



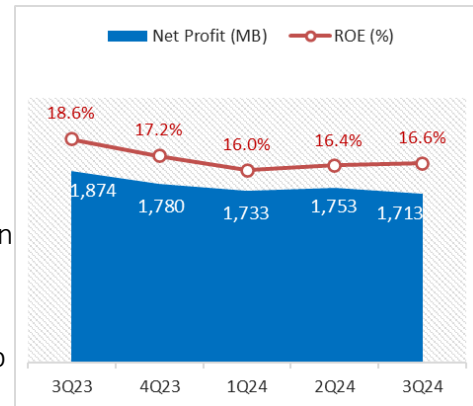
Company Highlights

3Q2024

In 3Q2024, domestic economy gradually recovered led by export sector and tourism sector, while consumption sector remained subdued. Phase 1 of Digital Wallet Scheme for 10,000-baht cash handout was carried out at the end of September 2024 to stimulate the consumer spending.

Profitability

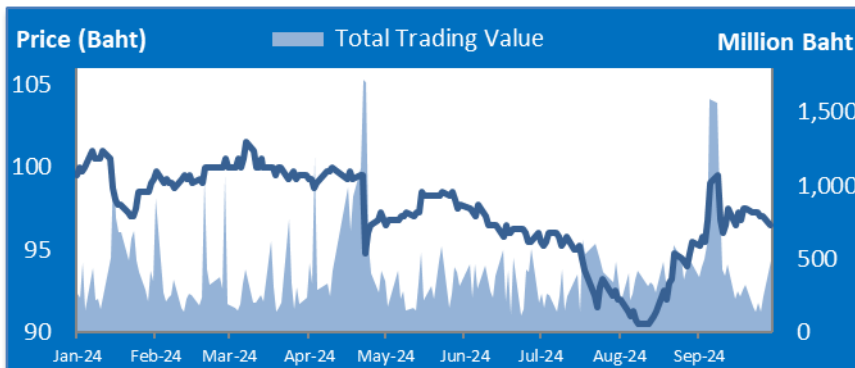
- ❑ TISCO Group reported **net profit** for 3Q2024 at 1,713 million baht, decreased by 2.3% (QoQ) and 8.6% (YoY) led by the setup of ECL.
- ❑ Net interest income started to stabilize as cost of funds has peaked along with the beginning of interest rate down-cycle.
- ❑ Non-interest income dropped from an absence of trading gain and IB fee, however core businesses improved from both capital market business and bancassurance.
- ❑ ECL stood high at 0.6% of average loans following the step-up of ECL toward normalization, as well as to cushion against fragile economy and household debt.
- ❑ ROAE for 3Q2023 was reported among the top-tier of the industry at 16.6%.



Financial Position

- ❑ Loan portfolio declined by 2.1% (YTD) mainly from new car HP business caused by the impact of the sharp decrease in industry car sale. On the contrary, the growth continued at high yield portfolios namely auto-title loans, used car HP and motorcycle HP. NPL ratio stood at 2.44% amid TISCO’s cautious underwriting and increased debt collection efficiency. Coverage ratio was at 159.1%.
- ❑ Capital adequacy ratio was solid with BIS ratio of 20.9% and Tier I of 18.9%.
- ❑ Total branch network of TISCO totaled at 854 branches, consisted of 52 bank branches and 802 Somwang loan offices.

TISCO Share Price



TISCO Share for 3Q2024		
Summary	Price	Date
Close	96.50	30 Sep 24
High	101.50	11 Mar 24
Low	90.00	13 Aug 24
Avg	97.16	-

Investor Relations

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