

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 MARCH 2024**

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>31 MARCH 2024</u>	<u>31 DECEMBER 2023</u>	<u>31 MARCH 2024</u>	<u>31 DECEMBER 2023</u>
<b><u>ASSETS</u></b>				
Cash	971,912,094	918,260,911	70,000	70,000
Interbank and money market items - net	39,738,413,307	48,489,698,212	29,629,688	564,181,960
Financial assets measured at fair value through profit or loss	2,122,640,052	2,081,768,460	593,688,090	547,173,767
Investments - net	3,319,559,811	3,313,593,205	249,249,000	220,282,000
Investments in subsidiaries and joint venture - net	891,238,263	891,492,339	20,069,377,678	20,069,313,523
Loans to customers and accrued interest receivables				
Loans to customers	247,580,868,552	247,384,985,313	5,650,000,000	4,960,000,000
Accrued interest receivables and undue interest receivables	1,949,782,287	1,928,548,316	-	-
Total loans to customers and accrued interest receivables	249,530,650,839	249,313,533,629	5,650,000,000	4,960,000,000
Less: Deferred revenue	(12,363,095,831)	(12,569,801,017)	-	-
Less: Allowance for expected credit loss	(9,498,294,331)	(9,915,968,726)	(7,345,000)	(6,448,000)
Loans to customers and accrued interest receivables - net	227,669,260,677	226,827,763,886	5,642,655,000	4,953,552,000
Property foreclosed - net	23,201,184	25,823,285	-	-
Investment property	23,171,812	23,576,299	933,908,077	933,908,077
Premises and equipment - net	3,186,449,887	3,178,877,765	875,124,484	871,699,848
Right-of-use assets - net	1,076,699,462	1,069,591,057	538,559	608,036
Intangible assets - net	77,186,587	79,113,317	43,853,403	44,665,614
Deferred tax assets	920,751,710	868,619,334	138,421,993	144,954,495
Securities and derivatives business receivables	446,864,887	496,785,384	-	-
Dividend receivables from subsidiaries	-	-	-	4,244,763,397
Other assets	1,937,661,197	2,459,289,895	266,007,988	278,750,628
<b>TOTAL ASSETS</b>	<b>282,405,010,930</b>	<b>290,724,253,349</b>	<b>28,842,523,960</b>	<b>32,873,923,345</b>

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	<u>31 MARCH 2024</u>	<u>31 DECEMBER 2023</u>	<u>31 MARCH 2024</u>	<u>31 DECEMBER 2023</u>
<b><u>LIABILITIES AND SHAREHOLDERS' EQUITY</u></b>				
<b>Liabilities</b>				
Deposits	208,587,390,723	208,644,671,678	-	-
Interbank and money market items - net	9,551,649,453	8,506,336,791	1,655,000,000	-
Liability payable on demand	269,631,951	237,434,208	-	-
Derivatives liabilities	65,577,800	28,689,601	-	-
Debt issued and borrowings	6,176,122,283	17,286,122,283	3,500,000,000	9,410,000,000
Lease liabilities - net	1,010,092,002	1,009,370,433	545,838	614,406
Provisions	2,029,378,054	1,987,154,653	310,267,073	305,596,116
Securities and derivatives business payables	292,808,918	913,204,350	-	-
Accrued interest payable	1,434,593,007	1,405,305,991	12,446,715	40,153,769
Other liabilities	8,779,330,680	8,257,982,064	1,370,150,391	1,283,673,185
<b>Total liabilities</b>	<b>238,196,574,871</b>	<b>248,276,272,052</b>	<b>6,848,410,017</b>	<b>11,040,037,476</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
	<b>8,007,032,950</b>	<b>8,007,032,950</b>	<b>8,007,032,950</b>	<b>8,007,032,950</b>
<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
	<b>8,006,554,830</b>	<b>8,006,554,830</b>	<b>8,006,554,830</b>	<b>8,006,554,830</b>
<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	2,046,079,585	2,020,770,327	423,422,297	400,782,601
<b>Retained earnings</b>				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	32,333,229,678	30,598,136,801	5,731,613,846	5,594,025,468
Equity attributable to owners of the Company	44,205,271,651	42,444,869,516	21,994,113,943	21,833,885,869
Non-controlling interest of the subsidiaries	3,164,408	3,111,781	-	-
<b>Total shareholders' equity</b>	<b>44,208,436,059</b>	<b>42,447,981,297</b>	<b>21,994,113,943</b>	<b>21,833,885,869</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>282,405,010,930</b>	<b>290,724,253,349</b>	<b>28,842,523,960</b>	<b>32,873,923,345</b>

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

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**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 2024**

(Unit : Baht)

	<b>CONSOLIDATED FINANCIAL STATEMENTS</b>		<b>SEPARATE FINANCIAL STATEMENTS</b>	
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
<b>Profit or loss:</b>				
Interest income	4,773,771,529	4,070,120,054	43,141,765	25,316,791
Interest expenses	(1,378,311,920)	(847,478,765)	(40,410,434)	(19,789,577)
<b>Net interest income</b>	<b>3,395,459,609</b>	<b>3,222,641,289</b>	<b>2,731,331</b>	<b>5,527,214</b>
Fees and service income	1,273,298,629	1,378,452,106	-	-
Fees and service expenses	(105,184,647)	(111,958,624)	(1,279,044)	(3,167,103)
<b>Net fees and service income</b>	<b>1,168,113,982</b>	<b>1,266,493,482</b>	<b>(1,279,044)</b>	<b>(3,167,103)</b>
Gain on financial instruments measured at fair value through profit or loss	45,492,737	17,789,171	46,514,323	31,123,474
Net gain (loss) on investments	565,614	1,914,337	83	(200)
Share of profit from investments accounted for under equity method	9,530,887	10,122,813	-	-
Dividend income	36,948,418	33,040,718	9,219,840	9,219,350
Penalty fee income from loans	37,202,048	36,606,903	-	-
Intercompany supporting fee income	-	-	612,188,200	552,990,750
Other operating income	9,343,161	17,572,877	19,365,883	20,536,519
<b>Total operating income</b>	<b>4,702,656,456</b>	<b>4,606,181,590</b>	<b>688,740,616</b>	<b>616,230,004</b>
<b>Operating expenses</b>				
Employee's expenses	1,536,605,613	1,570,106,486	280,269,757	228,556,002
Directors' remuneration	7,030,000	5,048,364	7,030,000	5,048,364
Premises and equipment expenses	403,600,506	374,808,111	217,568,153	195,647,414
Taxes and duties	97,038,333	76,004,558	112,848	79,765
Other operating expenses	218,498,973	255,701,310	13,508,758	10,122,720
<b>Total operating expenses</b>	<b>2,262,773,425</b>	<b>2,281,668,829</b>	<b>518,489,516</b>	<b>439,454,265</b>
Expected credit loss	279,038,010	91,071,741	621,747	394,040
<b>Profit from operations before income tax expenses</b>	<b>2,160,845,021</b>	<b>2,233,441,020</b>	<b>169,629,353</b>	<b>176,381,699</b>
Income tax expenses	427,710,186	440,743,874	32,708,355	33,805,288
<b>Profit for the period</b>	<b>1,733,134,835</b>	<b>1,792,697,146</b>	<b>136,920,998</b>	<b>142,576,411</b>

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	<u>2024</u>	<u>2023</u>	<u>2024</u>	<u>2023</u>
<b>Other comprehensive income:</b>				
<i>Other comprehensive income to be reclassified to profit or loss in subsequent period</i>				
Gain on investments in debt instruments measured at fair value through other comprehensive income	34,417,799	21,144,091	28,967,000	17,977,200
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	(565,122)	(1,258,595)	-	-
Income tax effects	(6,883,560)	(4,228,818)	(5,793,400)	(3,595,440)
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	26,969,117	15,656,678	23,173,600	14,381,760
<b>Other comprehensive income for the period</b>	<u>26,969,117</u>	<u>15,656,678</u>	<u>23,173,600</u>	<u>14,381,760</u>
<b>Total comprehensive income for the period</b>	<u>1,760,103,952</u>	<u>1,808,353,824</u>	<u>160,094,598</u>	<u>156,958,171</u>
<b>Profit attributable to:</b>				
Equity holders of the Company	1,733,018,053	1,792,580,282	<u>136,920,998</u>	<u>142,576,411</u>
Non-controlling interests of the subsidiaries	116,782	116,864		
	<u>1,733,134,835</u>	<u>1,792,697,146</u>		
<b>Total comprehensive income attributable to:</b>				
Equity holders of the Company	1,759,987,170	1,808,236,960	<u>160,094,598</u>	<u>156,958,171</u>
Non-controlling interests of the subsidiaries	116,782	116,864		
	<u>1,760,103,952</u>	<u>1,808,353,824</u>		
<b>Earnings per share of equity holders of the Company</b>				
Basic earnings per share	<u>2.16</u>	<u>2.24</u>	<u>0.17</u>	<u>0.18</u>

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Group Chief Executive

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