

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2024

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	30 SEPTEMBER 2024	31 DECEMBER 2023	30 SEPTEMBER 2024	31 DECEMBER 2023
ASSETS				
Cash	895,972,843	918,260,911	70,000	70,000
Interbank and money market items - net	38,263,096,836	48,489,698,212	32,989,533	564,181,960
Financial assets measured at fair value through profit or loss	2,422,443,154	2,081,768,460	677,838,144	547,173,767
Derivatives assets	203,358,931	-	-	-
Investments - net	3,743,467,051	3,313,593,205	249,249,000	220,282,000
Investments in subsidiaries and joint venture - net	903,653,685	891,492,339	20,069,377,678	20,069,313,523
Loans to customers and accrued interest receivables				
Loans to customers	242,105,032,954	247,384,985,313	5,620,000,000	4,960,000,000
Accrued interest receivables and undue interest receivables	1,938,414,529	1,928,548,316	-	-
Total loans to customers and accrued interest receivables	244,043,447,483	249,313,533,629	5,620,000,000	4,960,000,000
Less: Deferred revenue	(12,157,050,204)	(12,569,801,017)	-	-
Less: Allowance for expected credit loss	(8,938,203,419)	(9,915,968,726)	(7,306,000)	(6,448,000)
Loans to customers and accrued interest receivables - net	222,948,193,860	226,827,763,886	5,612,694,000	4,953,552,000
Property foreclosed - net	15,033,826	25,823,285	-	-
Investment property	23,317,980	23,576,299	979,625,544	933,908,077
Premises and equipment - net	3,183,994,242	3,178,877,765	782,814,497	871,699,848
Right-of-use assets - net	1,062,319,089	1,069,591,057	12,178,228	608,036
Intangible assets - net	65,042,296	79,113,317	35,871,615	44,665,614
Deferred tax assets	882,622,894	868,619,334	115,645,109	144,954,495
Securities and derivatives business receivables	771,574,169	496,785,384	-	-
Dividend receivables from subsidiaries	-	-	-	4,244,763,397
Other assets	2,196,009,047	2,459,289,895	259,885,063	278,750,628
TOTAL ASSETS	277,580,099,903	290,724,253,349	28,828,238,411	32,873,923,345

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	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>30 SEPTEMBER 2024</u>	<u>31 DECEMBER 2023</u>	<u>30 SEPTEMBER 2024</u>	<u>31 DECEMBER 2023</u>
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>				
Liabilities				
Deposits	204,753,844,859	208,644,671,678	-	-
Interbank and money market items - net	10,202,823,373	8,506,336,791	4,875,000,000	-
Liability payable on demand	155,758,097	237,434,208	-	-
Derivatives liabilities	-	28,689,601	-	-
Debt issued and borrowings	6,831,122,283	17,286,122,283	4,155,000,000	9,410,000,000
Lease liabilities - net	998,360,442	1,009,370,433	12,279,376	614,406
Provisions	2,219,769,869	1,987,154,653	327,027,826	305,596,116
Securities and derivatives business payables	1,106,131,768	913,204,350	-	-
Accrued interest payable	1,615,554,214	1,405,305,991	13,747,762	40,153,769
Other liabilities	8,228,243,769	8,257,982,064	1,453,978,214	1,283,673,185
Total liabilities	<u>236,111,608,674</u>	<u>248,276,272,052</u>	<u>10,837,033,178</u>	<u>11,040,037,476</u>
Shareholders' equity				
Share capital				
Registered				
33,858 preference shares of Baht 10 each	338,580	338,580	338,580	338,580
800,669,437 ordinary shares of Baht 10 each	8,006,694,370	8,006,694,370	8,006,694,370	8,006,694,370
	<u>8,007,032,950</u>	<u>8,007,032,950</u>	<u>8,007,032,950</u>	<u>8,007,032,950</u>
Issued and fully paid-up				
9,859 preference shares of Baht 10 each	98,590	98,590	98,590	98,590
800,645,624 ordinary shares of Baht 10 each	8,006,456,240	8,006,456,240	8,006,456,240	8,006,456,240
	<u>8,006,554,830</u>	<u>8,006,554,830</u>	<u>8,006,554,830</u>	<u>8,006,554,830</u>
Share premium				
Share premium of preference shares	-	-	86,759	86,759
Share premium of ordinary shares	1,018,407,558	1,018,407,558	7,031,436,211	7,031,436,211
Other components of shareholders' equity	2,041,804,593	2,020,770,327	397,031,416	400,782,601
Retained earnings				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	29,597,569,688	30,598,136,801	1,755,096,017	5,594,025,468
Equity attributable to owners of the Company	41,465,336,669	42,444,869,516	17,991,205,233	21,833,885,869
Non-controlling interest of the subsidiaries	3,154,560	3,111,781	-	-
Total shareholders' equity	<u>41,468,491,229</u>	<u>42,447,981,297</u>	<u>17,991,205,233</u>	<u>21,833,885,869</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>277,580,099,903</u>	<u>290,724,253,349</u>	<u>28,828,238,411</u>	<u>32,873,923,345</u>

Mr. Sakchai Peechapat
Group Chief Executive

Mr. Metha Pingsuthiwong
Chief Operating Officer

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED 30 SEPTEMBER 2024

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2024	2023	2024	2023
Profit or loss:				
Interest income	4,749,122,770	4,601,604,293	43,874,195	37,561,872
Interest expenses	(1,363,718,299)	(1,109,743,509)	(54,568,984)	(47,404,017)
Net interest income	3,385,404,471	3,491,860,784	(10,694,789)	(9,842,145)
Fees and service income	1,364,553,864	1,305,120,165	-	-
Fees and service expenses	(103,445,106)	(107,180,878)	(2,930,432)	(2,921,731)
Net fees and service income	1,261,108,758	1,197,939,287	(2,930,432)	(2,921,731)
Gain (Loss) on financial instruments measured at fair value through profit or loss	40,819,120	(43,609,475)	39,035,175	(13,097,577)
Net gain on investments	642,698	773,284	-	-
Share of profit from investments accounted for under equity method	6,924,616	11,059,459	-	-
Dividend income	34,376,674	32,073,058	4,034,855	4,062,129
Penalty fee income from loans	44,835,551	33,010,015	-	-
Intercompany supporting fee income	-	-	612,216,800	613,301,300
Other operating income	13,411,814	18,879,618	20,532,713	20,948,546
Total operating income	4,787,523,702	4,741,986,030	662,194,322	612,450,522
Operating expenses				
Employee's expenses	1,540,741,701	1,611,030,115	177,053,490	184,263,329
Directors' remuneration	6,885,000	5,620,000	6,885,000	5,620,000
Premises and equipment expenses	411,252,018	410,163,418	206,702,599	212,989,297
Taxes and duties	99,151,640	90,385,441	49,350	205,778
Other operating expenses	234,215,077	211,387,161	14,716,975	13,647,850
Total operating expenses	2,292,245,436	2,328,586,135	405,407,414	416,726,254
Expected credit loss	358,689,761	81,817,654	(421,307)	426,151
Profit from operations before income tax expenses	2,136,588,505	2,331,582,241	257,208,215	195,298,117
Income tax expenses	423,056,205	456,972,050	51,885,623	39,408,993
Profit for the period	1,713,532,300	1,874,610,191	205,322,592	155,889,124

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED 30 SEPTEMBER 2024

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2024</u>	<u>2023</u>	<u>2024</u>	<u>2023</u>
Other comprehensive income:				
<i>Other comprehensive income to be reclassified to profit or loss in subsequent period</i>				
Gain (Loss) on investments in debt instruments measured at fair value through other comprehensive income	1,311,977	(8,546,953)	-	-
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(778,146)	(218,830)	-	-
Income tax effects	(262,396)	1,709,390	-	-
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	271,435	(7,056,393)	-	-
Other comprehensive income for the period	<u>271,435</u>	<u>(7,056,393)</u>	<u>-</u>	<u>-</u>
Total comprehensive income for the period	<u>1,713,803,735</u>	<u>1,867,553,798</u>	<u>205,322,592</u>	<u>155,889,124</u>
Profit attributable to:				
Equity holders of the Company	1,713,433,718	1,874,485,172	<u>205,322,592</u>	<u>155,889,124</u>
Non-controlling interests of the subsidiaries	98,582	125,019		
	<u>1,713,532,300</u>	<u>1,874,610,191</u>		
Total comprehensive income attributable to:				
Equity holders of the Company	1,713,705,153	1,867,428,779	<u>205,322,592</u>	<u>155,889,124</u>
Non-controlling interests of the subsidiaries	98,582	125,019		
	<u>1,713,803,735</u>	<u>1,867,553,798</u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>2.14</u>	<u>2.34</u>	<u>0.26</u>	<u>0.19</u>

Mr. Sakchai Peechatap
Group Chief Executive

Mr. Metha Pingsuthiwong
Chief Operating Officer

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2024

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2024	2023	2024	2023
Profit or loss:				
Interest income	14,267,376,860	13,005,544,517	134,086,390	93,999,301
Interest expenses	(4,099,061,017)	(2,935,049,043)	(144,299,574)	(100,614,161)
Net interest income	10,168,315,843	10,070,495,474	(10,213,184)	(6,614,860)
Fees and service income	3,983,234,409	3,943,593,906	-	-
Fees and service expenses	(322,250,206)	(327,530,246)	(11,285,843)	(13,787,341)
Net fees and service income	3,660,984,203	3,616,063,660	(11,285,843)	(13,787,341)
Gain (Loss) on financial instruments measured at fair value through profit or loss	305,199,507	38,980,858	130,327,946	(978,148)
Net gain (loss) on investments	2,090,589	4,864,522	83	(200)
Share of profit from investments accounted for under equity method	23,243,135	31,453,965	-	-
Dividend income	94,856,511	84,650,921	1,844,644,013	1,918,246,102
Penalty fee income from loans	111,283,170	103,867,462	-	-
Intercompany supporting fee income	-	-	1,836,302,000	1,719,108,150
Other operating income	61,625,648	77,417,655	65,039,108	60,710,594
Total operating income	14,427,598,606	14,027,794,517	3,854,814,123	3,676,684,297
Operating expenses				
Employee's expenses	4,656,352,251	4,783,687,774	647,065,441	631,300,104
Directors' remuneration	20,652,000	17,468,701	20,652,000	17,468,701
Premises and equipment expenses	1,233,225,895	1,194,248,150	641,838,852	610,751,019
Taxes and duties	298,222,279	258,816,808	2,674,807	4,457,395
Other operating expenses	702,119,283	733,574,479	43,736,066	39,114,427
Total operating expenses	6,910,571,708	6,987,795,912	1,355,967,166	1,303,091,646
Expected credit loss	1,038,422,800	172,330,392	586,365	2,715,969
Profit from operations before income tax expenses	6,478,604,098	6,867,668,213	2,498,260,592	2,370,876,682
Income tax expenses	1,278,803,330	1,346,342,740	134,543,698	92,800,044
Profit for the period	5,199,800,768	5,521,325,473	2,363,716,894	2,278,076,638

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
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FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2024

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2024</u>	<u>2023</u>	<u>2024</u>	<u>2023</u>
Other comprehensive income:				
<i>Other comprehensive income to be reclassified to profit or loss in subsequent period</i>				
Gain on investments in debt instruments measured at fair value through other comprehensive income	36,024,889	9,019,079	28,967,000	18,011,000
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(1,861,950)	(360,982)	-	-
Income tax effects	(7,204,978)	(1,803,816)	(5,793,400)	(3,602,200)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	<u>26,957,961</u>	<u>6,854,281</u>	<u>23,173,600</u>	<u>14,408,800</u>
<i>Other comprehensive income not to be reclassified to profit or loss in subsequent period</i>				
Changes in surplus on revaluation of assets	(146,167)	-	(31,903,462)	-
Actuarial gains or losses arising from post-employment benefit	(5,762,356)	(42,022,238)	(1,657,231)	(2,671,726)
Income tax effects	1,568,206	8,511,371	6,712,139	534,345
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	<u>(4,340,317)</u>	<u>(33,510,867)</u>	<u>(26,848,554)</u>	<u>(2,137,381)</u>
Other comprehensive income for the period	<u>22,617,644</u>	<u>(26,656,586)</u>	<u>(3,674,954)</u>	<u>12,271,419</u>
Total comprehensive income for the period	<u>5,222,418,412</u>	<u>5,494,668,887</u>	<u>2,360,041,940</u>	<u>2,290,348,057</u>
Profit attributable to:				
Equity holders of the Company	5,199,470,896	5,520,953,361	2,363,716,894	2,278,076,638
Non-controlling interests of the subsidiaries	329,872	372,112		
	<u>5,199,800,768</u>	<u>5,521,325,473</u>		
Total comprehensive income attributable to:				
Equity holders of the Company	5,222,088,540	5,494,296,775	2,360,041,940	2,290,348,057
Non-controlling interests of the subsidiaries	329,872	372,112		
	<u>5,222,418,412</u>	<u>5,494,668,887</u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>6.49</u>	<u>6.90</u>	<u>2.95</u>	<u>2.85</u>

Mr. Sakchai Peechapat
Group Chief Executive

Mr. Metha Pingsuthiwong
Chief Operating Officer