



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED

Fiscal Year End 31 December 2021



Table of Contents

	Page
Business Operations and Performance	
Group Structure and Operations	1
Risk Management	4
Sustainable Development	7
Corporate Governance	
Corporate Governance Policy	11
Corporate Governance Structure and Significant Information Regarding the Board of Directors, Subcommittees, Management, Employee and Other Information	12
Performance Report on Corporate Governance	27
Financial Statement	
Statement of Financial Position	37
Statement of Comprehensive Income	39
Statement of Cash Flow	40
Financial Ratios	41

Group Structure and Operations

Group Structure and Operations

Business Overview and Policies (1.1)

Company Information (1.1.5)

Company Name : TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED

Symbol : TISCO

Address : No. 48/49 TISCO Tower, Fl.21, North Sathorn Road, Silom Sub-district, Bangrak District

Province : Bangkok

Postcode : 10500

Business : The Company is holding company of TISCO Group which TISCO Bank is its core business. TISCO Bank engages in banking business with service areas including retail and SME lending, corporate lending, retail deposit, private banking, bancassurance, cash management and custodian services.

Registration Number : 0107551000223

Telephone : 0-2633-6888

Fax (if applicable) : 0-2633-6880

Website : <http://www.tisco.co.th>

Email : ir@tisco.co.th

Total Shares Sold (shares)

Common Stock : 800,645,624

Preferred Stock : 9,859

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping

	2019	2020	2021
Total (Thousand baht)	19,435,646.00	18,903,943.00	18,835,922.00
Net Interest Income (Thousand baht)	12,792,409.00	13,097,709.00	12,459,827.00
Net Fee and Service Income (Thousand baht)	6,185,218.00	5,146,031.00	5,615,372.00
Other Operating Income (Thousand baht)	458,018.00	660,203.00	760,724.00

	2019	2020	2021
Total (%)	100.00	100.00	100.00
Net Interest Income (%)	65.82	69.29	66.15
Net Fee and Service Income (%)	31.82	27.22	29.81
Other Operating Income (%)	2.36	3.49	4.04

By Geographical Area or Market

	2019	2020	2021
Total (Thousand baht)	19,435,646.00	18,903,943.00	18,835,922.00
Domestic (Thousand baht)	19,435,646.00	18,903,943.00	18,835,922.00

	2019	2020	2021
Total (%)	100.00	100.00	100.00
Domestic (%)	100.00	100.00	100.00

Information on Products and Services (1.2.2)

Product/Service Information and Business Innovation Development (1.2.2.1)

Research and Development (R&D) Policy : No

(Unit : Thousand baht)	2019	2020	2021
R&D expenses in the past 3 years	0.00	0.00	0.00

Risk Management

Risk Management

Risk Factors (2.2)

Risk that might affect the company's business, including environmental, social and corporate governance issues (2.2.1)

Strategic Risk

Changes that may affect the company's business operations in the next 3-5 years (Emerging risks)	: Yes
Changes in the industry in which the company operates	: Yes
Changes in behavior or needs of customers / consumers	: Yes
Changes in government policy and the enforcement of new laws or regulations	: Yes
Changes in policies or international agreements related to business operations	: No
Technological advancement	: Yes
Changes in business operations of partners in the supply chain	: Yes
Reliance on major shareholders or affiliates of major shareholders or managements	: No
Reliance on large customers or few customers	: No
Reliance on large partners/distributors or few partners/distributors	: No
Damage to company image and reputation	: No

Operational Risk

Loss of employees in key positions	: Yes
Shortage of skilled workers	: Yes
Shortage of raw materials or productive resources	: No
Error, failure or lack of proper control regarding company's systems or work process	: No
Human error in business operations	: Yes

Product obsolescence	: Yes
Information security and cyber-attack	: Yes
Loss or damage from non-compliance of partners or counterparties	: Yes
Delays in the development of new projects	: Yes
Business operations that have no commercial results	: No
Lease agreement execution	: Yes
Safety, occupational health, and working environment	: Yes
Climate change and disasters	: Yes
Impact on the environment	: Yes
Impact from population structure	: Yes
Impact on human rights	: Yes
Corruption	: No

Compliance Risk

Change in laws and regulations	: Yes
Outdated laws and regulations	: Yes
Violations of laws and regulations	: No
Corporate Governance	: Yes

Financial Risk

Lack of proper and sufficient sources of funding	: No
Change in financial and investment policies of financial institutions that affect business operations	: No
Default on payment or exchange of goods	: Yes

Fluctuation in exchange rates, interest rates, or the inflation rate	: Yes
Fluctuation in return on assets or investment	: Yes
Unhedged loan and borrowing in a foreign currency	: No

Risk to Securities Holder (2.2.2)

Return from investment of securities holder	: No
---	------

Risk to Securities Holder from Investing in Foreign Securities (Applicable to only foreign companies) (2.2.3)

Investment risk	: Yes
-----------------	-------

Sustainable Development

Sustainable Development

Sustainability Management Policy and Targets (3.1)

Sustainability Management Policy and Targets

Sustainability management policy and guideline : Yes

Company website on sustainable development : -
(if applicable)

Environmental Aspect (3.3)

Policy and Guideline on Environmental Aspect (3.3.1)

Company environmental policy and guideline : Yes

Company website on sustainable
development – environmental aspect : -
(if applicable)

Results with Respect to the Environmental Aspect (3.3.2)

1. Energy management

1.1 Fuel consumption

Information on fuel consumption : Yes

	2019	2020	2021
Fuel oil (liters)	158,100.33	126,333.81	110,272.92

1.2 Electricity consumption

Information on electricity consumption : Yes

	2019	2020	2021
Amount of electricity purchased (kWh)	6,843,792.00	6,029,313.00	5,440,844.00

2. Water management

2.1 Water consumption

Information on water consumption : Yes

	2019	2020	2021
Water consumption (cubic meters)	46,855.00	45,174.00	29,422.00

3. Waste management

3.1 Waste from operations

Information on waste from operations : No

4. Greenhouse gas management

4.1 Greenhouse gas emissions

Information on greenhouse gas emissions : Yes

	2019	2020	2021
Scope 1 (Tons of carbon dioxide equivalents)	373.33	303.20	266.28
Scope 2 (Tons of carbon dioxide equivalents)	3,983.77	3,509.66	3,167.12
Total (Tons of carbon dioxide equivalents)	4,357.10	3,812.86	3,433.40

4.2 Verification of greenhouse gas emissions

Third-party verification : No

Name of verifying organization : -

Social Aspect (3.4)

Policy and Guideline on Social Aspect (3.4.1)

Human rights policy : Yes

Company website on human rights policy (if applicable) : -

Results with Respect to the Social Aspect (3.4.2)

1. Information about employees

1.1 Total number of employees

	2019	2020	2021
Number of male employees (persons)	1,793	1,779	1,724
Number of female employees (persons)	3,238	3,234	3,155
Total (persons)	5,031	5,013	4,879

1.2 Employee remuneration

	2019	2020	2021
Employee remuneration (baht)	4,518,901,647.00	4,550,215,597.00	3,519,061,735.00

1.3 Employee development and training

Information on employee development and training : Yes

	2019	2020	2021
Average training hours of employees (hour / person / year)	26.37	24.55	21.77

1.4 Health, safety and work environment

Information on Safety : Yes

	2019	2020	2021
Number of employee work injuries leading to employee absence (times)	0.00	0.00	0.00

1.5 Employee retention

Information on employee retention : Yes

	2019	2020	2021
Percentage of employees who voluntarily resigned (%)	5.78	4.21	5.47

2. Information on community and society

Activities or projects organized for the community and society : Community engagement; Education; The disabled and the disadvantaged; Community economy, employment, and occupation; Community environment development; Quality of life, health, and sport; Religion and culture

Corporate Governance Policy

Corporate Governance Policy

Overview of the Corporate Governance Policy and Guideline (6.1)

Corporate Governance Policy

Company website on corporate governance policy : <https://www.tisco.co.th/th/about-tisco/corporate-governance.html>

Policy and Guideline Related to the Board of Directors (6.1.1)

1. Policy and guideline related to the board of directors

Company policy and guideline : Nomination of Directors, Compensation, Independence of the Board of Directors, Director Development, Board Performance Evaluation, Corporate Governance of Subsidiaries and Associated Companies

Code of Conduct (6.2)

Establishing a Code of Conduct

1. Establishing a Code of Conduct

Code of Conduct : Yes

2. Policy and Guideline related to the Code of Conduct

Company policy and guideline : Preventing of Conflicts of Interest, Preventing the Misuse of Inside Information, Anti-corruption, Whistleblowing

Corporate Governance Structure
and Significant Information Regarding
the Board of Directors, Subcommittees,
Management,
Employee and Other Information

Corporate Governance Structure and Significant Information Regarding the Board of Directors, Subcommittees, Management, Employee and Other Information

Board of Directors (7.2)

Composition of the board of directors (7.2.1)

	Number of persons	Percentage (%)
Total number of directors	13	100.00
Number of male directors	10	76.92
Number of female directors	3	23.08
Number of executive directors	4	30.77
Number of non-executive directors	9	69.23
Number of independent directors	7	53.85

Information on the board of directors and persons with authority to control the company (7.2.2)

1. List of directors

General information	Position	Date position was assumed	Experience and expertise
1. Mr. PLIU MANGKORNKANOK Gender: Male Age: 74 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive, Independent director) Director type: Re-elected as director	4 Sep 2010	Strategic Management, Human Resource Management, Risk Management, Corporate Management, Corporate Social Responsibility, Finance & Securities, Engineering, Governance/ Compliance, Banking, Audit, Finance, Leadership

2. Mr. DUNG BA LE Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Management Thai nationality: No Residing in Thailand: No	Vice Chairman (Non-executive) Director type: Newly appointed director to replace ex-director	20 Dec 2021	Strategic Management, Risk Management, Project Management, Finance, Banking, Leadership, Finance & Securities, Economics, Human Resource Management
3. Mr. SUTHAS RUANGMANAMONGKOL Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	4 Sep 2008	Strategic Management, Human Resource Management, Corporate Management, Audit, Budgeting, Finance, Corporate Social Responsibility, Banking, Internal Control, Governance/ Compliance, Leadership
4. Assoc. Prof. Dr. ANGKARAT PRIEBJRIVAT Gender: Female Age: 67 years old Highest level of education: Doctoral degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	4 Sep 2010	Change Management, Risk Management, Audit, Finance, Sustainability, Corporate Social Responsibility, Banking, Governance/ Compliance, Finance & Securities, Energy & Utilities, Leadership, Accounting, Internal Control
5. Prof. Dr. PRANEE TINAKORN Gender: Female Age: 73 years old Highest level of education: Doctoral degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	30 Dec 2008	Corporate Management, Audit, Budgeting, Finance, Banking, Governance/ Compliance, Leadership, Finance & Securities, Economics, Information & Communication Technology, Change Management, Risk Management, Corporate Social Responsibility
6. Prof. em. Dr. TEERANA BHONGMAKAPAT Gender: Male Age: 66 years old Highest level of education: Doctoral degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	8 May 2013	Strategic Management, Risk Management, Corporate Management, Budgeting, Project Management, Audit, Finance, Sustainability, Corporate Social Responsibility, Banking, Internal Control, Governance/ Compliance, Leadership, Finance & Securities, Mining, Economics

7. Mr. SATHIT AUNGMANEE Gender: Male Age: 76 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re- elected as director	22 Apr 2014	Audit, Fund Management, Data Management, Risk Management, Project Management, Budgeting, Data Analysis, Finance, Negotiation, Internal Control, Banking, Leadership, Finance & Securities, Accounting, Governance/ Compliance, Corporate Management, Human Resource Management Budgeting, Audit, Finance, Sustainability, Corporate Social Responsibility, Banking, Internal Control, Governance/ Compliance, Leadership, Finance & Securities, Strategic Management, Corporate Management, Project Management, Commerce Law, Data Management, Risk Management, Human Resource Management, Negotiation, Corporate Social Responsibility, Sustainability, Governance/ Compliance, Insurance, Property Development, Energy & Utilities Property Fund & REITs, Data Management, Risk Management, Human Resource Management, Corporate Management, Data Analysis, Finance, IT Management
8. Dr. KULPATRA SIRODOM Gender: Female Age: 66 years old Highest level of education: Doctoral degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re- elected as director	23 Apr 2019	
9. Mr. KANICH PUNYASHTHITI Gender: Male Age: 53 years old Highest level of education: Doctoral degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Additional and newly- appointed directors	22 Apr 2021	
10. Dr. CHARATPONG CHOTIGAVANICH Gender: Male Age: 47 years old Highest level of education: Doctoral degree Major: Human Resource and Organization Development Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re- elected as director	23 Apr 2019	
11. Mr. CHI-HAO SUN Gender: Male Age: 45 years old Highest level of education: Master's degree Major: Finance Thai nationality: No Residing in Thailand: No	Director (Executive) Director type: Re- elected as director	28 Jun 2011	Risk Management, Finance, Banking, Internal Control, Property Development, Commerce, Finance & Securities, Economics

12. Mr. SATOSHI YOSHITAKE	Director (Executive)	22 Apr 2019	Strategic Management, Budgeting, Finance, Banking, Finance & Securities, Economics
Gender: Male			
Age: 61 years old			
Highest level of education:	Director type: Re-		
Master's degree	elected as director		
Major: Management			
Thai nationality: No			
Residing in Thailand: No			
13. Mr. SAKCHAI PEECHAPAT	Director (Executive)	22 Apr 2019	Strategic Management, Data Management, Change Management, Human Resource Management, Risk Management, Corporate Management, IT Management, Brand Management, Budgeting, Finance, Negotiation, Corporate Social Responsibility, Banking, Governance/ Compliance, Insurance, Finance & Securities, Engineering, Commerce, Leadership, Sustainability
Gender: Male			
Age: 55 years old			
Highest level of education:	Director type: Re-		
Master's degree	elected as director		
Major: Management			
Thai nationality: Yes			
Residing in Thailand: Yes			

2. List of directors who resigned/vacated their position during the year

General information	Position	Tenure	Replacement Director
1. Mr. HON KIT SHING	Vice Chairman	Date position was	Mr. DUNG BA LE
Gender: Male	(Non-executive)	assumed:	Date position was assumed:
Age: 45 years old		11 Jun 2010	1 Dec 2021
Highest level of education:	Director type: Re-	Date directorship	
Bachelor's degree	elected as director	ended:	
Major: Economics		28 Sep 2021	
Thai nationality: No			
Residing in Thailand: No			

3. Other Information pertaining to committees

The Chairman is an independent director : Yes

The Chairman and the manager are the same person : No

The Chairman and the manager are members of the same family : No

The company appoints at least one independent director to determine the agenda
of the Board of Directors' meetings : No

Sub-committees (7.3)

Information about sub-committees (7.3.2)

1. Audit Committee

1.1 List of audit committee members

General information	Position	Date position was assumed	Experience and expertise
1. Dr. KULPATRA SIRODOM [1] Gender: Female Age: 66 years old Highest level of education: Doctoral degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Re-elected as director	23 Apr 2021	Budgeting, Audit, Finance, Sustainability, Corporate Social Responsibility, Banking, Internal Control, Governance/ Compliance, Leadership, Finance & Securities, Strategic Management, Corporate Management, Project Management, Commerce Change Management, Risk Management, Audit, Finance, Sustainability, Corporate Social Responsibility, Banking, Governance/ Compliance, Finance & Securities, Energy & Utilities, Leadership, Accounting, Internal Control
2. Assoc. Prof. Dr. ANGKARAT PRIEBJRIVAT [1] Gender: Female Age: 67 years old Highest level of education: Doctoral degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Re-elected as director	23 Apr 2021	Audit, Fund Management, Data Management, Risk Management, Project Management, Budgeting, Data Analysis, Finance, Negotiation, Internal Control, Banking, Leadership, Finance & Securities, Accounting, Governance/ Compliance, Corporate Management, Human Resource Management
3. Mr. SATHIT AUNGMANEE [1] Gender: Male Age: 76 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Re-elected as director	21 Apr 2017	

[1] A director with the accounting expertise needed to review financial statements

1.2 List of directors who resigned/vacated their position during the year

General information	Position	Tenure	Replacement Director
1. Assoc. Prof. Dr. ANGKARAT PRIEJRIVAT [1] Gender: Female Age: 67 years old Highest level of education: Doctoral degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 29 Jun 2020 Date directorship ended: 22 Apr 2021	Dr. KULPATRA SIRODOM Date position was assumed: 23 Apr 2021
2. Dr. KULPATRA SIRODOM [1] Gender: Female Age: 66 years old Highest level of education: Doctoral degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 29 Jun 2020 Date directorship ended: 22 Apr 2021	Assoc. Prof. Dr. ANGKARAT PRIEJRIVAT Date position was assumed: 23 Apr 2021

[1] A director with the accounting expertise needed to review financial statements

2. Other sub-committees

2.1 Sub-committees information

Name of sub-committees	List of directors	Position
Nomination and Compensation Committee	Prof. Dr. PRANEE TINAKORN Mr. DUNG BA LE Mr. SATHIT AUNGMANEE Mr. KANICH PUNYASHTHITI	Chairman Member Member Member
Executive Board	Mr. SUTHAS RUANGMANAMONGKOL Mr. CHI-HAO SUN Mr. SATOSHI YOSHITAKE Mr. SAKCHAI PEECHAPAT	Chairman Member Member Member
Risk Oversight Committee	Assoc. Prof. Dr. ANGKARAT PRIEJRIVAT Dr. CHARATPONG CHOTIGAVANICH Mr. SAKCHAI PEECHAPAT Mr. CHATRI CHANDRANGAM	Chairman Member Member Member

Corporate Governance Committee	Prof. em. Dr. TEERANA BHONGMAKAPAT	Chairman
	Dr. KULPATRA SIRODOM	Member
	Dr. CHARATPONG CHOTIGAVANICH	Member

2.2 Roles of Sub-committees

Sub-committees responsible for risk management : Risk Oversight Committee

Sub-committees responsible for nomination : Nomination and Compensation Committee

Sub-committees responsible for remuneration : Nomination and Compensation Committee

Sub-committees responsible for corporate governance : Corporate Governance Committee

Sub-committees responsible for corporate sustainability development : Corporate Governance Committee

Executives (7.4)

List and positions of the executive (7.4.1)

1. The four highest-ranking executives

General information	Position	Date position was assumed	Experience and expertise
1. Mr. SAKCHAI PEECHAPAT Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Management	GROUP CHIEF EXECUTIVE	1 Apr 2021	Strategic Management, Data Management, Change Management, Human Resource Management, Risk Management, Corporate Management, IT Management, Brand Management, Budgeting, Finance, Negotiation, Corporate Social Responsibility, Banking, Governance/ Compliance, Insurance, Finance & Securities, Engineering, Commerce, Leadership, Sustainability
2. Mr. METHA PINGSUTHIWONG Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Finance	Chief Operating Officer and President	1 Apr 2021	Fund Management, Strategic Management, Risk Management, Corporate Management, Human Resource Management, Marketing, Digital Marketing, Banking, Finance & Securities, Leadership, Governance/ Compliance, Finance, Property Fund & REITs
3. Mr. PITADA VATCHARASIRITHAM Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Management	Senior Executive Vice President	1 Jan 2013	Strategic Management, Risk Management, Project Management, Data Analysis, Marketing, Finance, Banking, Energy & Utilities, Finance & Securities, Economics, Property Development, Commerce, Leadership

<p>4. Mr. PAIBOON NALINTHRANGKURN</p> <p>Gender: Male</p> <p>Age: 56 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Finance</p>	<p>Senior Executive Vice President</p>	<p>1 Apr 2021</p>	<p>Fund Management, Strategic Management, Risk Management, Property Fund & REITs, Budgeting, Data Analysis, Finance, Negotiation, Sustainability, Corporate Social Responsibility, Banking, Governance/ Compliance, Insurance, Energy & Utilities, Finance & Securities</p>
<p>5. Mr. CHATRI CHANDRANGAM [1]</p> <p>Gender: Male</p> <p>Age: 52 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Finance</p>	<p>Senior Executive Vice President, Risk and Financial</p>	<p>1 Apr 2021</p>	<p>Strategic Management, Risk Management, Corporate Management, Brand Management, Project Management, Budgeting, Audit, Data Analysis, Finance, Negotiation, Sustainability, Corporate Social Responsibility, Accounting, Leadership, Commerce, Finance & Securities, Economics</p>
<p>6. Mr. YUTTPONG SRIWONGJANYA</p> <p>Gender: Male</p> <p>Age: 56 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Management</p>	<p>First Executive Vice President</p>	<p>1 Apr 2021</p>	<p>Strategic Management, Risk Management, Human Resource Management, Brand Management, Budgeting, Marketing, Digital Marketing, Data Analysis, Finance, Negotiation, Sustainability, Banking, Leadership, Automotive, Commerce, Engineering, Finance & Securities</p>
<p>7. Mr. DEJPHINUN SUTHADSANASOUNG</p> <p>Gender: Male</p> <p>Age: 53 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Management</p>	<p>First Executive Vice President</p>	<p>1 Apr 2021</p>	<p>Strategic Management, Data Management, Change Management, Risk Management, Project Management, Budgeting, Data Analysis, Negotiation, Banking, Leadership, Commerce, Automotive, Finance & Securities</p>

8. Mr. RUNGROJ JARASVIJITKUL Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Finance	First Executive Vice President	1 Apr 2021	Strategic Management, Risk Management, Brand Management, Budgeting, Marketing, Digital Marketing, Data Analysis, Negotiation, Finance, Banking, Insurance, Leadership, Commerce, Automotive, Finance & Securities
9. Mr. PICHA RATANATAM Gender: Male Age: 51 years old Highest level of education: Master's degree Major: Finance	First Executive Vice President	1 Apr 2021	Property Fund & REITs, Strategic Management, Fund Management, Data Management, Change Management, Risk Management, Marketing, Digital Marketing, Budgeting, Data Analysis, Finance, Negotiation, Banking, Leadership, Commerce, Statistics, Finance & Securities
10. Ms. PAVINEE ONGVASITH Gender: Female Age: 54 years old Highest level of education: Master's degree Major: Finance	First Executive Vice President	1 Apr 2021	Property Fund & REITs, Strategic Management, Fund Management, Data Management, Change Management, Risk Management, Brand Management, Budgeting, Marketing, Digital Marketing, Data Analysis, Finance, Negotiation, Banking, Governance/ Compliance, Leadership, Finance & Securities, Economics

11. Mr. PAIRAT SRIVILAIRIT Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Management	First Executive Vice President, Governance Office	1 Apr 2021	Strategic Management, Data Management, Change Management, Risk Management, Corporate Management, IT Management, Project Management, Audit, Budgeting, Data Analysis, Finance, Negotiation, Sustainability, Corporate Social Responsibility, Internal Control, Banking, Governance/ Compliance, Leadership, Commerce, Engineering, Finance & Securities
12. Ms. WANTHANA CHOTCHASATHIT Gender: Female Age: 57 years old Highest level of education: Master's degree Major: Management	Executive Vice President, Information Technology	1 Feb 2020	Strategic Management, Data Management, Risk Management, Change Management, IT Management, Budgeting, Data Analysis, Finance, Procurement, Banking, Leadership, Statistics, Finance & Securities
13. Ms. RACHADA PRUKSANUBAL Gender: Female Age: 53 years old Highest level of education: Master's degree Major: Finance	Executive Vice President	1 Apr 2021	Strategic Management, Risk Management, Project Management, Budgeting, Data Analysis, Finance, Negotiation, Banking, Leadership, Engineering, Finance & Securities
14. Mr. THEERANAT RUJIMETHAPAS Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Management	Executive Vice President	1 Apr 2021	Property Fund & REITs, Strategic Management, Fund Management, Data Management, Change Management, Risk Management, Brand Management, Budgeting, Project Management, Digital Marketing, Marketing, Data Analysis, Finance, Negotiation, Banking, Leadership, Finance & Securities

[1] Highest responsibility in accounting and finance

[2] Directly responsible for financial account supervision

Executive director and executive remuneration (7.4.2 – 7.4.3)

1. Remuneration policy for executive directors and executives

Remuneration policy for executive directors and executives : Yes

2. Remuneration

	2019	2020	2021
Total executive director and executive remuneration (baht)	474,925,658.70	466,830,672.00	455,767,432.00

3. Other forms of remuneration

Employee Stock Ownership Plan (ESOP) : Yes

Employee Joint Investment Program (EJIP) : No

Employees (7.5)

Information about company employees

1. Employees

Number of male employees (persons) : 1724

Number of female employees (persons) : 3155

Total (persons) : 4879

2. Employee Remuneration

Total employee remuneration : 3,519,061,735.00

3. Provident fund

Information on employee provident fund : Yes

Total number of employees (persons) : 4879

Number of employees contributing to the PVD (persons) : 4525

Percentage of employees who are members (%) : 92.74

Other Significant Information (7.6)

Other significant information

1. Assigned persons

1.1 Person assigned to take direct responsibility for accounting oversight

Person assigned to take direct
responsibility for accounting oversight : Yes

General information	Email	Telephone
1. Mr. CHATRI CHANDRANGAM	chatri@tisco.co.th	026336101
2. Ms. CHUTINTORN VIGASI	chutintorn@tisco.co.th	026336772

1.2 Company secretary

Company secretary : Yes

General information	Email	Telephone
1. Mr. PAIRAT SRIVILAIRIT	pairat@tisco.co.th	026337821

1.3 Head of internal audit

Head of internal audit : Yes

General information	Email	Telephone
1. Ms. CHUENCHIT TRAKARNRATTI	chuenchit@tisco.co.th	026337827

1.4 Head of compliance unit

Head of compliance unit : Yes

General information	Email	Telephone
1. Mrs. DULYARAT TAVEEBHOL	dulyarat@tisco.co.th	026336911

1.5 Head of investor relations

Head of investor relations : Yes

General information	Email	Telephone
1. Mr. PIRAM SOOKLERK	piram@tisco.co.th	026336889

2. Company's auditor

Company	Names and general information of auditors	Audit fee (baht)	Other non-audit fees (baht)
1. EY OFFICE LIMITED	1. Ms. SOMJAI KHUNAPASUT Email: Somjai.khunapasut@th.ey.com Telephone: 022649090	750,000.00	-

Performance Report on Corporate Governance

Performance Report on Corporate Governance

Summary of Director Performance (8.1)

Selection, development, and evaluation of duty performance of the Board of Directors (8.1.1)

1. List of new directors appointed in the past year

1.1 Re-elected as director

General information	Position	Date position was assumed	Experience and expertise
1. Mr. PLIU MANGKORNKANOK Gender: Male Age: 74 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 4 Sep 2010	Strategic Management, Human Resource Management, Risk Management, Corporate Management, Corporate Social Responsibility, Finance & Securities, Engineering, Governance/ Compliance, Banking, Audit, Finance, Leadership
2. Mr. SUTHAS RUANGMANAMONGKOL Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 4 Sep 2008	Strategic Management, Human Resource Management, Corporate Management, Audit, Budgeting, Finance, Corporate Social Responsibility, Banking, Internal Control, Governance/ Compliance, Leadership
3. Assoc. Prof. Dr. ANGKARAT PRIEBJRIVAT Gender: Female Age: 67 years old Highest level of education: Doctoral degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 4 Sep 2010	Change Management, Risk Management, Audit, Finance, Sustainability, Corporate Social Responsibility, Banking, Governance/ Compliance, Finance & Securities, Energy & Utilities, Leadership, Accounting, Internal Control

4. Prof. Dr. PRANEE TINAKORN Gender: Female Age: 73 years old Highest level of education: Doctoral degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 30 Dec 2008	Corporate Management, Audit, Budgeting, Finance, Banking, Governance/ Compliance, Leadership, Finance & Securities, Economics, Information & Communication Technology, Change Management, Risk Management, Corporate Social Responsibility
5. Prof. em. Dr. TEERANA BHONGMAKAPAT Gender: Male Age: 66 years old Highest level of education: Doctoral degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	Date position was assumed: 8 May 2013	Strategic Management, Risk Management, Corporate Management, Budgeting, Project Management, Audit, Finance, Sustainability, Corporate Social Responsibility, Banking, Internal Control, Governance/ Compliance, Leadership, Finance & Securities, Mining, Economics
6. Mr. SATHIT AUNGMANEE Gender: Male Age: 76 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 22 Apr 2014	Audit, Fund Management, Data Management, Risk Management, Project Management, Budgeting, Data Analysis, Finance, Negotiation, Internal Control, Banking, Leadership, Finance & Securities, Accounting, Governance/ Compliance, Corporate Management, Human Resource Management
7. Dr. KULPATRA SIRODOM Gender: Female Age: 66 years old Highest level of education: Doctoral degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 23 Apr 2019	Budgeting, Audit, Finance, Sustainability, Corporate Social Responsibility, Banking, Internal Control, Governance/ Compliance, Leadership, Finance & Securities, Strategic Management, Corporate Management, Project Management, Commerce

8. Dr. CHARATPONG CHOTIGAVANICH Gender: Male Age: 47 years old Highest level of education: Doctoral degree Major: Human Resource and Organization Development Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 23 Apr 2019	Property Fund & REITs, Data Management, Risk Management, Human Resource Management, Corporate Management, Data Analysis, Finance, IT Management
9. Mr. CHI-HAO SUN Gender: Male Age: 45 years old Highest level of education: Master's degree Major: Finance Thai nationality: No Residing in Thailand: No	Director (Executive) Director type: Re-elected as director	Date position was assumed: 28 Jun 2011	Risk Management, Finance, Banking, Internal Control, Property Development, Commerce, Finance & Securities, Economics
10. Mr. SATOSHI YOSHITAKE Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Management Thai nationality: No Residing in Thailand: No	Director (Executive) Director type: Re-elected as director	Date position was assumed: 22 Apr 2019	Strategic Management, Budgeting, Finance, Banking, Finance & Securities, Economics
11. Mr. SAKCHAI PEECHAPAT Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 22 Apr 2019	Strategic Management, Data Management, Change Management, Human Resource Management, Risk Management, Corporate Management, IT Management, Brand Management, Budgeting, Finance, Negotiation, Corporate Social Responsibility, Banking, Governance/ Compliance, Insurance, Finance & Securities, Engineering, Commerce, Leadership, Sustainability

1.2 Newly appointed director to replace ex-director

General information	Position	Date position was assumed	Experience and expertise
1. Mr. DUNG BA LE Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Management Thai nationality: No Residing in Thailand: No	Vice Chairman (Non-executive) Director type: Newly appointed director to replace ex-director	Date position was assumed: 20 Dec 2021	Strategic Management, Risk Management, Project Management, Finance, Banking, Leadership, Finance & Securities, Economics, Human Resource Management

1.3 Additional and newly-appointed directors

General information	Position	Date position was assumed	Experience and expertise
1. Mr. KANICH PUNYASHTHITI Gender: Male Age: 53 years old Highest level of education: Doctoral degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Additional and newly-appointed directors	Date position was assumed: 22 Apr 2021	Law, Data Management, Risk Management, Human Resource Management, Negotiation, Corporate Social Responsibility, Sustainability, Governance/ Compliance, Insurance, Property Development, Energy & Utilities

2. Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. PLIU MANGKORNKANOK	Chairman of the board	/
Mr. DUNG BA LE	Vice Chairman	-
Mr. SUTHAS RUANGMANAMONGKOL	Director	/
Assoc. Prof. Dr. ANGKARAT PRIEBJRIVAT	Director	/
Prof. Dr. PRANEE TINAKORN	Director	/
Prof. em. Dr. TEERANA BHONGMAKAPAT	Director	/
Mr. SATHIT AUNGMANEE	Director	-
Dr. KULPATRA SIRODOM	Director	/
Mr. KANICH PUNYASHTHITI	Director	/
Dr. CHARATPONG CHOTIGAVANICH	Director	/
Mr. CHI-HAO SUN	Director	-
Mr. SATOSHI YOSHITAKE	Director	/
Mr. SAKCHAI PEECHAPAT	Director	/

3. Directors' performance assessment

Method used to evaluate directors' performance : Whole-board-of-directors assessment, Individual-director assessment (self-assessment), Individual-director assessment (cross-assessment)

Meeting attendance and remuneration to each Board member (8.1.2)

1. Meetings involving company directors

Number of board meetings : 8

Date of AGM Meeting : 22 Mar 2021

Number of EGM meetings : No

2. Attendance of each director

2.1 Meeting information of current directors

List of directors	Position	Board meetings	AGM meetings	EGM meetings
1. Mr. PLIU MANGKORNKANOK	Chairman of the board	8/8	Attended the meeting	Did not hold the meeting
2. Mr. DUNG BA LE	Vice Chairman	1/1	Did not attend the meeting	Did not hold the meeting
3. Mr. SUTHAS RUANGMANAMONGKOL	Director	8/8	Attended the meeting	Did not hold the meeting
4. Assoc. Prof. Dr. ANGKARAT PRIEBJRIVAT	Director	8/8	Attended the meeting	Did not hold the meeting
5. Prof. Dr. PRANEE TINAKORN	Director	8/8	Attended the meeting	Did not hold the meeting
6. Prof. em. Dr. TEERANA BHONGMAKAPAT	Director	8/8	Attended the meeting	Did not hold the meeting
7. Mr. SATHIT AUNGMANEE	Director	8/8	Attended the meeting	Did not hold the meeting
8. Dr. KULPATRA SIRODOM	Director	8/8	Attended the meeting	Did not hold the meeting
9. Mr. KANICH PUNYASHTHITI	Director	8/8	Did not attend the meeting	Did not hold the meeting
10. Dr. CHARATPONG CHOTIGAVANICH	Director	8/8	Attended the meeting	Did not hold the meeting

11. Mr. CHI-HAO SUN	Director	8/8	Attended the meeting	Did not hold the meeting
12. Mr. SATOSHI YOSHITAKE	Director	8/8	Attended the meeting	Did not hold the meeting
13. Mr. SAKCHAI PEECHAPAT	Director	8/8	Attended the meeting	Did not hold the meeting

2.2 Meeting information of directors who resigned/vacated their position during the year

List of directors	Position	Board meetings	AGM meetings	EGM meetings
1. Mr. HON KIT SHING	Vice Chairman	4/5	Did not attend the meeting	Did not hold the meeting

3. Remuneration for company directors

3.1 Remuneration information for current directors

List of directors	Meeting allowance (baht)	Salary (baht)	Bonus (baht)	Other (baht)	Total (baht)
1. Mr. PLIU MANGKORNBANOK	480,000.00	2,880,000.00	0.00	0.00	3,360,000.00
2. Mr. DUNG BA LE	50,000.00	50,000.00	0.00	0.00	100,000.00
3. Mr. SUTHAS RUANGMANAMONGKOL	0.00	600,000.00	0.00	0.00	600,000.00
4. Assoc. Prof. Dr. ANGKARAT PRIEBJRIVAT	1,450,000.00	600,000.00	0.00	0.00	2,050,000.00
5. Prof. Dr. PRANEE TINAKORN	870,000.00	600,000.00	0.00	0.00	1,470,000.00
6. Prof. em. Dr. TEERANA BHONGMAKAPAT	940,000.00	600,000.00	0.00	0.00	1,540,000.00

7. Mr. SATHIT AUNGMANEE	1,400,000.00	600,000.00	0.00	0.00	2,000,000.00
8. Dr. KULPATRA SIRODOM	1,440,000.00	600,000.00	0.00	0.00	2,040,000.00
9. Mr. KANICH PUNYASHTHITI	550,000.00	415,000.00	0.00	0.00	965,000.00
10. Dr. CHARATPONG CHOTIGAVANICH	1,150,000.00	600,000.00	0.00	0.00	1,750,000.00
11. Mr. CHI-HAO SUN	1,000,000.00	600,000.00	0.00	0.00	1,600,000.00
12. Mr. SATOSHI YOSHITAKE	0.00	600,000.00	0.00	0.00	600,000.00
13. Mr. SAKCHAI PEECHAPAT	0.00	600,000.00	0.00	0.00	600,000.00

3.2 Remuneration information for directors who resigned/vacated their positions during the year

List of directors	Meeting allowance (baht)	Salary (baht)	Bonus (baht)	Other (baht)	Total (baht)
1. Mr. HON KIT SHING	400,000.00	446,666.67	0.00	0.00	846,666.67

4. Non-monetary remuneration for the board of directors

4.1 Remuneration information for current directors

List of directors	D&O (Directors and Officers' Liability Insurance)	ESOP (Employee Stock Ownership Plan)	EJIP (Employee Joint Investment Program)
1. Mr. PLIU MANGKORNKANOK	/	-	-
2. Mr. DUNG BA LE	/	-	-
3. Mr. SUTHAS RUANGMANAMONGKOL	/	-	-

4. Assoc. Prof. Dr. ANGKARAT PRIEBJRIVAT	/	-	-
5. Prof. Dr. PRANEE TINAKORN	/	-	-
6. Prof. em. Dr. TEERANA BHONGMAKAPAT	/	-	-
7. Mr. SATHIT AUNGMANEE	/	-	-
8. Dr. KULPATRA SIRODOM	/	-	-
9. Mr. KANICH PUNYASHTHITI	/	-	-
10. Dr. CHARATPONG CHOTIGAVANICH	/	-	-
11. Mr. CHI-HAO SUN	/	-	-
12. Mr. SATOSHI YOSHITAKE	/	-	-
13. Mr. SAKCHAI PEECHAPAT	/	-	-

4.2 Remuneration information for directors who resigned/vacated their positions during the year

List of directors	D&O	ESOP	EJIP
	(Directors and Officers' Liability Insurance)	(Employee Stock Ownership Plan)	(Employee Joint Investment Program)
1. Mr. HON KIT SHING	/	-	-

Report on the Audit Committee's Performance for the Past Year (8.2)

Report on the audit committee's performance for the past year

1. Audit committee meetings

Number of Audit committee meetings (times) : 12

2. Audit committee meeting attendance

2.1 Meeting information of current audit committee members

List of directors	Position	Audit Committee meetings
1. Dr. KULPATRA SIRODOM	Chairman of the audit committee	12/12
2. Assoc. Prof. Dr. ANGKARAT PRIEJRIVAT	Audit committee	12/12
3. Mr. SATHIT AUNGMALEE	Audit committee	12/12

2.2 Meeting information of audit committee members who resigned/vacated their position during the year

List of directors	Position	Audit Committee meetings
1. Assoc. Prof. Dr. ANGKARAT PRIEJRIVAT	Chairman of the audit committee	12/12
2. Dr. KULPATRA SIRODOM	Audit committee	12/12

Statement of Financial Position

Statement of Financial Position

Assets

(Unit : Thousand baht)	2019	2020	2021
Cash	1,102,557.00	1,220,207.00	1,103,425.00
Interbank And Money Market Items - Net	45,300,141.00	38,212,028.00	30,489,211.00
Financial Assets Measured At Fair Value Through Profit Or Loss	0.00	0.00	2,081,052.00
Investments - Net	0.00	0.00	8,042,759.00
Loans To Customers And Accrued Interest Receivables - Net	234,514,427.00	215,946,166.00	192,922,000.00
Properties Foreclosed - Net	18,429.00	29,671.00	120,522.00
Other Assets - Net	2,501,180.00	3,112,059.00	2,470,763.00
Total Assets	298,304,095.00	275,443,212.00	243,621,934.00

Liabilities

(Unit : Thousand baht)	2019	2020	2021
Deposits	216,084,551.00	203,472,825.00	166,541,926.00
Interbank And Money Market Items	4,656,133.00	5,807,646.00	8,080,700.00
Financial Liabilities Measured At Fair Value Through Profit Or Loss	0.00	0.00	0.00
Debts Issued And Borrowings	25,016,919.00	12,825,919.00	14,961,919.00
Other Liabilities	9,825,768.00	9,369,114.00	7,940,056.00
Total Liabilities	259,107,981.00	235,981,133.00	202,421,551.00

Equity

(Unit : Thousand baht)	2019	2020	2021
Issued And Paid-Up Share Capital	8,006,555.00	8,006,555.00	8,006,555.00
Premium (Discount) On Share Capital	1,018,408.00	1,018,408.00	1,018,408.00
Retained Earnings (Deficits)	28,357,084.00	28,596,056.00	30,344,039.00
Other Components Of Equity	1,810,936.00	1,837,917.00	1,828,088.00
Equity Attributable To Owners Of The Parent	39,192,983.00	39,458,936.00	41,197,090.00
Total Equity	39,196,114.00	39,462,079.00	41,200,383.00

Statement of Comprehensive Income

Statement of Comprehensive Income

Statement of Comprehensive Income

(Unit : Thousand baht)	2019	2020	2021
Net Interest Income	12,792,409.00	13,097,709.00	12,459,827.00
Net Fees And Service Income	6,185,218.00	5,146,031.00	5,615,372.00
Gains (Losses) From Financial Instruments At Fair Value Through Profit Or Loss	(24,227.00)	0.00	403,826.00
Gains (Losses) From Investments	6,817.00	12,372.00	6,283.00
Dividend Income	64,617.00	58,903.00	69,609.00
Other Operating Expenses	9,270,791.00	8,011,823.00	8,279,187.00
(Reversal Of) Expected Credit Losses	1,109,103.00	3,330,604.00	2,063,979.00
Profit (Loss) From Operating Before Income Tax Expense	9,055,751.00	7,561,516.00	8,492,757.00
Income Tax Expense	1,782,553.00	1,497,654.00	1,707,764.00
Net Profit (Loss) For The Period	7,273,198.00	6,063,862.00	6,784,993.00
Net Profit (Loss) Attributable To : Owners Of The Parent	7,270,233.00	6,063,483.00	6,784,593.00
Basic Earnings (Loss) Per Share (Baht/Share)	9.08000	7.57000	8.47000

Statement of Cash Flow

Statement of Cash Flow

Statement of Cash Flow

	2019	2020	2021
Net Cash From Operating Activities			
(Reversal Of) Expected Credit Losses	2,971,802.00	5,116,156.00	3,718,818.00
Net Cash From (Used In) Operating Activities	37,180,946.00	18,918,056.00	2,937,472.00
Net Cash From Investing Activities			
Payment For Purchase Of Fixed Assets	(253,727.00)	(199,846.00)	(105,190.00)
Net Cash From (Used In) Investing Activities	(665,760.00)	(2,463,579.00)	2,245,675.00
Net Cash From Financing Activities			
Dividend Paid	(5,604,429.00)	(6,205,043.00)	(5,044,087.00)
Net Cash From (Used In) Financing Activities	(36,604,429.00)	(16,336,827.00)	(5,299,929.00)

Financial Ratios

Financial Ratios

Liquidity

	2019	2020	2021
Current ratio (times)	-	-	-
Cash flow liquidity ratio (times)	-	-	-
Liquid asset ratio (%)	-	-	-

Profitability

	2019	2020	2021
Net interest income to loans (%)	5.29	5.60	5.83
Gross profit margin (%)	77.80	81.93	86.39
Net profit margin (%)	52.30	57.62	56.05
Net profit margin (%)	37.41	32.08	36.02
Cost to income ratio (%)	47.70	42.38	43.95
Interest income to average performing assets (%)	5.95	5.85	5.70
Net interest margin (%)	3.88	4.26	4.54
Interest receive rate (%)	5.93	5.83	5.68
Cost of funds (%)	2.04	4.27	5.48
Return on investment (ROI) (%)	2.34	4.27	5.48
Return on equity (ROE) (Average) (%)	18.88	15.42	16.82

Financial Policy

	2019	2020	2021
Loans to borrowing (%)	1.01	1.03	1.12
Loans to deposits (%)	1.12	1.10	1.22
Total debts to total equity (times)	6.61	5.98	4.91
Deposits to total liabilities ratio (%)	83.45	86.22	82.27
Dividend per shares (baht/share)	7.75	6.30	7.15
Dividend payout ratio (%)	85.35	83.19	84.38
Dividend yield (%)	7.81	7.12	7.45

Asset Quality

	2019	2020	2021
Provision expense to loans (or Credit cost) (%)	4.41	5.26	5.78
Allowance for doubtful accounts to non-performing loans ratio (%)	183.68	210.48	236.83
Non-performing loan to total loans ratio (%)	2.79	-	-
Accrued interest receivable to loans (%)	0.51	0.85	0.84
Non-performing loans to total loans (%)	1.61	1.67	1.75
Capital adequacy ratio - Tier 1 (%)	17.33	18.07	20.16
Capital adequacy ratio (%)	22.06	22.78	25.20
Expected credit loss (ECL) (%)	0.27	1.06	0.62
Gross Non-performing loans (NPL) to total loans (%)	2.40	2.50	2.44
Net Non-performing loans (NPL) to total loans (%)	-	-	-
Risk weighted asset (million baht)	168,759.00	168,224.00	155,589.00

Efficiency

	2019	2020	2021
Asset turnover (Average) (times)	64.71	65.91	72.58
Return on asset (ROA) (Average) (%)	2.42	2.11	2.61
Net interest income to average total assets ratio (%)	4.26	4.57	4.80
Non-interest income to average total assets ratio (%)	2.21	2.02	2.46

Other Ratio

	2019	2020	2021
Liquidity Coverage Ratio (%)	127.88	138.46	168.36
Net Stable Funding Ratio (%)	108.49	111.17	112.89