

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2023

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	31 MARCH 2023	31 DECEMBER 2022	31 MARCH 2023	31 DECEMBER 2022
ASSETS				
Cash	1,046,948,776	1,005,066,220	70,000	70,000
Interbank and money market items - net	45,790,978,980	40,272,419,314	44,414,913	27,252,573
Financial assets measured at fair value through profit or loss	2,329,868,979	2,172,385,896	986,117,037	954,993,563
Derivatives assets	-	147,488,719	-	-
Investments - net	4,383,067,353	3,989,884,351	619,832,960	202,271,000
Investments in subsidiaries and joint venture - net	872,452,423	872,807,555	20,069,253,100	20,069,243,700
Loans to customers and accrued interest receivables				
Loans to customers	237,307,980,867	236,240,838,668	3,960,000,000	4,290,000,000
Accrued interest receivables and undue interest receivables	1,728,185,558	1,722,315,563	-	-
Total loans to customers and accrued interest receivables	239,036,166,425	237,963,154,231	3,960,000,000	4,290,000,000
Less: Deferred revenue	(17,208,815,584)	(17,237,040,327)	-	-
Less: Allowance for expected credit loss	(11,643,886,562)	(11,844,732,367)	(5,148,000)	(5,577,000)
Loans to customers and accrued interest receivables - net	210,183,464,279	208,881,381,537	3,954,852,000	4,284,423,000
Property foreclosed - net	21,072,044	6,550,176	-	-
Investment property	27,057,986	27,057,986	910,727,901	910,727,901
Premises and equipment - net	2,806,734,798	2,786,273,763	753,497,765	758,081,143
Right-of-use assets - net	802,051,643	753,865,634	251,116	320,883
Intangible assets - net	90,911,590	99,602,660	56,828,894	62,681,817
Deferred tax assets	863,977,249	830,504,034	225,132,583	234,704,097
Securities and derivatives business receivables	823,179,891	611,384,340	-	-
Dividend receivables from subsidiaries and joint venture	9,219,350	-	9,219,350	5,286,999,217
Other assets	3,172,670,769	2,957,764,344	227,373,831	242,210,711
TOTAL ASSETS	273,223,656,110	265,414,436,529	27,857,571,450	33,033,979,605

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	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>31 MARCH 2023</u>	<u>31 DECEMBER 2022</u>	<u>31 MARCH 2023</u>	<u>31 DECEMBER 2022</u>
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>				
Liabilities				
Deposits	196,682,671,421	188,265,809,091	-	-
Interbank and money market items - net	7,156,083,837	6,195,459,143	-	550,000,000
Liability payable on demand	169,695,169	256,707,660	-	-
Derivatives liabilities	72,717,487	-	-	-
Debt issued and borrowings	10,966,122,283	15,756,919,291	3,090,000,000	7,880,000,000
Lease liabilities - net	736,771,450	700,257,723	260,713	332,179
Provisions	1,828,754,434	1,712,266,023	295,136,364	287,934,585
Securities and derivatives business payables	1,898,635,672	1,246,559,429	-	-
Accrued interest payable	717,729,234	559,567,693	2,787,398	14,527,562
Other liabilities	8,395,311,735	7,930,268,499	1,438,120,142	1,438,918,080
Total liabilities	<u>228,624,492,722</u>	<u>222,623,814,552</u>	<u>4,826,304,617</u>	<u>10,171,712,406</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	1,845,763,570	1,831,007,005	320,985,728	306,769,818
Retained earnings				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	32,924,093,380	31,130,415,798	6,871,203,305	6,716,419,581
Equity attributable to owners of the Company	44,595,819,338	42,787,385,191	23,031,266,833	22,862,267,199
Non-controlling interest of the subsidiaries	3,344,050	3,236,786	-	-
Total shareholders' equity	<u>44,599,163,388</u>	<u>42,790,621,977</u>	<u>23,031,266,833</u>	<u>22,862,267,199</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>273,223,656,110</u>	<u>265,414,436,529</u>	<u>27,857,571,450</u>	<u>33,033,979,605</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 31 MARCH 2023

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2023	2022	2023	2022
Profit or loss:				
Interest income	4,104,382,823	3,556,192,960	25,316,791	15,124,578
Interest expenses	(847,478,765)	(494,917,731)	(19,789,577)	(7,049,155)
Net interest income	3,256,904,058	3,061,275,229	5,527,214	8,075,423
Fees and service income	1,378,452,106	1,403,636,861	-	-
Fees and service expenses	(111,958,624)	(129,361,805)	(3,167,103)	(2,702,800)
Net fees and service income	1,266,493,482	1,274,275,056	(3,167,103)	(2,702,800)
Gain (loss) on financial instruments measured at fair value through profit or loss	17,789,171	(32,182,338)	31,123,474	(36,433,289)
Net gain (loss) on investments	1,914,337	(1,607,758)	(200)	2,779
Share of profit from investments accounted for under equity method	10,122,813	13,388,424	-	-
Dividend income	33,040,718	33,250,718	9,219,350	-
Penalty fee income from loans	36,606,903	40,080,283	-	-
Intercompany supporting fee income	-	-	552,990,750	532,534,800
Other operating income	17,572,877	27,026,325	20,536,519	19,136,448
Total operating income	4,640,444,359	4,415,505,939	616,230,004	520,613,361
Operating expenses				
Employee's expenses	1,570,106,486	1,510,083,995	213,556,002	187,641,583
Directors' remuneration	5,048,364	5,230,000	5,048,364	5,230,000
Premises and equipment expenses	374,808,111	321,928,108	195,647,414	171,349,079
Taxes and duties	76,004,558	62,088,689	79,765	2,158,642
Other operating expenses	255,701,310	196,049,780	10,122,720	11,492,946
Total operating expenses	2,281,668,829	2,095,380,572	424,454,265	377,872,250
Expected credit loss	125,334,510	85,331,513	394,040	1,037,594
Profit from operations before income tax expenses	2,233,441,020	2,234,793,854	191,381,699	141,703,517
Income tax expenses	440,743,874	439,195,275	36,805,288	28,853,294
Profit for the period	1,792,697,146	1,795,598,579	154,576,411	112,850,223

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STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED 31 MARCH 2023

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2023</u>	<u>2022</u>	<u>2023</u>	<u>2022</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	21,144,091	(1,959,649)	17,977,200	(20,151)
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(1,258,595)	4,246,424	-	-
Income tax effects	(4,228,818)	391,930	(3,595,440)	4,030
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	15,656,678	2,678,705	14,381,760	(16,121)
<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	-	-	-	-
Other comprehensive income for the period	15,656,678	2,678,705	14,381,760	(16,121)
Total comprehensive income for the period	1,808,353,824	1,798,277,284	168,958,171	112,834,102
Profit attributable to:				
Equity holders of the Company	1,792,580,282	1,795,490,631	154,576,411	112,850,223
Non-controlling interests of the subsidiaries	116,864	107,948		
	1,792,697,146	1,795,598,579		
Total comprehensive income attributable to:				
Equity holders of the Company	1,808,236,960	1,798,169,336	168,958,171	112,834,102
Non-controlling interests of the subsidiaries	116,864	107,948		
	1,808,353,824	1,798,277,284		
Earnings per share of equity holders of the Company				
Basic earnings per share	2.24	2.24	0.19	0.14

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