

TISCO Bank Public Company Limited

Statement of financial position

As at 30 June 2026

(Unit: Thousand Baht)

	Note	30 June 2026	31 December 2025
Assets			
Cash		820,529	818,057
Interbank and money market items - net	3.2, 3.8	38,038,602	38,669,646
Financial assets measured at fair value through profit or loss	3.3	1,445,764	1,444,544
Derivatives assets	3.4	28	91,174
Investments - net	3.5, 3.8	6,649,723	6,929,890
Loans to customers and accrued interest receivables	3.6, 3.8		
Loans to customers		239,448,189	237,747,993
Accrued interest receivables and undue interest income		1,766,288	1,782,935
Total loans to customers and accrued interest receivables		241,214,477	239,530,928
Less: Deferred revenue		(10,451,475)	(10,296,491)
Less: Allowance for expected credit loss	3.7	(8,355,614)	(8,081,873)
Total loans to customers and accrued interest receivables - net		222,407,388	221,152,564
Properties foreclosed - net	3.9	1,543,647	1,273,103
Investment properties	3.10	50,885	50,885
Premises and equipment - net	3.11	737,945	738,057
Right-of-use assets - net	3.12	285,575	312,314
Intangible assets - net	3.13	10,359	12,954
Deferred tax assets	3.30	233,887	256,223
Other assets	3.14	1,566,435	1,458,415
Total assets		273,790,767	273,207,826

The accompanying notes are an integral part of the financial statements.

TISCO Bank Public Company Limited**Statement of financial position (continued)****As at 30 June 2026**

		(Unit: Thousand Baht)	
	Note	30 June 2026	31 December 2025
Liabilities and equity			
Liabilities			
Deposits	3.15	216,237,657	213,119,187
Interbank and money market items	3.16	7,614,825	10,156,306
Liabilities payable on demand		393,119	222,901
Derivatives liabilities	3.4	130,766	-
Debts issued and borrowings	3.17	3,618,768	2,918,768
Lease liabilities	3.18	286,664	315,427
Provisions	3.19	1,297,711	1,343,616
Accrued interest payable		747,384	1,333,487
Income tax payable		427,479	331,702
Dividend payable	4	986,077	1,566,665
Other liabilities	3.20	4,908,911	5,078,561
Total liabilities		236,649,361	236,386,620

The accompanying notes are an integral part of the financial statements.

TISCO Bank Public Company Limited

Statement of financial position (continued)

As at 30 June 2026

(Unit: Thousand Baht)

	Note	30 June 2026	31 December 2025
Equity			
Share capital			
Registered			
104 preference shares of Baht 10 each	3.21	1	1
921,567,588 ordinary shares of Baht 10 each		9,215,676	9,215,676
		<u>9,215,677</u>	<u>9,215,677</u>
Issued and fully paid-up			
104 preference shares of Baht 10 each	3.21	1	1
921,567,588 ordinary shares of Baht 10 each		9,215,676	9,215,676
		<u>9,215,677</u>	<u>9,215,677</u>
Share premium on ordinary shares		2,543,024	2,543,024
Other components of equity	3.23	362,092	359,803
Retained earnings			
Appropriated - statutory reserve		984,000	984,000
Unappropriated		24,036,613	23,718,702
Total equity		<u>37,141,406</u>	<u>36,821,206</u>
Total liabilities and equity		<u>273,790,767</u>	<u>273,207,826</u>

The accompanying notes are an integral part of the financial statements.


Mr. Sakchai Peechapat

(Chairman of the Executive Board)




Mr. Metha Pingsuthiwong

(President)

(Unaudited but reviewed)

TISCO Bank Public Company Limited

Statement of comprehensive income

For the three-month period ended 30 June 2026

(Unit: Thousand Baht, except earnings per share expressed in Baht)

	Note	2026	2025
Profit or loss:			
Interest income	3.24	3,980,139	4,181,286
Interest expenses	3.25	(875,363)	(1,214,533)
Net interest income		3,104,776	2,966,753
Fee and service income		516,510	436,252
Fee and service expenses		(17,380)	(23,347)
Net fee and service income	3.26	499,130	412,905
Net gain on financial instruments measured at fair value through profit or loss	3.27	381	132,977
Net gain on investments	3.28	1,474	1,960
Penalty fee income from loans		15,375	18,645
Other operating income		67,488	106,108
Total operating income		3,688,624	3,639,348
Operating expenses			
Employee expenses		692,725	606,506
Premises and equipment expenses		295,115	298,579
Taxes and duties		88,442	92,422
Intercompany supporting fee expenses	3.32	735,396	771,218
Other operating expenses		186,410	168,448
Total operating expenses		1,998,088	1,937,173
Expected credit loss	3.29	409,351	415,091
Profit from operations before income tax expenses		1,281,185	1,287,084
Income tax expenses	3.30	254,408	257,223
Profit for the period		1,026,777	1,029,861

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

TISCO Bank Public Company Limited

Statement of comprehensive income (continued)

For the three-month period ended 30 June 2026

(Unit: Thousand Baht, except earnings per share expressed in Baht)

	Note	2026	2025
Other comprehensive income:			
<i>Other comprehensive income to be reclassified to profit or loss in subsequent periods</i>			
Gain on valuation of investments in debt instruments measured at fair value through other comprehensive income	3.23	6,736	5,870
Income tax effects	3.30	(1,347)	(1,174)
Other comprehensive income to be reclassified to profit or loss in subsequent periods - net of income tax		5,389	4,696
<i>Other comprehensive income not to be reclassified to profit or loss in subsequent periods</i>			
Actuarial gain (loss)		80,953	(91,008)
Income tax effects	3.30	(16,190)	18,202
Other comprehensive income not to be reclassified to profit or loss in subsequent periods - net of income tax (loss)		64,763	(72,806)
Other comprehensive income for the period (loss)		70,152	(68,110)
Total comprehensive income for the period		1,096,929	961,751
Earnings per share			
Basic earnings per share (Baht per share)	3.31	1.11	1.12

The accompanying notes are an integral part of the financial statements.

TISCO Bank Public Company Limited**Statement of comprehensive income****For the six-month period ended 30 June 2026**

(Unit: Thousand Baht, except earnings per share expressed in Baht)

	Note	2026	2025
Profit or loss:			
Interest income	3.24	7,982,153	8,390,220
Interest expenses	3.25	(1,834,894)	(2,436,204)
Net interest income		6,147,259	5,954,016
Fee and service income		1,065,122	834,492
Fee and service expenses		(38,414)	(47,477)
Net fee and service income	3.26	1,026,708	787,015
Net gain (loss) on financial instruments measured at fair value through profit or loss	3.27	(23,199)	124,475
Net gain on investments	3.28	3,672	3,099
Penalty fee income from loans		73,729	44,532
Other operating income		211,678	158,023
Total operating income		7,439,847	7,071,160
Operating expenses			
Employee expenses		1,330,921	1,245,358
Premises and equipment expenses		581,322	594,052
Taxes and duties		176,958	186,234
Intercompany supporting fee expenses	3.32	1,469,686	1,542,716
Other operating expenses		326,540	311,755
Total operating expenses		3,885,427	3,880,115
Expected credit loss	3.29	1,036,692	624,460
Profit from operations before income tax expenses		2,517,728	2,566,585
Income tax expenses	3.30	496,704	511,208
Profit for the period		2,021,024	2,055,377

The accompanying notes are an integral part of the financial statements.

TISCO Bank Public Company Limited**Statement of comprehensive income (continued)****For the six-month period ended 30 June 2026**

(Unit: Thousand Baht, except earnings per share expressed in Baht)

	Note	2026	2025
Other comprehensive income:			
<i>Other comprehensive income to be reclassified to profit or loss in subsequent periods</i>			
Gain on valuation of investments in debt instruments measured at fair value through other comprehensive income	3.23	4,394	10,633
Income tax effects	3.30	(878)	(2,127)
Other comprehensive income to be reclassified to profit or loss in subsequent periods - net of income tax		3,516	8,506
<i>Other comprehensive income not to be reclassified to profit or loss in subsequent periods</i>			
Actuarial gain (loss)		80,953	(91,008)
Income tax effects	3.30	(16,190)	18,202
Other comprehensive income not to be reclassified to profit or loss in subsequent periods - net of income tax (loss)		64,763	(72,806)
Other comprehensive income for the period (loss)		68,279	(64,300)
Total comprehensive income for the period		2,089,303	1,991,077
Earnings per share			
Basic earnings per share (Baht per share)	3.31	2.19	2.23

The accompanying notes are an integral part of the financial statements.

TISCO Bank Public Company Limited**Statement of cash flows****For the six-month period ended 30 June 2026**

	(Unit: Thousand Baht)	
	2026	2025
Cash flows from operating activities		
Profit from operations before income tax	2,517,728	2,566,585
Adjustments to reconcile profit from operations before income tax to net cash provided by (paid from) operating activities		
Depreciation and amortisation	105,022	109,339
Expected credit loss	1,952,233	1,492,136
Reversal of other provisions	-	(42,453)
Allowance for impairment of properties foreclosed	-	21
Gain on disposal of investments in securities	(9,594)	(2,672)
Unrealised loss on foreign exchange transactions and trading derivatives	64,364	98,101
Gain on financial instruments measured at fair value through profit or loss	(4,754)	(141,062)
Gain on disposal of properties foreclosed	(4,342)	(4,012)
Gain on disposal/write-off of equipment, vehicles and intangible assets	(982)	(512)
Employee benefit expenses	24,620	65,760
(Increase) decrease in accrued income	3,836	(15,553)
Increase in accrued expenses	50,115	170,797
Net interest income	(6,147,259)	(5,954,016)
Dividend income	(62,909)	(34,708)
Cash received on interest income	7,987,166	8,294,672
Cash paid on interest expenses	(1,923,043)	(2,491,230)
Cash received on dividend income	62,889	34,688
Cash paid on income tax	(395,354)	(451,668)
Profit from operating activities before changes in operating assets and liabilities	4,219,736	3,694,213

The accompanying notes are an integral part of the financial statements.

TISCO Bank Public Company Limited**Statement of cash flows (continued)****For the six-month period ended 30 June 2026**

(Unit: Thousand Baht)

	2026	2025
Operating assets (increase) decrease		
Interbank and money market items	627,299	1,991,012
Loans to customers	(3,091,506)	(3,808,440)
Properties foreclosed	(270,544)	5,540
Other assets	(108,098)	(412,495)
Operating liabilities increase (decrease)		
Deposits	3,118,470	2,954,216
Interbank and money market items	(2,541,481)	423,895
Liabilities payable on demand	170,218	(28,999)
Short-term debts issued and borrowings	-	(100,000)
Provision for employee benefits	(6,405)	(11,081)
Other liabilities	(642,972)	(547,660)
Net cash flows from operating activities	1,474,717	4,160,201
Cash flows from investing activities		
Cash paid for purchase of investments in securities	(7,313,348)	(5,329,869)
Cash received from disposal of investments in securities	7,597,965	4,048,810
Cash paid for purchase of building improvements, equipment and vehicles	(23,438)	(18,080)
Cash paid for purchase of intangible assets	-	(1,066)
Cash received from disposal of building improvements, equipment and vehicles	1,392	546
Net cash flows from (used in) investing activities	262,571	(1,299,659)
Cash flows from financing activities		
Cash received from issuance of long-term debentures	700,000	1,000,000
Cash paid for redemption of long-term debentures	-	(690,000)
Cash paid on lease liabilities	(84,818)	(91,500)
Dividend paid	(2,349,998)	(3,095,789)
Net cash flows used in financing activities	(1,734,816)	(2,877,289)
Net increase (decrease) in cash	2,472	(16,747)
Cash at beginning of the period	818,057	901,308
Cash at end of the period	820,529	884,561
Supplement cash flows information		
Non-cash transactions		
Right-of-use assets	52,549	35,749
Transfer-in of properties foreclosed in settlement of loans to customers	539,027	368,018

The accompanying notes are an integral part of the financial statements.

TISCO Bank Public Company Limited

Statement of changes in equity

For the six-month period ended 30 June 2026

(Unit: Thousand Baht)

	Other components of equity								
	Issued and fully paid-up		Share premium	Surplus on changes in value of investments		Total	Retained earnings		
	Preference	Ordinary	on ordinary	measured at fair value	Surplus on		Appropriated	Unappropriated	Total
	shares	shares	shares	through other comprehensive income	revaluation of assets				
Balance as at 1 January 2025	1	9,215,676	2,543,024	7,307	349,831	357,138	984,000	23,533,670	36,633,509
Dividend paid (Note 4)	-	-	-	-	-	-	-	(1,953,045)	(1,953,045)
Profit for the period	-	-	-	-	-	-	-	2,055,377	2,055,377
Other comprehensive income for the period (loss)	-	-	-	8,506	-	8,506	-	(72,806)	(64,300)
Total comprehensive income for the period	-	-	-	8,506	-	8,506	-	1,982,571	1,991,077
Transfer surplus on revaluation of assets									
to retained earnings	-	-	-	-	(1,227)	(1,227)	-	1,534	307
Balance as at 30 June 2025	1	9,215,676	2,543,024	15,813	348,604	364,417	984,000	23,564,730	36,671,848
Balance as at 1 January 2026	1	9,215,676	2,543,024	12,447	347,356	359,803	984,000	23,718,702	36,821,206
Dividend paid (Note 4)	-	-	-	-	-	-	-	(1,769,410)	(1,769,410)
Profit for the period	-	-	-	-	-	-	-	2,021,024	2,021,024
Other comprehensive income for the period	-	-	-	3,516	-	3,516	-	64,763	68,279
Total comprehensive income for the period	-	-	-	3,516	-	3,516	-	2,085,787	2,089,303
Transfer surplus on revaluation of assets									
to retained earnings	-	-	-	-	(1,227)	(1,227)	-	1,534	307
Balance as at 30 June 2026	1	9,215,676	2,543,024	15,963	346,129	362,092	984,000	24,036,613	37,141,406

The accompanying notes are an integral part of the financial statements.