

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2022

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	30 JUNE 2022	31 DECEMBER 2021	30 JUNE 2022	31 DECEMBER 2021
ASSETS				
Cash	1,021,229,572	1,103,425,216	70,000	-
Interbank and money market items - net	32,554,068,158	30,489,210,861	893,608,620	22,583,561
Financial assets measured at fair value through profit or loss	2,242,594,920	2,081,051,860	1,048,744,029	1,048,821,352
Investments - net	7,003,676,048	8,042,759,319	462,198,097	202,271,000
Investments in subsidiaries and joint venture - net	847,061,947	809,628,974	20,069,243,700	20,069,143,786
Loans to customers and accrued interest receivables				
Loans to customers	220,487,803,823	220,419,498,130	3,400,000,000	3,310,000,000
Accrued interest receivables and undue interest receivables	1,633,507,045	1,712,500,641	-	-
Total loans to customers and accrued interest receivables	222,121,310,868	222,131,998,771	3,400,000,000	3,310,000,000
Less: Deferred revenue	(17,146,407,061)	(17,469,824,856)	-	-
Less: Allowance for expected credit loss	(11,297,685,976)	(11,740,173,542)	(4,420,000)	(4,303,000)
Loans to customers and accrued interest receivables - net	193,677,217,831	192,922,000,373	3,395,580,000	3,305,697,000
Property foreclosed - net	107,889,887	120,521,839	-	-
Investment property	27,304,986	27,304,986	910,727,901	910,727,901
Premises and equipment - net	2,751,410,279	2,780,561,713	762,406,349	781,672,600
Right-of-use assets - net	713,051,237	752,829,477	460,419	599,954
Intangible assets - net	106,604,676	130,919,118	61,427,473	74,171,194
Deferred tax assets	715,797,900	759,728,945	265,182,437	255,234,102
Securities and derivatives business receivables	955,713,541	1,131,229,159	-	-
Dividend receivables from subsidiaries	-	-	-	4,590,529,872
Other assets	1,998,745,637	2,470,761,925	203,560,510	199,467,169
TOTAL ASSETS	244,722,366,619	243,621,933,765	28,073,209,535	31,460,919,491

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	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>30 JUNE 2022</u>	<u>31 DECEMBER 2021</u>	<u>30 JUNE 2022</u>	<u>31 DECEMBER 2021</u>
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>				
Liabilities				
Deposits	168,878,690,715	166,541,926,251	-	-
Interbank and money market items - net	6,883,919,886	8,080,700,116	-	565,000,000
Liability payable on demand	245,378,166	274,432,061	-	-
Derivatives liabilities	46,505,492	3,384,962	-	-
Debt issued and borrowings	17,126,919,291	14,961,919,291	8,650,000,000	6,065,000,000
Lease liabilities - net	658,979,032	707,179,130	473,870	613,920
Provisions	1,594,748,415	1,728,981,049	274,991,052	303,611,846
Securities and derivatives business payables	455,245,083	1,521,352,568	-	-
Accrued interest payable	408,121,437	481,691,461	13,800,412	11,256,467
Other liabilities	9,173,172,975	8,119,985,050	1,743,335,435	1,694,923,486
Total liabilities	205,471,680,492	202,421,551,939	10,682,600,769	8,640,405,719
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	1,822,265,712	1,828,088,217	307,076,907	307,442,429
Retained earnings				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	27,599,043,809	29,543,038,517	1,244,454,059	6,673,993,543
Equity attributable to owners of the Company	<u>39,247,271,909</u>	<u>41,197,089,122</u>	<u>17,390,608,766</u>	<u>22,820,513,772</u>
Non-controlling interest of the subsidiaries	3,414,218	3,292,704	-	-
Total shareholders' equity	39,250,686,127	41,200,381,826	17,390,608,766	22,820,513,772
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	244,722,366,619	243,621,933,765	28,073,209,535	31,460,919,491

Mr. Sakchai Peechapat
Group Chief Executive

Mr. Metha Pingsuthiwong
Chief Operating Officer

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED 30 JUNE 2022

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2022	2021	2022	2021
Profit or loss:				
Interest income	3,616,491,618	3,753,911,087	16,261,392	14,543,882
Interest expenses	(509,861,216)	(604,933,163)	(12,570,280)	(9,959,647)
Net interest income	3,106,630,402	3,148,977,924	3,691,112	4,584,235
Fees and service income	1,276,559,374	1,355,341,399	-	-
Fees and service expenses	(108,583,271)	(130,462,875)	(5,315,041)	(4,694,621)
Net fees and service income	1,167,976,103	1,224,878,524	(5,315,041)	(4,694,621)
Gain on financial instruments measured at fair value through profit or loss	173,118,486	255,703,691	36,355,966	22,688,641
Net gain on investments	2,634,154	817,451	7,627	-
Share of profit from investments accounted for under equity method	14,650,519	10,782,648	-	-
Dividend income	13,882,563	12,884,113	-	-
Penalty fee income from loans	41,152,755	43,936,822	-	-
Intercompany supporting fee income	-	-	532,761,300	525,999,800
Other operating income	43,968,681	16,659,913	26,426,388	19,167,512
Total operating income	4,564,013,663	4,714,641,086	593,927,352	567,745,567
Operating expenses				
Employee's expenses	1,537,315,176	1,421,926,675	190,064,048	257,732,512
Directors' remuneration	5,718,333	4,575,000	5,718,333	4,575,000
Premises and equipment expenses	341,807,789	353,788,476	187,365,242	164,665,230
Taxes and duties	60,129,755	59,466,549	79,301	(182,238)
Other operating expenses	179,572,255	240,208,134	13,734,778	20,889,798
Total operating expenses	2,124,543,308	2,079,964,834	396,961,702	447,680,302
Expected credit loss	139,873,720	555,353,982	1,010,996	6,831,539
Profit from operations before income tax expenses	2,299,596,635	2,079,322,270	195,954,654	113,233,726
Income tax expenses	451,050,819	413,172,085	39,102,989	22,702,346
Profit for the period	1,848,545,816	1,666,150,185	156,851,665	90,531,380

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED 30 JUNE 2022

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2022</u>	<u>2021</u>	<u>2022</u>	<u>2021</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	(14,798,239)	2,267,346	(19,824)	4,606,500
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	5,147,606	(1,642,024)	-	-
Income tax effects	2,959,648	(453,470)	3,965	(921,300)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	(6,690,985)	171,852	(15,859)	3,685,200
<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	167,819,474	15,714,632	31,180,284	(1,504,479)
Income tax effects	(33,341,414)	(3,203,684)	(6,236,057)	300,896
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	134,478,060	12,510,948	24,944,227	(1,203,583)
Other comprehensive income for the period	<u>127,787,075</u>	<u>12,682,800</u>	<u>24,928,368</u>	<u>2,481,617</u>
Total comprehensive income for the period	<u>1,976,332,891</u>	<u>1,678,832,985</u>	<u>181,780,033</u>	<u>93,012,997</u>
Profit attributable to:				
Equity holders of the Company	1,848,432,336	1,666,056,924	156,851,665	90,531,380
Non-controlling interests of the subsidiaries	113,480	93,261		
	<u>1,848,545,816</u>	<u>1,666,150,185</u>		
Total comprehensive income attributable to:				
Equity holders of the Company	1,976,219,411	1,678,739,724	181,780,033	93,012,997
Non-controlling interests of the subsidiaries	113,480	93,261		
	<u>1,976,332,891</u>	<u>1,678,832,985</u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>2.31</u>	<u>2.08</u>	<u>0.20</u>	<u>0.11</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 SIX-MONTH PERIOD ENDED 30 JUNE 2022

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2022	2021	2022	2021
Profit or loss:				
Interest income	7,172,684,578	7,530,196,797	31,385,970	31,190,341
Interest expenses	(1,004,778,947)	(1,270,921,722)	(19,619,435)	(17,141,801)
Net interest income	6,167,905,631	6,259,275,075	11,766,535	14,048,540
Fees and service income	2,683,955,382	3,090,378,325	-	-
Fees and service expenses	(237,945,076)	(322,627,902)	(8,017,841)	(9,793,089)
Net fees and service income	2,446,010,306	2,767,750,423	(8,017,841)	(9,793,089)
Gain (loss) on financial instruments measured at fair value through profit or loss	140,936,148	568,320,881	(77,323)	35,338,681
Net gain on investments	1,026,396	4,239,702	10,406	-
Share of profit from investments accounted for under equity method	28,038,943	23,938,287	-	-
Dividend income	47,133,281	50,300,831	-	-
Penalty fee income from loans	81,233,038	93,405,078	-	-
Intercompany supporting fee income	-	-	1,065,296,100	1,052,427,600
Other operating income	70,995,006	48,844,710	45,562,836	38,309,483
Total operating income	8,983,278,749	9,816,074,987	1,114,540,713	1,130,331,215
Operating expenses				
Employee's expenses	3,047,399,171	2,874,393,208	377,705,631	547,395,698
Directors' remuneration	10,948,333	9,285,000	10,948,333	9,285,000
Premises and equipment expenses	663,735,897	670,638,604	358,714,321	327,300,842
Taxes and duties	122,218,444	125,459,629	2,237,943	2,109,237
Other operating expenses	379,381,182	455,093,320	25,227,724	35,966,459
Total operating expenses	4,223,683,027	4,134,869,761	774,833,952	922,057,236
Expected credit loss	225,205,233	1,398,037,039	2,048,590	9,113,178
Profit from operations before income tax expenses	4,534,390,489	4,283,168,187	337,658,171	199,160,801
Income tax expenses	890,246,094	853,302,977	67,956,283	40,665,420
Profit for the period	3,644,144,395	3,429,865,210	269,701,888	158,495,381

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2022

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2022</u>	<u>2021</u>	<u>2022</u>	<u>2021</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	(16,757,888)	(4,877,517)	(39,975)	4,606,500
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	9,394,030	82,924	-	-
Income tax effects	3,351,578	975,503	7,995	(921,300)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	(4,012,280)	(3,819,090)	(31,980)	3,685,200
<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	167,819,474	14,055,745	31,180,284	(1,504,479)
Income tax effects	(33,341,414)	(2,871,907)	(6,236,057)	300,896
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	134,478,060	11,183,838	24,944,227	(1,203,583)
Other comprehensive income for the period	<u>130,465,780</u>	<u>7,364,748</u>	<u>24,912,247</u>	<u>2,481,617</u>
Total comprehensive income for the period	<u>3,774,610,175</u>	<u>3,437,229,958</u>	<u>294,614,135</u>	<u>160,976,998</u>
Profit attributable to:				
Equity holders of the Company	3,643,922,967	3,429,683,720	<u>269,701,888</u>	<u>158,495,381</u>
Non-controlling interests of the subsidiaries	221,428	181,490		
	<u>3,644,144,395</u>	<u>3,429,865,210</u>		
Total comprehensive income attributable to:				
Equity holders of the Company	3,774,388,747	3,437,048,468	<u>294,614,135</u>	<u>160,976,998</u>
Non-controlling interests of the subsidiaries	221,428	181,490		
	<u>3,774,610,175</u>	<u>3,437,229,958</u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>4.55</u>	<u>4.28</u>	<u>0.34</u>	<u>0.20</u>

Mr. Sakchai Peechapat
Group Chief Executive

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