

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

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>30 SEPTEMBER 2022</u>	<u>31 DECEMBER 2021</u>	<u>30 SEPTEMBER 2022</u>	<u>31 DECEMBER 2021</u>
<b><u>ASSETS</u></b>				
Cash	979,794,495	1,103,425,216	70,000	-
Interbank and money market items - net	34,336,660,402	30,489,210,861	15,751,478	22,583,561
Financial assets measured at fair value through profit or loss	2,110,072,080	2,081,051,860	907,969,533	1,048,821,352
Investments - net	6,211,760,431	8,042,759,319	202,271,000	202,271,000
Investments in subsidiaries and joint venture - net	859,956,762	809,628,974	20,069,243,700	20,069,143,786
Loans to customers and accrued interest receivables				
Loans to customers	230,265,093,827	220,419,498,130	4,270,000,000	3,310,000,000
Accrued interest receivables and undue interest receivables	1,698,561,724	1,712,500,641	-	-
Total loans to customers and accrued interest receivables	231,963,655,551	222,131,998,771	4,270,000,000	3,310,000,000
Less: Deferred revenue	(17,077,359,984)	(17,469,824,856)	-	-
Less: Allowance for expected credit loss	(11,014,673,636)	(11,740,173,542)	(5,551,000)	(4,303,000)
Loans to customers and accrued interest receivables - net	203,871,621,931	192,922,000,373	4,264,449,000	3,305,697,000
Property foreclosed - net	97,648,012	120,521,839	-	-
Investment property	27,304,986	27,304,986	910,727,901	910,727,901
Premises and equipment - net	2,778,327,437	2,780,561,713	773,522,196	781,672,600
Right-of-use assets - net	721,746,445	752,829,477	390,651	599,954
Intangible assets - net	97,983,897	130,919,118	57,231,722	74,171,194
Deferred tax assets	786,345,635	759,728,945	313,085,543	255,234,102
Securities and derivatives business receivables	734,727,113	1,131,229,159	-	-
Dividend receivables from subsidiaries	-	-	-	4,590,529,872
Other assets	2,324,693,940	2,470,761,925	192,581,766	199,467,169
<b>TOTAL ASSETS</b>	<b>255,938,643,566</b>	<b>243,621,933,765</b>	<b>27,707,294,490</b>	<b>31,460,919,491</b>

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

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>30 SEPTEMBER 2022</u>	<u>31 DECEMBER 2021</u>	<u>30 SEPTEMBER 2022</u>	<u>31 DECEMBER 2021</u>
<b><u>LIABILITIES AND SHAREHOLDERS' EQUITY</u></b>				
<b>Liabilities</b>				
Deposits	182,539,752,724	166,541,926,251	-	-
Interbank and money market items - net	4,457,811,469	8,080,700,116	1,640,000,000	565,000,000
Liability payable on demand	268,855,636	274,432,061	-	-
Derivatives liabilities	155,447,745	3,384,962	-	-
Debt issued and borrowings	15,136,919,291	14,961,919,291	6,660,000,000	6,065,000,000
Lease liabilities - net	667,815,227	707,179,130	403,231	613,920
Provisions	1,639,526,354	1,728,981,049	281,811,963	303,611,846
Securities and derivatives business payables	895,114,999	1,521,352,568	-	-
Accrued interest payable	497,632,517	481,691,461	10,568,877	11,256,467
Other liabilities	8,656,293,519	8,119,985,050	1,696,070,711	1,694,923,486
<b>Total liabilities</b>	<b>214,915,169,481</b>	<b>202,421,551,939</b>	<b>10,288,854,782</b>	<b>8,640,405,719</b>
<b>Shareholders' equity</b>				
<b>Share capital</b>				
<b>Registered</b>				
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>
<b>Issued and fully paid-up</b>				
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>
<b>Share premium</b>				
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	1,822,490,775	1,828,088,217	306,939,353	307,442,429
<b>Retained earnings</b>				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	29,371,489,010	29,543,038,517	1,272,422,555	6,673,993,543
Equity attributable to owners of the Company	<u>41,019,942,173</u>	<u>41,197,089,122</u>	<u>17,418,439,708</u>	<u>22,820,513,772</u>
Non-controlling interest of the subsidiaries	3,531,912	3,292,704	-	-
<b>Total shareholders' equity</b>	<b>41,023,474,085</b>	<b>41,200,381,826</b>	<b>17,418,439,708</b>	<b>22,820,513,772</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>255,938,643,566</u></b>	<b><u>243,621,933,765</u></b>	<b><u>27,707,294,490</u></b>	<b><u>31,460,919,491</u></b>

\_\_\_\_\_  
**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 2022**

(Unit : Baht)

	<b>CONSOLIDATED FINANCIAL STATEMENTS</b>		<b>SEPARATE FINANCIAL STATEMENTS</b>	
	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2021</b>
<b>Profit or loss:</b>				
Interest income	3,754,617,033	3,644,126,623	16,688,173	16,716,566
Interest expenses	(533,186,679)	(551,143,570)	(17,637,574)	(14,155,956)
<b>Net interest income</b>	<b>3,221,430,354</b>	<b>3,092,983,053</b>	<b>(949,401)</b>	<b>2,560,610</b>
Fees and service income	1,369,671,316	1,212,768,320	-	-
Fees and service expenses	(102,693,159)	(85,498,172)	(4,354,598)	(4,171,282)
<b>Net fees and service income</b>	<b>1,266,978,157</b>	<b>1,127,270,148</b>	<b>(4,354,598)</b>	<b>(4,171,282)</b>
Loss on financial instruments measured at fair value through profit or loss	(107,591,348)	(109,676,170)	(140,651,438)	(126,441,420)
Net gain on investments	503,856	1,060,030	-	-
Share of profit (loss) from investments accounted for under equity method	12,969,274	(13,637,543)	-	-
Dividend income	25,844,301	15,068,700	4,495,402	-
Penalty fee income from loans	36,034,569	39,579,533	-	-
Intercompany supporting fee income	-	-	532,979,300	525,750,000
Other operating income	21,946,620	25,054,451	19,237,780	20,262,571
<b>Total operating income</b>	<b>4,478,115,783</b>	<b>4,177,702,202</b>	<b>410,757,045</b>	<b>417,960,479</b>
<b>Operating expenses</b>				
Employee's expenses	1,513,403,873	1,348,852,835	170,769,856	211,508,849
Directors' remuneration	4,980,000	5,256,667	4,980,000	5,256,667
Premises and equipment expenses	345,025,875	330,513,431	194,252,721	171,344,584
Taxes and duties	64,143,706	58,816,131	27,009	25,658
Other operating expenses	227,868,264	224,845,126	12,535,558	17,595,683
<b>Total operating expenses</b>	<b>2,155,421,718</b>	<b>1,968,284,190</b>	<b>382,565,144</b>	<b>405,731,441</b>
Expected credit loss	118,634,328	254,344,273	1,430,752	755,788
<b>Profit from operations before income tax expenses</b>	<b>2,204,059,737</b>	<b>1,955,073,739</b>	<b>26,761,149</b>	<b>11,473,250</b>
Income tax expenses	432,618,525	394,637,820	5,804,571	2,563,263
<b>Profit for the period</b>	<b>1,771,441,212</b>	<b>1,560,435,919</b>	<b>20,956,578</b>	<b>8,909,987</b>

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE THREE-MONTH PERIOD ENDED 30 SEPTEMBER 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>
<b>Other comprehensive income:</b>				
<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	1,524,544	(1,304,395)	39,975	-
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(74,459)	(5,124,747)	-	-
Income tax effects	(304,909)	260,879	(7,995)	-
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	<u>1,145,176</u>	<u>(6,168,263)</u>	<u>31,980</u>	<u>-</u>
<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	-	-	-	-
Income tax effects	-	-	-	-
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Other comprehensive income for the period</b>	<u>1,145,176</u>	<u>(6,168,263)</u>	<u>31,980</u>	<u>-</u>
<b>Total comprehensive income for the period</b>	<u><u>1,772,586,388</u></u>	<u><u>1,554,267,656</u></u>	<u><u>20,988,558</u></u>	<u><u>8,909,987</u></u>
<b>Profit attributable to:</b>				
Equity holders of the Company	1,771,322,838	1,560,326,048	<u>20,956,578</u>	<u>8,909,987</u>
Non-controlling interests of the subsidiaries	<u>118,374</u>	<u>109,871</u>		
	<u><u>1,771,441,212</u></u>	<u><u>1,560,435,919</u></u>		
<b>Total comprehensive income attributable to:</b>				
Equity holders of the Company	1,772,468,014	1,554,157,785	<u>20,988,558</u>	<u>8,909,987</u>
Non-controlling interests of the subsidiaries	<u>118,374</u>	<u>109,871</u>		
	<u><u>1,772,586,388</u></u>	<u><u>1,554,267,656</u></u>		
<b>Earnings per share of equity holders of the Company</b>				
Basic earnings per share	<u>2.21</u>	<u>1.95</u>	<u>0.03</u>	<u>0.01</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 NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2022**

(Unit : Baht)

	<b>CONSOLIDATED FINANCIAL STATEMENTS</b>		<b>SEPARATE FINANCIAL STATEMENTS</b>	
	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2021</b>
<b>Profit or loss:</b>				
Interest income	10,927,301,611	11,174,323,420	48,074,143	47,906,907
Interest expenses	(1,537,965,626)	(1,822,065,292)	(37,257,009)	(31,297,757)
<b>Net interest income</b>	<b>9,389,335,985</b>	<b>9,352,258,128</b>	<b>10,817,134</b>	<b>16,609,150</b>
Fees and service income	4,053,626,698	4,303,146,645	-	-
Fees and service expenses	(340,638,235)	(408,126,074)	(12,372,439)	(13,964,371)
<b>Net fees and service income</b>	<b>3,712,988,463</b>	<b>3,895,020,571</b>	<b>(12,372,439)</b>	<b>(13,964,371)</b>
Gain (loss) on financial instruments measured at fair value through profit or loss	33,344,800	458,644,711	(140,728,761)	(91,102,739)
Net gain on investments	1,530,252	5,299,732	10,406	-
Share of profit from investments accounted for under equity method	41,008,217	10,300,744	-	-
Dividend income	72,977,582	65,369,531	11,782,941	-
Penalty fee income from loans	117,267,607	132,984,611	-	-
Intercompany supporting fee income	-	-	1,598,275,400	1,578,177,600
Other operating income	92,941,626	73,899,161	57,513,077	58,572,054
<b>Total operating income</b>	<b>13,461,394,532</b>	<b>13,993,777,189</b>	<b>1,525,297,758</b>	<b>1,548,291,694</b>
<b>Operating expenses</b>				
Employee's expenses	4,560,803,044	4,223,246,043	539,975,487	758,904,547
Directors' remuneration	15,928,333	14,541,667	15,928,333	14,541,667
Premises and equipment expenses	1,008,761,772	1,001,152,035	552,967,042	498,645,426
Taxes and duties	186,362,150	184,275,760	2,264,952	2,134,895
Other operating expenses	607,249,446	679,938,446	37,763,282	53,562,142
<b>Total operating expenses</b>	<b>6,379,104,745</b>	<b>6,103,153,951</b>	<b>1,148,899,096</b>	<b>1,327,788,677</b>
Expected credit loss	343,839,561	1,652,381,312	3,479,342	9,868,966
<b>Profit from operations before income tax expenses</b>	<b>6,738,450,226</b>	<b>6,238,241,926</b>	<b>372,919,320</b>	<b>210,634,051</b>
Income tax expenses	1,322,864,619	1,247,940,797	75,460,854	43,228,683
<b>Profit for the period</b>	<b>5,415,585,607</b>	<b>4,990,301,129</b>	<b>297,458,466</b>	<b>167,405,368</b>

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 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>
<b>Other comprehensive income:</b>				
<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	(15,233,344)	(6,181,912)	-	4,606,500
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	9,319,571	(5,041,823)	-	-
Income tax effects	3,046,669	1,236,382	-	(921,300)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	(2,867,104)	(9,987,353)	-	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)
<b>Other comprehensive income for the period</b>	<u>131,610,956</u>	<u>1,196,485</u>	<u>24,944,227</u>	<u>2,481,617</u>
<b>Total comprehensive income for the period</b>	<u>5,547,196,563</u>	<u>4,991,497,614</u>	<u>322,402,693</u>	<u>169,886,985</u>
<b>Profit attributable to:</b>				
Equity holders of the Company	5,415,246,485	4,990,009,768	297,458,466	167,405,368
Non-controlling interests of the subsidiaries	339,122	291,361		
	<u>5,415,585,607</u>	<u>4,990,301,129</u>		
<b>Total comprehensive income attributable to:</b>				
Equity holders of the Company	5,546,857,441	4,991,206,253	322,402,693	169,886,985
Non-controlling interests of the subsidiaries	339,122	291,361		
	<u>5,547,196,563</u>	<u>4,991,497,614</u>		
<b>Earnings per share of equity holders of the Company</b>				
Basic earnings per share	<u>6.76</u>	<u>6.23</u>	<u>0.37</u>	<u>0.21</u>

\_\_\_\_\_  
**Mr. Sakchai Peechapat**  
**Group Chief Executive**

\_\_\_\_\_  
**Mr. Metha Pingsuthiwong**  
**Chief Operating Officer**