

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2021

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>30 SEPTEMBER 2021</u>	<u>31 DECEMBER 2020</u>	<u>30 SEPTEMBER 2021</u>	<u>31 DECEMBER 2020</u>
<u>ASSETS</u>				
Cash	1,052,738,669	1,220,207,369	70,000	70,000
Interbank and money market items - net	27,077,082,363	38,212,028,401	11,828,084	17,394,229
Financial assets measured at fair value through profit or loss	2,130,203,884	2,173,019,797	1,092,033,142	890,053,099
Derivatives assets	-	62,094,574	-	-
Investments - net	11,012,961,998	9,953,255,948	202,271,000	205,964,500
Investments in subsidiaries and joint venture - net	810,183,810	804,924,889	20,069,143,786	20,069,142,676
Loans to customers and accrued interest receivables				
Loans to customers	222,288,109,613	244,355,747,777	3,720,000,000	3,180,000,000
Accrued interest receivables and undue interest receivables	1,820,079,116	1,901,982,908	-	-
Total loans to customers and accrued interest receivables	224,108,188,729	246,257,730,685	3,720,000,000	3,180,000,000
Less: Deferred revenue	(17,879,974,283)	(19,544,200,904)	-	-
Less: Allowance for expected credit loss	(11,975,485,227)	(11,825,544,446)	(4,836,000)	(4,134,000)
Loans to customers and accrued interest receivables - net	194,252,729,219	214,887,985,335	3,715,164,000	3,175,866,000
Property foreclosed - net	173,797,281	29,670,933	-	-
Investment property	27,333,986	27,333,986	910,727,901	910,727,901
Premises and equipment - net	2,811,111,724	2,921,738,880	793,706,931	826,965,407
Right-of-use assets - net	730,612,976	885,485,748	669,722	879,026
Intangible assets - net	144,848,889	214,268,409	82,556,730	98,826,651
Deferred tax assets	826,184,250	766,443,591	243,048,732	202,799,545
Securities and derivatives business receivables	1,813,903,059	1,058,179,610	-	-
Dividend receivables from subsidiaries	-	-	-	3,844,953,967
Other assets	1,771,014,107	2,226,574,039	218,896,131	188,819,687
TOTAL ASSETS	244,634,706,215	275,443,211,509	27,340,116,159	30,432,462,688

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2021

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>30 SEPTEMBER 2021</u>	<u>31 DECEMBER 2020</u>	<u>30 SEPTEMBER 2021</u>	<u>31 DECEMBER 2020</u>
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>				
Liabilities				
Deposits	168,813,469,311	203,472,825,291	-	-
Interbank and money market items - net	7,597,223,099	5,807,645,773	880,000,000	3,780,000,000
Liability payable on demand	235,359,955	1,284,764,924	-	-
Derivatives liabilities	124,363,887	-	-	-
Debt issued and borrowings	14,961,919,291	12,825,919,291	6,065,000,000	1,629,000,000
Lease liabilities - net	682,615,073	828,589,558	683,336	889,176
Provisions	1,737,175,639	1,691,053,579	307,361,488	291,741,173
Deferred tax liabilities	-	1,096,629	-	-
Securities and derivatives business payables	1,307,754,919	1,033,040,972	-	-
Accrued interest payable	511,073,121	735,902,790	9,158,919	1,028,547
Other liabilities	9,253,545,171	8,300,293,519	1,835,938,289	1,613,755,344
Total liabilities	205,224,499,466	235,981,132,326	9,098,142,032	7,316,414,240
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
	8,007,032,950	8,007,032,950	8,007,032,950	8,007,032,950
Issued and fully paid-up				
9,859 preference shares of Baht 10 each	98,590	98,590	98,590	98,590
800,645,624 ordinary shares of Baht 10 each	8,006,456,240	8,006,456,240	8,006,456,240	8,006,456,240
	8,006,554,830	8,006,554,830	8,006,554,830	8,006,554,830
Share premium				
Share premium of preference shares	-	-	86,759	86,759
Share premium of ordinary shares	1,018,407,558	1,018,407,558	7,031,436,211	7,031,436,211
Other components of shareholders' equity	1,825,199,531	1,837,917,222	307,611,963	304,429,839
Retained earnings				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	27,755,613,474	27,795,056,500	2,095,284,364	6,972,540,809
Equity attributable to owners of the Company	39,406,775,393	39,458,936,110	18,241,974,127	23,116,048,448
Non-controlling interest of the subsidiaries	3,431,356	3,143,073	-	-
Total shareholders' equity	39,410,206,749	39,462,079,183	18,241,974,127	23,116,048,448
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	244,634,706,215	275,443,211,509	27,340,116,159	30,432,462,688

Mr. Suthas Ruangmanamongkol
Chairman of the Executive Board

Mr. Sakchai Peechapat
Group Chief Executive

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES

STATEMENT OF COMPREHENSIVE INCOME

FOR THE THREE-MONTH PERIOD ENDED 30 SEPTEMBER 2021

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2021	2020	2021	2020
Profit or loss:				
Interest income	3,644,126,623	4,082,265,573	16,716,566	15,267,109
Interest expenses	(551,143,570)	(829,916,848)	(14,155,956)	(22,504,060)
Net interest income	3,092,983,053	3,252,348,725	2,560,610	(7,236,951)
Fees and service income	1,212,768,320	1,367,541,222	-	-
Fees and service expenses	(85,498,172)	(87,617,913)	(4,171,282)	(5,197,255)
Net fees and service income	1,127,270,148	1,279,923,309	(4,171,282)	(5,197,255)
Gain (loss) on financial instruments measured at fair value through profit or loss	(109,676,170)	58,792,079	(126,441,420)	25,951,379
Net gain on investments	1,060,030	3,549,913	-	-
Share of loss from investments accounted for under equity method	(13,637,543)	(1,929,748)	-	-
Dividend income	15,068,700	20,212,810	-	-
Penalty fee income from loans	39,579,533	54,220,016	-	-
Intercompany supporting fee income	-	-	525,750,000	535,851,400
Other operating income	25,054,451	28,684,773	20,262,571	19,531,499
Total operating income	4,177,702,202	4,695,801,877	417,960,479	568,900,072
Operating expenses				
Employee's expenses	1,348,852,835	1,408,564,266	211,508,849	302,004,131
Directors' remuneration	5,256,667	4,170,000	5,256,667	4,170,000
Premises and equipment expenses	330,513,431	313,516,593	171,344,584	150,194,969
Taxes and duties	58,816,131	65,500,368	25,658	5,098
Other operating expenses	224,845,126	290,229,790	17,595,683	20,245,308
Total operating expenses	1,968,284,190	2,081,981,017	405,731,441	476,619,506
Expected credit loss	254,344,273	604,950,893	755,788	(610,627)
Profit from operations before income tax expenses	1,955,073,739	2,008,869,967	11,473,250	92,891,193
Income tax expenses	394,517,820	397,232,616	2,563,263	19,082,807
Profit for the period	1,560,555,919	1,611,637,351	8,909,987	73,808,386

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED 30 SEPTEMBER 2021

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2021</u>	<u>2020</u>	<u>2021</u>	<u>2020</u>
Other comprehensive income:				
<i>Other comprehensive income to be reclassified to profit or loss in subsequent period</i>				
Loss on investments in debt instruments measured at fair value through other comprehensive income	(1,304,395)	(9,739,577)	-	-
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(5,124,747)	(5,650,020)	-	-
Income tax effects	260,879	1,947,915	-	-
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	(6,168,263)	(13,441,682)	-	-
<i>Other comprehensive income not to be reclassified to profit or loss in subsequent period</i>				
Actuarial gains or losses arising from post-employment benefit	-	(251,380)	-	-
Income tax effects	-	50,276	-	-
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	-	(201,104)	-	-
Other comprehensive income for the period	(6,168,263)	(13,642,786)	-	-
Total comprehensive income for the period	<u>1,554,387,656</u>	<u>1,597,994,565</u>	<u>8,909,987</u>	<u>73,808,386</u>
Profit attributable to:				
Equity holders of the Company	1,560,448,016	1,611,529,992	<u>8,909,987</u>	<u>73,808,386</u>
Non-controlling interests of the subsidiaries	107,903	107,359		
	<u>1,560,555,919</u>	<u>1,611,637,351</u>		
Total comprehensive income attributable to:				
Equity holders of the Company	1,554,279,753	1,597,887,206	<u>8,909,987</u>	<u>73,808,386</u>
Non-controlling interests of the subsidiaries	107,903	107,359		
	<u>1,554,387,656</u>	<u>1,597,994,565</u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>1.95</u>	<u>2.01</u>	<u>0.01</u>	<u>0.09</u>

Mr. Suthas Ruangmanamongkol
Chairman of the Executive Board

Mr. Sakchai Peechapat
Group Chief Executive

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES

STATEMENT OF COMPREHENSIVE INCOME

FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2021

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2021	2020	2021	2020
Profit or loss:				
Interest income	11,174,323,420	12,756,985,250	47,906,907	48,115,068
Interest expenses	(1,822,065,292)	(2,918,524,299)	(31,297,757)	(52,394,372)
Net interest income	9,352,258,128	9,838,460,951	16,609,150	(4,279,304)
Fees and service income	4,303,146,645	4,015,076,141	-	-
Fees and service expenses	(408,126,074)	(250,975,765)	(13,964,371)	(12,875,656)
Net fees and service income	3,895,020,571	3,764,100,376	(13,964,371)	(12,875,656)
Gain (loss) on financial instruments measured at fair value through profit or loss	458,644,711	31,405,530	(91,102,739)	27,956,356
Net gain (loss) on investments	5,299,732	8,988,618	-	(300)
Share of profit from investments accounted for under equity method	10,300,744	30,941,604	-	-
Dividend income	65,369,531	54,372,839	-	976,739,876
Penalty fee income from loans	132,984,611	169,471,413	-	-
Intercompany supporting fee income	-	-	1,578,177,600	1,608,548,900
Other operating income	73,899,161	72,388,691	58,572,054	60,044,775
Total operating income	13,993,777,189	13,970,130,022	1,548,291,694	2,656,134,647
Operating expenses				
Employee's expenses	4,223,246,043	3,900,940,903	758,904,547	719,695,189
Directors' remuneration	14,541,667	12,970,000	14,541,667	12,970,000
Premises and equipment expenses	1,001,152,035	956,853,332	498,645,426	462,592,367
Taxes and duties	184,275,760	212,954,825	2,134,895	2,237,006
Other operating expenses	679,938,446	807,994,064	53,562,142	54,430,404
Total operating expenses	6,103,153,951	5,891,713,124	1,327,788,677	1,251,924,966
Expected credit loss	1,652,381,312	2,559,949,898	9,868,966	168,162,530
Profit from operations before income tax expenses	6,238,241,926	5,518,467,000	210,634,051	1,236,047,151
Income tax expenses	1,247,820,797	1,091,161,502	43,228,683	48,975,512
Profit for the period	4,990,421,129	4,427,305,498	167,405,368	1,187,071,639

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
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FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2021

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2021</u>	<u>2020</u>	<u>2021</u>	<u>2020</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	(6,181,912)	(2,183,482)	4,606,500	(1,535,715)
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(5,041,823)	(8,253,688)	-	-
Income tax effects	1,236,382	436,696	(921,300)	307,143
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	(9,987,353)	(10,000,474)	3,685,200	(1,228,572)
<i>Other comprehensive income not to be reclassified to profit or loss in subsequent period</i>				
Actuarial gains or losses arising from post-employment benefit	14,055,745	(10,104,000)	(1,504,479)	(6,757,960)
Income tax effects	(2,871,907)	2,002,685	300,896	1,351,592
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	11,183,838	(8,101,315)	(1,203,583)	(5,406,368)
Other comprehensive income for the period	<u>1,196,485</u>	<u>(18,101,789)</u>	<u>2,481,617</u>	<u>(6,634,940)</u>
Total comprehensive income for the period	<u>4,991,617,614</u>	<u>4,409,203,709</u>	<u>169,886,985</u>	<u>1,180,436,699</u>
Profit attributable to:				
Equity holders of the Company	4,990,131,736	4,427,011,309	<u>167,405,368</u>	<u>1,187,071,639</u>
Non-controlling interests of the subsidiaries	289,393	294,189		
	<u>4,990,421,129</u>	<u>4,427,305,498</u>		
Total comprehensive income attributable to:				
Equity holders of the Company	4,991,328,221	4,408,909,520	<u>169,886,985</u>	<u>1,180,436,699</u>
Non-controlling interests of the subsidiaries	289,393	294,189		
	<u>4,991,617,614</u>	<u>4,409,203,709</u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>6.23</u>	<u>5.53</u>	<u>0.21</u>	<u>1.48</u>

Mr. Suthas Ruangmanamongkol
Chairman of the Executive Board

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Group Chief Executive