,492,647	235,779,489
Add: Accrued interest receivables and undue interest income	2,037,196	2,030,979
Total loans to customers and accrued interest receivables	240,529,843	237,810,468
Less: Allowance for expected credit loss	(9,250,138)	(9,243,698)
Loans to customers and accrued interest receivables - net	231,279,705	228,566,770

(Unit: Thousand Baht)

	Separate financial statements as at	
	30 September 2026	31 December 2025
Loans to customers		
Loans	5,120,000	5,020,000
Less: Allowance for expected credit loss	(6,656)	(6,526)
Loans to customers and accrued interest receivables - net	5,113,344	5,013,474

3.6.2 Classified by loan classification

(Unit: Thousand Baht)

	Consolidated financial statements as at		Separate financial statements as at	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Loans to customers and accrued interest receivables				
Loans of the subsidiary operating a banking business	233,064,308	229,234,437	-	-
Loans of other subsidiaries	11,045,535	10,166,031	-	-
Loans of the Company	5,120,000	5,020,000	5,120,000	5,020,000
Less: Elimination	(8,700,000)	(6,610,000)	-	-
Total	240,529,843	237,810,468	5,120,000	5,020,000

3.6.2.1 Classified by loan classification of the subsidiary operating a banking business

(Unit: Thousand Baht)

	As at			
	30 September 2026		31 December 2025	
	Loans to customers and accrued interest receivables	Allowance for expected credit loss	Loans to customers and accrued interest receivables	Allowance for expected credit loss
Financial assets with no significant increase in credit risk (Performing)	213,406,524	3,920,442	207,963,416	3,289,894
Financial assets with significant increase in credit risk (Under-performing)	15,638,063	2,451,956	16,650,797	2,718,137
Financial assets that are credit-impaired (Non-performing)	4,019,721	1,746,530	4,620,224	2,073,842
Total	233,064,308	8,118,928	229,234,437	8,081,873

3.6.2.2 Classified by loan classification of other subsidiaries

(Unit: Thousand Baht)

	As at			
	30 September 2026		31 December 2025	
	Loans to customers and accrued interest receivables	Allowance for expected credit loss	Loans to customers and accrued interest receivables	Allowance for expected credit loss
Financial assets with no significant increase in credit risk (Performing)	8,664,467	268,551	7,868,402	282,051
Financial assets with significant increase in credit risk (Under-performing)	1,320,583	314,116	1,247,556	303,723
Financial assets that are credit-impaired (Non-performing)	1,060,485	566,545	1,050,073	583,857
Total	11,045,535	1,149,212	10,166,031	1,169,631

3.6.2.3 Classified by loan classification of the Company

(Unit: Thousand Baht)

	As at			
	30 September 2026		31 December 2025	
	Loans to customers and accrued interest receivables	Allowance for expected credit loss	Loans to customers and accrued interest receivables	Allowance for expected credit loss
Financial assets with no significant increase in credit risk (Performing)	5,120,000	6,656	5,020,000	6,526
Financial assets with significant increase in credit risk (Under-performing)	-	-	-	-
Financial assets that are credit-impaired (Non-performing)	-	-	-	-
Total	5,120,000	6,656	5,020,000	6,526

3.6.3 Classified by loan classification and type of debtors

As at 30 September 2026 and 31 December 2025, loans to customers of the subsidiary operating a banking business classified by loan classification and type of debtors are as follows:

(Unit: Million Baht)

	As at 30 September 2026							
	Hire purchase receivables		Loan against auto license receivables		Other loans		Total	
	Loans to customers and accrued interest receivables	Allowance for expected credit loss	Loans to customers and accrued interest receivables	Allowance for expected credit loss	Loans to customers and accrued interest receivables	Allowance for expected credit loss	Loans to customers and accrued interest receivables	Allowance for expected credit loss
Financial assets with no significant increase in credit risk (Performing)	90,711	1,507	28,414	732	94,281	1,681	213,406	3,920
Financial assets with significant increase in credit risk (Under-performing)	7,065	903	6,448	1,029	2,125	520	15,638	2,452
Financial assets that are credit-impaired (Non-performing)	1,749	600	1,663	897	608	250	4,020	1,747
Total	99,525	3,010	36,525	2,658	97,014	2,451	233,064	8,119

(Unit: Million Baht)

	As at 31 December 2025							
	Hire purchase receivables		Loan against auto license receivables		Other loans		Total	
	Loans to customers and accrued interest receivables	Allowance for expected credit loss	Loans to customers and accrued interest receivables	Allowance for expected credit loss	Loans to customers and accrued interest receivables	Allowance for expected credit loss	Loans to customers and accrued interest receivables	Allowance for expected credit loss
Financial assets with no significant increase in credit risk (Performing)	88,753	1,243	29,715	731	89,495	1,316	207,963	3,290
Financial assets with significant increase in credit risk (Under-performing)	7,526	1,093	6,501	1,086	2,624	539	16,651	2,718
Financial assets that are credit-impaired (Non-performing)	2,170	812	1,770	977	680	285	4,620	2,074
Total	98,449	3,148	37,986	2,794	92,799	2,140	229,234	8,082

3.6.4 Hire purchase receivables

As at 30 September 2026, receivables of the subsidiaries under hire purchase agreements amount to Baht 107,993 million (31 December 2025: Baht 106,069 million) and mostly comprise hire purchase agreements for cars. The terms of the agreements are generally between 1 to 8 years, and under most agreements, interest is charged at a fixed rate as specified in the agreements.

(Unit: Million Baht)

	Consolidated financial statements as at 30 September 2026				
	Amounts of installments due under the long-term lease agreements				
	Not over 1 year	Over 1 year but not over 5 years	Over 5 years	Financial assets that are credit-impaired	Total
Gross investment in the agreements	40,037	73,637	2,976	2,820	119,470
Less: Deferred revenue [(1)]	(5,368)	(6,265)	(121)	(442)	(12,196)
Present value of minimum lease payment from agreements	34,669	67,372	2,855	2,378	107,274
Accrued interest receivables	582	-	-	137	719
Total	35,251	67,372	2,855	2,515	107,993
Allowance for expected credit loss					(3,827)
Net hire purchase receivables					104,166

(1) Net of deferred commissions and direct expenses incurred at the initiation of hire purchase.

(Unit: Million Baht)

	Consolidated financial statements as at 31 December 2025				
	Amounts of installments due under the long-term lease agreements				
	Not over 1 year	Over 1 year but not over 5 years	Over 5 years	Financial assets that are credit-impaired	Total
Gross investment in the agreements	39,256	71,737	2,912	3,241	117,146
Less: Deferred revenue [(1)]	(5,152)	(6,048)	(113)	(481)	(11,794)
Present value of minimum lease payment from agreements	34,104	65,689	2,799	2,760	105,352
Accrued interest receivables	566	-	-	151	717
Total	34,670	65,689	2,799	2,911	106,069
Allowance for expected credit loss					(3,950)
Net hire purchase receivables					102,119

(1) Net of deferred commissions and direct expenses incurred at the initiation of hire purchase.

3.6.5 Troubled debt restructuring of the subsidiary operating a banking business

As at 30 September 2026 and 31 December 2025, the subsidiary operating a banking business has outstanding balances with troubled debt restructuring debtors as follows:

	As at			
	30 September 2026		31 December 2025	
	Number of debtors	Outstanding balances	Number of debtors	Outstanding balances
		(Million Baht)		(Million Baht)
Balances of restructured debts	10,312	2,824	10,304	2,988

3.7 Allowance for expected credit loss

As at 30 September 2026, the Group has allowance for expected credit loss classified by type of financial assets as follows:

(Unit: Thousand Baht)

	Consolidated financial statements				
	For the nine-month period ended 30 September 2026				
	Financial assets with no significant increase in credit risk	Financial assets with significant increase in credit risk	Financial assets that are credit-impaired	Financial assets applying a simplified approach	Total
Interbank and money market items (assets)					
Balance - beginning of period	1,166	-	-	-	1,166
Changes from revaluation of allowance for credit loss	(127)	-	-	-	(127)
Balance - end of period	1,039	-	-	-	1,039
Investments in debt instruments measured at fair value through other comprehensive income					
Balance - beginning of period	149,838	-	1,460	-	151,298
Changes from revaluation of allowance for credit loss	-	-	-	-	-
Balance - end of period	149,838	-	1,460	-	151,298

(Unit: Thousand Baht)

	Consolidated financial statements				
	For the nine-month period ended 30 September 2026				
	Financial assets with no significant increase in credit risk	Financial assets with significant increase in credit risk	Financial assets that are credit-impaired	Financial assets applying a simplified approach	Total
Investments in debt instruments measured at amortised cost					
Balance - beginning of period	-	-	8,698	-	8,698
Changes from revaluation of allowance for credit loss	-	-	10	-	10
Balance - end of period	-	-	8,708	-	8,708
Loans to customers and accrued interest receivables					
Balance - beginning of period	3,564,139	3,021,860	2,657,699	-	9,243,698
Changes from transfers among stages	156,563	(516,562)	359,999	-	-
Changes from revaluation of allowance for credit loss	(418,516)	153,948	2,668,355	-	2,403,787
New financial assets purchased or acquired	1,265,577	380,413	162,789	-	1,808,779
Derecognition	(396,772)	(273,587)	(338,175)	-	(1,008,534)
Write-off	-	-	(3,197,592)	-	(3,197,592)
Balance - end of period	4,170,991	2,766,072	2,313,075	-	9,250,138
Other assets - other receivables					
Balance - beginning of period	-	-	-	33,287	33,287
Changes from revaluation of allowance for credit loss	-	-	-	11,257	11,257
New financial assets purchased or acquired	-	-	-	3,311	3,311
Derecognition	-	-	-	(3,183)	(3,183)
Write-off	-	-	-	(12,108)	(12,108)
Balance - end of period	-	-	-	32,564	32,564

(Unit: Thousand Baht)

	Separate financial statements			
	For the nine-month period ended 30 September 2026			
	Financial assets with no significant increase in credit risk	Financial assets with significant increase in credit risk	Financial assets that are credit-impaired	Total
Interbank and money market items (assets)				
Balance - beginning of period	42	-	-	42
Changes from revaluation of allowance for credit loss	(29)	-	-	(29)
Balance - end of period	13	-	-	13
Investments in debt instruments measured at fair value through other comprehensive income				
Balance - beginning of period	130,208	-	-	130,208
Changes from revaluation of allowance for credit loss	-	-	-	-
Balance - end of period	130,208	-	-	130,208
Loans to customers and accrued interest receivables				
Balance - beginning of period	6,526	-	-	6,526
Changes from revaluation of allowance for credit loss	130	-	-	130
Balance - end of period	6,656	-	-	6,656

3.8 Classification of assets

3.8.1 Classification of assets under the BOT's guidelines

As at 30 September 2026 and 31 December 2025, classification of financial assets is as follows:

(Unit: Thousand Baht)

	Consolidated financial statements as at 30 September 2026				
	Financial assets				
	Interbank and money market items	Debt instruments measured at fair value through other comprehensive income	Debt instruments measured at amortised cost	Loans to customers and accrued interest receivables	Total
Financial assets with no significant increase in credit risk (Performing)	41,829,419	8,486,705	-	218,490,991	268,807,115
Financial assets with significant increase in credit risk (Under-performing)	-	-	-	16,958,646	16,958,646
Financial assets that are credit-impaired (Non-performing)	-	-	8,708	5,080,206	5,088,914
Total	41,829,419	8,486,705	8,708	240,529,843	290,854,675

(Unit: Thousand Baht)

	Consolidated financial statements as at 31 December 2025				
	Financial assets				
	Interbank and money market items	Debt instruments measured at fair value through other comprehensive income	Debt instruments measured at amortised cost	Loans to customers and accrued interest receivables	Total
Financial assets with no significant increase in credit risk (Performing)	40,361,546	7,310,300	-	214,241,818	261,913,664
Financial assets with significant increase in credit risk (Under-performing)	-	-	-	17,898,353	17,898,353
Financial assets that are credit-impaired (Non-performing)	-	-	8,698	5,670,297	5,678,995
Total	40,361,546	7,310,300	8,698	237,810,468	285,491,012

(Unit: Thousand Baht)

	Separate financial statements as at 30 September 2026			
	Financial assets			
	Interbank and money market items	Debt instruments measured at fair value through other comprehensive income	Loans to customers and accrued interest receivables	Total
Financial assets with no significant increase in credit risk (Performing)	23,277	259,464	5,120,000	5,402,741
Financial assets with significant increase in credit risk (Under-performing)	-	-	-	-
Financial assets that are credit-impaired (Non-performing)	-	-	-	-
Total	23,277	259,464	5,120,000	5,402,741

(Unit: Thousand Baht)

	Separate financial statements as at 31 December 2025			
	Financial assets			
	Interbank and money market items	Debt instruments measured at fair value through other comprehensive income	Loans to customers and accrued interest receivables	Total
Financial assets with no significant increase in credit risk (Performing)	73,038	215,442	5,020,000	5,308,480
Financial assets with significant increase in credit risk (Under-performing)	-	-	-	-
Financial assets that are credit-impaired (Non-performing)	-	-	-	-
Total	73,038	215,442	5,020,000	5,308,480

3.8.2 Credit-impaired loans to customers

The Group has credit-impaired loans in accordance with the BOT's criteria which consist of non-performing loans to customers, excluding interbank and money market items and accrued interest receivables, as follows:

(Unit: Million Baht)

	Consolidated financial statements as at	
	30 September 2026	31 December 2025
Non-performing loans to customers	4,804	5,371
Total loans to customers	238,493	235,779
Percentage of non-performing loans to customers	2.01	2.28

3.8.3 Loans to customers with weak financial positions and poor operating results of the subsidiary operating a banking business

	Number of debtors as at		Loans to customers and accrued interest receivables as at		Collateral value as at		Allowance for expected credit loss provided in the accounts as at	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025	30 September 2026	31 December 2025	30 September 2026	31 December 2025
			(Million Baht)	(Million Baht)	(Million Baht)	(Million Baht)	(Million Baht)	(Million Baht)
Listed companies that have been delisted from the SET	1	1	348	352	291	291	348	352

3.9 Other assets

(Unit: Thousand Baht)

	Consolidated financial statements as at		Separate financial statements as at	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Receivables from clearing house	1,398	8,313	-	-
Value added tax - net	584,964	563,632	5,661	5,190
Accrued interest receivables	19,296	4,185	-	-
Fee and service receivables	509,388	552,304	141,062	140,866
Refundable income tax and prepaid income tax	51,261	46,368	30,243	30,243
Deposits	98,509	97,356	191	191
Other receivables	868,311	908,315	-	7,781
Other assets	529,792	505,254	155,284	139,103
Total other assets	2,662,919	2,685,727	332,441	323,374

3.10 Deposits

(Unit: Thousand Baht)

	Consolidated financial statements as at	
	30 September 2026	31 December 2025
Deposits		
Current accounts	1,635,282	1,903,036
Saving accounts	34,455,588	28,227,618
Fixed accounts		
- not over 6 months	18,919,243	16,752,622
- over 6 months but not over 1 year	39,005,175	47,076,369
- over 1 year	3,799,763	4,572,280
Certificates of deposits/negotiable certificates of deposits	117,957,447	112,791,383
Total	215,772,498	211,323,308

3.11 Debts issued and borrowings

(Unit: Thousand Baht)

	Consolidated financial statements as at		Separate financial statements as at	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Domestic borrowings				
Subordinated unsecured debentures	2,900,000	2,900,000	-	-
Unsubordinated unsecured debentures	5,800,000	7,620,000	5,800,000	7,620,000
Bills of exchange	18,768	18,768	-	-
Total	8,718,768	10,538,768	5,800,000	7,620,000

3.11.1 Subordinated unsecured debentures

As at 30 September 2026 and 31 December 2025, the subsidiary operating a banking business has long-term subordinated unsecured debentures with an early redemption right in accordance with the BOT's regulations as follows:

Issued year	Units as at		Face value	Balance as at		Maturity in the year	Interest rate
	30 September 2026	31 December 2025	(Baht per unit)	30 September 2026	31 December 2025		
	(Million units)	(Million units)		(Million Baht)	(Million Baht)		
2021	-	0.70	1,000	-	700	2031	3.25 percent per annum
2025	1.00	1.00	1,000	1,000	1,000	2035	3.25 percent per annum
2025	1.20	1.20	1,000	1,200	1,200	2035	3.15 percent per annum
2026	0.70	-	1,000	700	-	2036	3.15 percent per annum
Total				2,900	2,900		

3.11.2 Unsubordinated unsecured debentures

As at 30 September 2026 and 31 December 2025, the Group has short-term unsubordinated unsecured debentures as follows:

Issued year	Type of debentures	Units [1] as at		Balance as at Consolidated financial statements		Balance as at Separate financial statements		Maturity in the year	Interest rate
		30 September 2026	31 December 2025	30 September 2026	31 December 2025	30 September 2026	31 December 2025		
		(Million units)	(Million units)	(Million Baht)	(Million Baht)	(Million Baht)	(Million Baht)		
2025	Short-term debenture	-	7.62	-	7,620	-	7,620	2026	1.50 - 1.575 percent per annum
2026	Short-term debenture	5.80	-	5,800	-	5,800	-	2026	1.20 percent per annum
Total				5,800	7,620	5,800	7,620		

(1) Face value per unit of debentures is Baht 1,000.

3.11.3 Bills of exchange

Bills of exchange comprise bills of exchange that mature at call and bear interest at a fixed rate of 2.50 percent per annum.

3.12 Provisions

(Unit: Thousand Baht)

	Consolidated financial statements as at		Separate financial statements as at	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Allowance for expected credit loss on loan commitments and financial guarantees	48,671	35,659	-	-
Provision for employee benefits	2,492,830	2,609,231	355,306	374,336
Total provisions	2,541,501	2,644,890	355,306	374,336

3.13 Other liabilities

(Unit: Thousand Baht)

	Consolidated financial statements as at		Separate financial statements as at	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Payables to clearing house	340,709	230,676	-	-
Withholding income tax and other tax payables	304,795	444,634	140,424	78,070
Accrued insurance premium	376,411	564,092	-	-
Deferred income	1,229,228	1,372,944	-	-
Accrued expenses	3,946,306	3,300,336	1,155,704	960,454
Suspense creditors	656,325	571,514	-	-
Other liabilities	626,347	692,997	13	114
Total other liabilities	7,480,121	7,177,193	1,296,141	1,038,638

The above accrued expenses include accrued bonus expenses which are remunerations paid to employees and management based on annual performance. These accrued bonus expenses include costs of annual bonus that are determined with reference to the Company's share price, paid to employees whose performance impacts the Company's operating results, as an incentive to work effectively and to build loyalty to the Company. This vested bonus is continuously set aside for payment five years later. It is paid in cash and partly determined based on the average daily price of the Company's shares over the period of five years from grant date to settlement date. As of 30 September 2026 and 31 December 2025, the Group has accrued bonus under this scheme amounting to Baht 348 million and Baht 226 million, respectively (Separate financial statements: Baht 174 million and Baht 110 million, respectively) and recognised expenses in profit or loss during the nine-month periods ended 30 September 2026 and 2025 amounting to Baht 122 million and Baht 93 million, respectively (Separate financial statements: Baht 64 million and Baht 48 million, respectively).

3.14 Capital funds

The primary objectives of the Group's capital management are to maintain its ability to continue as a going concern and to maintain capital adequacy ratio in accordance with the regulations of the BOT.

The Group maintains capital adequacy ratio in compliance with Basel III principles by implementing capital to risk assets requirement based on Internal Ratings-Based Approach (IRB) for hire purchase receivables, loan against auto license receivables, corporate lending and SME business loans that are qualified to the specified requirements, and for equity exposure and other assets. For such loans that are not qualified to the requirements and other loans, the Standardized Approach (SA) is implemented to maintain capital adequacy ratio.

Regarding Capital funds as at 30 September 2026 and 31 December 2025, the Financial Business Group has allocated the additional reserve from loan classification as part of regulatory capital funds. Such reserve has been allocated to Tier 1 capital and Tier 2 capital based on methods under the BOT's regulations.

Capital funds of the Financial Business Group (under Basel III principles) are as follows:

(Unit: Thousand Baht)

	As at	
	30 September 2026	31 December 2025
Common Equity Tier I capital		
Issued and paid-up share capital	8,006,456	8,006,456
Premium on share capital	1,018,408	1,018,408
Statutory reserve	801,000	801,000
Net profits after appropriation	26,188,767	25,692,752
Other components of equity	1,905,842	1,876,298
Less: Deductions from Common Equity Tier I items	(800,038)	(818,646)
Total Common Equity Tier I capital	37,120,435	36,576,268
Financial Instrument Tier I capital		
Issued and paid-up share capital - non-cumulative preference shares	99	99
Total Tier I capital	37,120,534	36,576,367
Tier II capital		
Long-term subordinated debentures	2,900,000	2,900,000
Surplus of provision	916,416	880,868
Reserve for loans classified as normal	529,206	353,143
Total Tier II capital	4,345,622	4,134,011
Total capital funds	41,466,156	40,710,378

(Unit: Percent)

Capital fund ratios	As at 30 September 2026 Financial Business Group	30 September 2026 Requirement	31 December 2025 Financial Business Group	31 December 2025 Requirement
Common Equity Tier I capital to risk assets	16.75	7.00	17.04	7.00
Tier I capital to risk assets	16.75	8.50	17.04	8.50
Total capital to risk assets	18.71	11.00	18.97	11.00

Capital funds of TISCO Bank (under Basel III principles) are as follows:

(Unit: Thousand Baht)

	As at 30 September 2026	31 December 2025
Common Equity Tier I capital		
Issued and fully paid-up share capital	9,215,676	9,215,676
Premium on share capital	2,543,024	2,543,024
Statutory reserve	984,000	984,000
Net profits after appropriation	22,935,369	22,594,350
Other components of equity	303,967	307,534
Less: Deductions from Common Equity Tier I items	(260,934)	(270,549)
Total Common Equity Tier I capital	35,721,102	35,374,035
Financial Instrument Tier I capital		
Issued and fully paid-up share capital - non-cumulative preference shares	1	1
Total Tier I capital	35,721,103	35,374,036
Tier II Capital		
Long-term subordinated debentures	2,900,000	2,900,000
Surplus of provision	889,724	857,130
Reserve for loans classified as normal	406,065	270,982
Total Tier II capital	4,195,789	4,028,112
Total capital funds	39,916,892	39,402,148

(Unit: Percent)

Capital fund ratios	As at 30 September 2026 TISCO Bank	30 September 2026 Requirement	31 December 2025 TISCO Bank	31 December 2025 Requirement
Common Equity Tier I capital to risk assets	18.04	7.00	18.43	7.00
Tier I capital to risk assets	18.04	8.50	18.43	8.50
Total capital to risk assets	20.15	11.00	20.53	11.00

In accordance with the Notification of the BOT No. Sor Nor Sor. 15/2562 regarding “Public Disclosure of Capital maintenance for Financial Business Group (No. 2)”, the Company is required to disclose the capital maintenance information of the Financial Business Group as follows:

Location of disclosure	The Company’s website at www.tisco.co.th
Date of disclosure	Within 4 months from the period end date of the financial statements

Information as at 30 June 2026

3.15 Interest income

Interest income in the statements of comprehensive income for the three-month and nine-month periods ended 30 September 2026 and 2025 consisted of the following:

(Unit: Thousand Baht)

	Consolidated financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Interbank and money market items	95,214	140,287	267,297	472,854
Investments in debt instruments	38,531	47,715	121,122	157,582
Loans to customers	2,711,955	2,853,160	8,087,547	8,525,158
Hire purchase receivables	1,672,725	1,578,482	4,917,134	4,638,098
Total interest income	4,518,425	4,619,644	13,393,100	13,793,692

(Unit: Thousand Baht)

	Separate financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Interbank and money market items	18	21	178	76
Investments in debt instruments	1,185	1,185	4,940	3,706
Loans to customers	23,446	28,920	76,190	107,003
Total interest income	24,649	30,126	81,308	110,785

Interest income for the three-month and nine-month periods ended 30 September 2026 included interest income on credit-impaired financial assets amounting to Baht 89 million and Baht 305 million, respectively (2025: Baht 97 million and Baht 355 million, respectively). The subsidiaries fully recognised expected credit loss on such interest income.

3.16 Interest expenses

Interest expenses in the statements of comprehensive income for the three-month and nine-month periods ended 30 September 2026 and 2025 consisted of the following:

(Unit: Thousand Baht)

	Consolidated financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Deposits	565,553	874,227	1,856,200	2,769,542
Interbank and money market items	10,454	13,461	28,484	33,188
Contribution fee to the Deposit Protection Agency and the Bank of Thailand	255,488	248,250	749,935	737,407
Issued debt securities				
- Subordinated debentures	23,651	24,953	70,942	69,684
- Unsubordinated debentures	17,077	22,733	61,184	73,198
Borrowings	118	228	351	675
Others	6,764	7,762	20,047	25,038
Total interest expenses	879,105	1,191,614	2,787,143	3,708,732

(Unit: Thousand Baht)

	Separate financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Interbank and money market items	11,656	17,542	21,697	49,351
Issued debt securities				
- Unsubordinated debentures	17,077	22,733	61,184	72,999
Others	81	103	259	325
Total interest expenses	28,814	40,378	83,140	122,675

3.17 Net fee and service income

Net fee and service income in the statements of comprehensive income for the three-month and nine-month periods ended 30 September 2026 and 2025 consisted of the following:

(Unit: Thousand Baht)

	Consolidated financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Fee and service income				
- Acceptance, aval and guarantees	3,141	7,651	7,602	13,483
- Insurance service	647,096	664,947	1,977,255	1,860,521
- Brokerage fee	151,856	122,477	448,932	355,738
- Fund management	431,100	382,029	1,230,597	1,097,195
- Others	242,622	233,281	874,004	677,232
Total fee and service income	1,475,815	1,410,385	4,538,390	4,004,169
Fee and service expenses				
- Information service expenses	(4,933)	(5,098)	(15,558)	(14,618)
- Others	(105,740)	(118,533)	(343,475)	(336,117)
Total fee and service expenses	(110,673)	(123,631)	(359,033)	(350,735)
Net fee and service income	1,365,142	1,286,754	4,179,357	3,653,434

(Unit: Thousand Baht)

	Separate financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Fee and service income	-	-	-	-
Fee and service expenses	(6,571)	(6,099)	(13,504)	(12,749)
Net fee and service income	(6,571)	(6,099)	(13,504)	(12,749)

3.18 Expected credit loss

Expected credit loss and gain or loss from the modification of terms of financial assets in the statements of comprehensive income for the three-month and nine-month periods ended 30 September 2026 and 2025 consisted of the following:

(Unit: Thousand Baht)

	Consolidated financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Expected credit loss				
- Interbank and money market items (reversal)	(45)	199	(127)	244
- Investments in debt instruments measured at amortised cost	4	4	10	7
- Investments in debt instruments measured at fair value through other comprehensive income	-	-	-	10,618
- Loans to customers [(1)]	527,425	837,908	1,794,354	1,792,782
- Other receivables (reversal)	(139)	1,629	(723)	2,272
(Gain) loss from the modification of terms				
- Loans to customers	(27,261)	(15,011)	15,572	(2,334)
Loan commitments and financial guarantees (reversal)	(3,797)	5,750	13,012	(28,612)
Total	496,187	830,479	1,822,098	1,774,977

(1) Net of bad debts recovery

(Unit: Thousand Baht)

	Separate financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Expected credit loss				
- Interbank and money market items (reversal)	2	(15)	(29)	(17)
- Investments in debt instruments measured at fair value through other comprehensive income	-	-	-	10,618
- Loans to customers (reversal)	(611)	(650)	130	(1,248)
Total	(609)	(665)	101	9,353

3.19 Income tax expenses

Income tax expenses of the Group for the three-month and nine-month periods ended 30 September 2026 and 2025 are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Current income tax:				
Income tax expenses for the period	436,090	354,827	1,288,046	1,130,653
Adjustments of prior year's income tax	-	(38)	-	(102)
Deferred tax:				
Deferred tax on temporary differences and reversion of temporary differences	5,758	70,521	5,794	105,306
Income tax expenses reported in the statement of comprehensive income	441,848	425,310	1,293,840	1,235,857

(Unit: Thousand Baht)

	Separate financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Current income tax:				
Income tax expenses for the period	36,895	28,489	141,631	97,288
Deferred tax:				
Deferred tax on temporary differences and reversion of temporary differences	8,292	63,956	(21,381)	87,077
Income tax expenses reported in the statement of comprehensive income	45,187	92,445	120,250	184,365

A reconciliation between income tax expenses and the product of accounting profit multiplied by the applicable tax rate for the three-month and nine-month periods ended 30 September 2026 and 2025 is as follows:

(Unit: Thousand Baht)

	Consolidated financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Accounting profit before tax	2,246,654	2,155,614	6,596,322	6,253,262
Applicable tax rate	20%	20%	20%	20%
Accounting profit before tax multiplied by applicable tax rate	449,331	431,123	1,319,264	1,250,652
Adjustments of prior year's income tax	-	(38)	-	(102)
Income tax effects:				
Tax effect of net tax-exempt income, net disallowed expenses and additional expense deductions allowed	(5,699)	(3,676)	(15,766)	(8,844)
Others	(1,784)	(2,099)	(9,658)	(5,849)
Income tax expenses reported in the statement of comprehensive income	441,848	425,310	1,293,840	1,235,857
Weighted average tax rate	19.67%	19.73%	19.61%	19.76%

(Unit: Thousand Baht)

	Separate financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Accounting profit before tax	224,010	460,247	2,415,702	2,876,331
Applicable tax rate	20%	20%	20%	20%
Accounting profit before tax multiplied by applicable tax rate	44,802	92,049	483,140	575,266
Tax effect of net tax-exempt income, net disallowed expenses and additional expense deductions allowed	385	396	(362,890)	(390,901)
Income tax expenses reported in the statement of comprehensive income	45,187	92,445	120,250	184,365
Weighted average tax rate	20.17%	20.09%	4.98%	6.41%

The components of deferred tax assets/liabilities are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements			
	As at		Changes in deferred tax assets/liabilities reported in profit or loss for the nine-month periods ended 30 September	
	30 September 2026	31 December 2025	2026	2025
Allowance for expected credit loss	252,244	253,926	(1,682)	17,586
Allowance for impairment of investments	1,469	1,469	-	-
Allowance for impairment of properties foreclosed	-	2	(2)	14
Non-accrual of interest income	2,836	2,840	(4)	(1)
Depreciation of assets	(8,436)	(10,000)	1,564	(2,904)
Gain on changes in fair value of investment properties	(2,960)	(2,960)	-	-
Surplus on revaluation of assets	(146,854)	(147,667)	-	-
Surplus on changes in value of investments	(2,569)	(3,262)	-	-
Gain on changes in value of investments	(267,220)	(250,738)	(16,483)	(120,035)
Deferred commission and direct expenses incurred at the initiation of hire purchase	(31,478)	(30,353)	(1,125)	5,920
Loss on disposal of properties foreclosed	22,428	27,720	(5,292)	(17,806)
Accrued expenses	289,953	289,953	-	-
Employee benefit expenses	426,302	445,851	15,518	-
Unused tax loss	-	7,121	(7,121)	33,618
Others	137,727	150,275	(12,548)	(21,698)
Deferred tax assets	673,442	734,177	(27,175)	(105,306)
Allowance for expected credit loss	27,375	27,355	20	-
Allowance for impairment of investments	21,732	21,732	-	-
Depreciation of assets	(54,864)	(51,757)	(3,107)	-
Surplus on revaluation of assets	(186,305)	(186,645)	-	-
Surplus on changes in value of investments	(21,814)	(13,009)	-	-
Gain on changes in value of investments	(82,666)	(105,166)	22,500	-
Reduction of subsidiaries' share capital	21,435	21,435	-	-
Accrued expenses	187,345	187,345	-	-
Employee benefit expenses	71,061	74,866	1,957	-
Others	72	61	11	-
Deferred tax liabilities	(16,629)	(23,783)	21,381	-

(Unit: Thousand Baht)

	Separate financial statements			
	As at		Changes in deferred tax assets/liabilities reported in profit or loss for the nine-month periods ended 30 September	
	30 September 2026	31 December 2025	2026	2025
Allowance for expected credit loss	27,375	27,355	20	1,870
Allowance for impairment of investments	21,732	21,732	-	-
Depreciation of assets	(54,864)	(51,757)	(3,107)	(2,047)
Gain on changes in fair value of investment properties	(97,967)	(97,967)	-	-
Surplus on revaluation of assets	(88,338)	(88,678)	-	-
Surplus on changes in value of investments	(21,814)	(13,009)	-	-
Gain on changes in value of investments	(82,666)	(105,166)	22,500	(91,313)
Reduction of subsidiaries' share capital	21,435	21,435	-	-
Accrued expenses	187,345	187,345	-	-
Employee benefit expenses	71,061	74,866	1,957	4,389
Others	72	61	11	24
Deferred tax liabilities	(16,629)	(23,783)	21,381	(87,077)

3.20 Related party transactions

During the periods, the Company had significant business transactions with related parties. Such transactions were concluded on bases agreed upon between the Company and those related parties, and there were no significant changes in the relationship with the related parties or in the pricing policies.

As at 30 September 2026 and 31 December 2025, the balances of accounts between the Company and its related companies are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements as at	
	30 September 2026	31 December 2025
Outstanding balances		
Joint venture company		
Deposits	1,779	730
Management - departmental managers upward		
Loans (1)	13,292	14,954
Directors and management - departmental managers upward		
Deposits	476,915	595,485
Companies which directors or their related persons have significant influence over		
Loans	2,543	3,217
Deposits	642,554	1,739,589
Related persons of directors and key management		
Loans	1,331	824
Deposits	47,498	73,586

(1) Including employee welfare loans and normal loans

(Unit: Thousand Baht)

	Separate financial statements as at	
	30 September 2026	31 December 2025
Outstanding balances		
Subsidiaries		
(Eliminated from the consolidated financial statements)		
Interbank and money market items - net (assets)		
TISCO Bank Public Company Limited	21,985	70,570
Loans to customers		
Hi-way Co., Ltd.	5,120,000	5,020,000
Dividend receivables		
TISCO Bank Public Company Limited	-	1,566,474
TISCO Asset Management Co., Ltd.	-	669,996
Hi-Way Co., Ltd.	-	618,109
TISCO Insurance Solution Co., Ltd.	-	279,990
TISCO Information Technology Co., Ltd.	-	194,994
TISCO Learning Center Co., Ltd.	-	22,499
All-Ways Co., Ltd.	-	32,400
Other assets		
TISCO Bank Public Company Limited	140,333	141,375
TISCO Securities Co., Ltd.	-	7,781
TISCO Learning Center Co., Ltd.	895	33
Interbank and money market items (liabilities)		
TISCO Bank Public Company Limited	3,580,000	1,590,000
Other liabilities		
TISCO Bank Public Company Limited	165	-
TISCO Learning Center Co., Ltd.	898	645
All-Ways Co., Ltd.	587	1,066

The Company has credit line obligations granted to companies in the Group, consisting of TISCO Securities Co., Ltd., TISCO Asset Management Co., Ltd., Hi-Way Co., Ltd., TISCO Information Technology Co., Ltd., TISCO Insurance Solution Co., Ltd. and All-Ways Co., Ltd. As at 30 September 2026 and 31 December 2025, total credit lines granted to all companies in the Group must not exceed Baht 12,000 million.

Loans to related companies

As at 30 September 2026, the balances of loans between the Company and its related companies and their movements are as follows:

(Unit: Thousand Baht)

	For the nine-month period ended 30 September 2026			
	Balance - beginning of period	Increase	Decrease	Balance - end of period
Subsidiaries				
Loans				
Hi-Way Co., Ltd.	5,020,000	142,480,000	(142,380,000)	5,120,000

Borrowings from related companies

As at 30 September 2026, the balances of borrowings between the Company and its related companies (Interbank and money market items) and their movements are as follows:

(Unit: Thousand Baht)

	For the nine-month period ended 30 September 2026			
	Balance - beginning of period	Increase	Decrease	Balance - end of period
Subsidiaries				
Borrowings				
TISCO Bank Public Company Limited	1,590,000	74,830,000	(72,840,000)	3,580,000

During the periods, the Company had significant business transactions with related parties, with no changes in terms or pricing policies from those applied in the previous year. Significant related party transactions are summarised below.

(Unit: Thousand Baht)

	Consolidated financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Transactions occurred during the periods				
Joint venture company				
Other income	2,416	2,180	7,120	6,780

(Unit: Thousand Baht)

	Separate financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Transactions occurred during the periods				
Subsidiaries				
Interest income	23,464	28,941	76,367	107,079
Risk and financial management fee income, human resources management fee income and office administration fee income	615,357	611,916	1,844,310	1,834,188
Rental income	19,686	19,686	59,059	59,059
Computer system advisory service expenses	112,500	109,250	337,500	327,750
Training expenses	2,223	2,153	6,889	4,607
Interest expenses	11,656	17,542	21,697	49,351
Other expenses	2,130	4,661	6,786	13,759

Directors' and key management's benefits

During the three-month and nine-month periods ended 30 September 2026 and 2025, the Group had short-term benefit expenses and post-employment benefit expenses to its directors and key management as follows:

(Unit: Million Baht)

	Consolidated financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Short-term benefits	122	116	347	341
Post-employment benefits	19	19	56	56
Total	141	135	403	397

(Unit: Million Baht)

	Separate financial statements			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2026	2025	2026	2025
Short-term benefits	57	52	165	169
Post-employment benefits	8	9	25	26
Total	65	61	190	195

3.21 Segment information

The Group is organised into business units based on its products and services. During the current period, there was no change in the composition of the reporting segments.

Revenue and profit information regarding the Group's operating segments for the three-month and nine-month periods ended 30 September 2026 and 2025 is as follows:

(Unit: Million Baht)

	For the three-month period ended 30 September 2026						
	Commercial banking and lending business	Securities business	Asset management business	Support business	Total segments	Eliminations	Consolidated financial statements
Revenue:							
External customers	4,450	148	505	48	5,151	-	5,151
Inter-segment	337	3	(43)	983	1,280	(1,280)	-
Total revenue	4,787	151	462	1,031	6,431	(1,280)	5,151
Operating results:							
Net interest income	3,630	7	3	(3)	3,637	2	3,639
Net fee and service income	1,061	149	459	352	2,021	(656)	1,365
Other operating income	96	(5)	-	682	773	(626)	147
Total operating income	4,787	151	462	1,031	6,431	(1,280)	5,151
Premises and equipment expenses and amortisation	(410)	(21)	(12)	(245)	(688)	291	(397)
Other operating expenses	(2,248)	(115)	(178)	(467)	(3,008)	997	(2,011)
Expected credit loss	(495)	-	-	1	(494)	(2)	(496)
Total operating expenses	(3,153)	(136)	(190)	(711)	(4,190)	1,286	(2,904)
Segment profit before income tax expenses	1,634	15	272	320	2,241	6	2,247
Income tax expenses							(442)
Non-controlling interests of the subsidiaries							-
Profit for the period - equity holders of the Company							1,805

(Unit: Million Baht)

	For the three-month period ended 30 September 2025						
	Commercial banking and lending business	Securities business	Asset management business	Support business	Total segments	Eliminations	Consolidated financial statements
Revenue:							
External customers	4,333	163	455	322	5,273	-	5,273
Inter-segment	370	1	(42)	972	1,301	(1,301)	-
Total revenue	4,703	164	413	1,294	6,574	(1,301)	5,273
Operating results:							
Net interest income	3,416	13	4	(8)	3,425	3	3,428
Net fee and service income	1,101	115	409	341	1,966	(679)	1,287
Other operating income	186	36	-	961	1,183	(625)	558
Total operating income	4,703	164	413	1,294	6,574	(1,301)	5,273
Premises and equipment expenses and amortisation	(415)	(20)	(10)	(243)	(688)	296	(392)
Other operating expenses	(2,129)	(117)	(168)	(494)	(2,908)	1,012	(1,896)
Expected credit loss	(832)	-	-	1	(831)	1	(830)
Total operating expenses	(3,376)	(137)	(178)	(736)	(4,427)	1,309	(3,118)
Segment profit before income tax expenses	1,327	27	235	558	2,147	8	2,155
Income tax expenses							(425)
Non-controlling interests of the subsidiaries							-
Profit for the period - equity holders of the Company							1,730

(Unit: Million Baht)

	For the nine-month period ended 30 September 2026						
	Commercial banking and lending business	Securities business	Asset management business	Support business	Total segments	Eliminations	Consolidated financial statements
Revenue:							
External customers	13,291	564	1,496	44	15,395	-	15,395
Inter-segment	1,021	8	(160)	4,738	5,607	(5,607)	-
Total revenue	14,312	572	1,336	4,782	21,002	(5,607)	15,395
Operating results:							
Net interest income	10,570	21	7	-	10,598	8	10,606
Net fee and service income	3,333	429	1,322	1,023	6,107	(1,928)	4,179
Other operating income	409	122	7	3,759	4,297	(3,687)	610
Total operating income	14,312	572	1,336	4,782	21,002	(5,607)	15,395
Premises and equipment expenses and amortisation	(1,250)	(62)	(30)	(717)	(2,059)	873	(1,186)
Other operating expenses	(6,435)	(364)	(522)	(1,417)	(8,738)	2,947	(5,791)
Expected credit loss	(1,832)	-	-	-	(1,832)	10	(1,822)
Total operating expenses	(9,517)	(426)	(552)	(2,134)	(12,629)	3,830	(8,799)
Segment profit before income tax expenses	4,795	146	784	2,648	8,373	(1,777)	6,596
Income tax expenses							(1,294)
Non-controlling interests of the subsidiaries							-
Profit for the period - equity holders of the Company							5,302

(Unit: Million Baht)

	For the nine-month period ended 30 September 2025						
	Commercial banking and lending business	Securities business	Asset management business	Support business	Total segments	Eliminations	Consolidated financial statements
Revenue:							
External customers	12,647	393	1,285	421	14,746	-	14,746
Inter-segment	1,067	2	(106)	4,867	5,830	(5,830)	-
Total revenue	13,714	395	1,179	5,288	20,576	(5,830)	14,746
Operating results:							
Net interest income	10,027	44	11	(7)	10,075	10	10,085
Net fee and service income	3,152	349	1,159	1,000	5,660	(2,006)	3,654
Other operating income	535	2	9	4,295	4,841	(3,834)	1,007
Total operating income	13,714	395	1,179	5,288	20,576	(5,830)	14,746
Premises and equipment expenses and amortisation	(1,265)	(61)	(30)	(714)	(2,070)	889	(1,181)
Other operating expenses	(6,242)	(334)	(495)	(1,468)	(8,539)	3,002	(5,537)
Expected credit loss	(1,765)	-	-	(9)	(1,774)	(1)	(1,775)
Total operating expenses	(9,272)	(395)	(525)	(2,191)	(12,383)	3,890	(8,493)
Segment profit before income tax expenses	4,442	-	654	3,097	8,193	(1,940)	6,253
Income tax expenses							(1,236)
Non-controlling interests of the subsidiaries							-
Profit for the period - equity holders of the Company							5,017

Total assets information regarding the Group's operating segments as at 30 September 2026 and 31 December 2025 is as follows:

(Unit: Million Baht)

	As at 30 September 2026						
	Commercial banking and lending business	Securities business	Asset management business	Support business	Total segments	Eliminations	Consolidated financial statements
Segment total assets	292,289	2,978	1,865	30,506	327,638	(31,206)	296,432
Premises and equipment - net	931	10	252	775	1,968	979	2,947

(Unit: Million Baht)

	As at 31 December 2025						
	Commercial banking and lending business	Securities business	Asset management business	Support business	Total segments	Eliminations	Consolidated financial statements
Segment total assets	285,230	2,400	1,881	33,919	323,430	(32,728)	290,702
Premises and equipment - net	988	12	254	776	2,030	987	3,017

3.22 Commitments and contingent liabilities

3.22.1 Avals, guarantees and commitments

(Unit: Thousand Baht)

	Consolidated financial statements as at	
	30 September 2026	31 December 2025
Other guarantees	1,784,334	1,850,916
Undrawn client overdraft facilities	25,000	25,000
Foreign exchange contracts	3,260,599	2,844,942
Others	7,928,762	7,016,073
Total	12,998,695	11,736,931

3.22.2 Litigation

As at 30 September 2026 and 31 December 2025, the subsidiaries have been sued for compensation totalling approximately Baht 130 million and Baht 126 million, respectively. Final judgements have not yet been reached in respect of these cases. The management of the Group believes that no material loss will be incurred as a result of the mentioned lawsuits.

3.22.3 Other commitments

The subsidiaries have commitments in relation to computer service agreements, whereby they are to pay both fixed fees and service fees which vary according to the quantity and type of services, as stipulated in the agreements.

3.23 Fair value of financial instruments

As at 30 September 2026 and 31 December 2025, the Group has financial assets and liabilities that are measured at fair value using different levels of inputs as follows:

(Unit: Million Baht)

	Consolidated financial statements				
	As at 30 September 2026				
	Book value	Fair value			
		Level 1	Level 2	Level 3	Total
Financial assets measured at fair value					
Financial assets measured at fair value through profit or loss					
Equity instruments	2,419	955	-	1,464	2,419
Unit trusts	671	613	58	-	671
Investments - debt instruments	8,487	-	8,196	291	8,487
Financial liabilities measured at fair value					
Derivatives liabilities					
Foreign exchange contracts	17	-	17	-	17

(Unit: Million Baht)

	Consolidated financial statements				
	As at 31 December 2025				
	Book value	Fair value			
		Level 1	Level 2	Level 3	Total
Financial assets measured at fair value					
Financial assets measured at fair value through profit or loss					
Equity instruments	2,395	688	250	1,457	2,395
Unit trusts	781	729	52	-	781
Derivatives assets					
Foreign exchange contracts	91	-	91	-	91
Investments - debt instruments	7,310	-	7,069	241	7,310

(Unit: Million Baht)

	Separate financial statements				
	As at 30 September 2026				
	Book value	Fair value			
		Level 1	Level 2	Level 3	Total
Financial assets measured at fair value					
Financial assets measured at fair value through profit or loss					
Equity instruments	457	457	-	-	457
Unit trusts	613	613	-	-	613
Investments - debt instruments	259	-	-	259	259

(Unit: Million Baht)

	Separate financial statements				
	As at 31 December 2025				
	Book value	Fair value			
		Level 1	Level 2	Level 3	Total
Financial assets measured at fair value					
Financial assets measured at fair value through profit or loss					
Equity instruments	491	268	223	-	491
Unit trusts	729	729	-	-	729
Investments - debt instruments	215	-	-	215	215

Apart from the above financial assets and liabilities presented at fair value, the Group has other financial assets and liabilities presented at cost but are subject to disclosure at fair value. However, since the majority of the Group's financial assets and liabilities are short-term in nature or carrying interest at rates close to the market interest rates, fair value of financial instruments carried at cost is not expected to be materially different from the amounts presented in the statement of financial position, except for the following financial assets and liabilities for which book value is materially different from fair value.

(Unit: Million Baht)

	Consolidated financial statements as at			
	30 September 2026		31 December 2025	
	Book value	Fair value	Book value	Fair value
Financial assets				
Loans to customers and accrued interest receivables	231,280	231,775	228,567	228,944
Financial liabilities				
Debts issued and borrowings	8,719	8,421	10,539	10,379

For separate financial statements, since the majority of the Company's financial assets and liabilities are short-term in nature or carrying interest at rates close to the market interest rates, their fair value is not expected to be materially different from the amounts presented in the statement of financial position.

During the current period, there were no changes in approaches or assumptions used in determining the fair value of financial instruments. However, the Group transferred financial assets measured at fair value through profit or loss that are equity instruments from Level 2 to Level 1 of the fair value hierarchy because quoted prices of the assets in an active market can be used in the fair value measurement.

4. Dividend payment

	Approved by	Dividend per share		Amounts of dividend paid	Dividend payment period
		Preference share (Baht per share)	Ordinary share (Baht per share)	(Million Baht)	
Annual dividend for the year 2024	The 2025 Annual General Meeting of the Shareholders on 18 April 2025	5.75	5.75	4,603	May 2025
Interim dividend for the year 2025	The 5/2025 Meeting of the Board of Directors on 28 August 2025	2.00	2.00	1,601	September 2025
Total dividend payment in the period of 2025				6,204	
Annual dividend for the year 2025	The 2026 Annual General Meeting of the Shareholders on 23 April 2026	5.75	5.75	4,604	May 2026
Interim dividend for the year 2026	The 5/2026 Meeting of the Board of Directors on 25 August 2026	2.00	2.00	1,601	September 2026
Total dividend payment in the period of 2026				6,205	

5. Significant events during the period

On 23 April 2026, the 2026 Annual General Meeting of the shareholders of the Company passed a resolution approving an amendment to Clause 4 Registered capital of the Company's Memorandum of Association to align with the Company's paid-up capital, to state that the registered capital is Baht 8,007,032,950, consisting of 9,859 preference shares and 800,693,436 ordinary shares of Baht 10 each. On 8 May 2026, the Company registered the amendment of its Memorandum of Association with the Ministry of Commerce.

6. Approval of interim financial information

This interim financial information was authorised for issue by the Company's Audit Committee on 12 November 2026.