

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2022

(Unit : Baht)

	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>31 MARCH 2022</u>	<u>31 DECEMBER 2021</u>	<u>31 MARCH 2022</u>	<u>31 DECEMBER 2021</u>
<u>ASSETS</u>				
Cash	1,094,484,347	1,103,425,216	70,000	-
Interbank and money market items - net	32,510,671,619	30,489,210,861	26,120,761	22,583,561
Financial assets measured at fair value through profit or loss	2,042,776,806	2,081,051,860	1,012,388,063	1,048,821,352
Derivatives assets	3,604,045	-	-	-
Investments - net	8,484,462,473	8,042,759,319	807,087,407	202,271,000
Investments in subsidiaries and joint venture - net	827,263,822	809,628,974	20,069,243,700	20,069,143,786
Loans to customers and accrued interest receivables				
Loans to customers	220,811,493,368	220,419,498,130	3,540,000,000	3,310,000,000
Accrued interest receivables and undue interest receivables	1,657,988,413	1,712,500,641	-	-
Total loans to customers and accrued interest receivables	222,469,481,781	222,131,998,771	3,540,000,000	3,310,000,000
Less: Deferred revenue	(17,258,808,046)	(17,469,824,856)	-	-
Less: Allowance for expected credit loss	(11,497,213,089)	(11,740,173,542)	(4,602,000)	(4,303,000)
Loans to customers and accrued interest receivables - net	193,713,460,646	192,922,000,373	3,535,398,000	3,305,697,000
Property foreclosed - net	92,087,463	120,521,839	-	-
Investment property	27,304,986	27,304,986	910,727,901	910,727,901
Premises and equipment - net	2,753,575,469	2,780,561,713	771,110,322	781,672,600
Right-of-use assets - net	739,349,779	752,829,477	530,187	599,954
Intangible assets - net	119,457,593	130,919,118	68,890,971	74,171,194
Deferred tax assets	764,960,635	759,728,945	263,944,173	255,234,102
Securities and derivatives business receivables	826,836,397	1,131,229,159	-	-
Dividend receivables from subsidiaries	-	-	-	4,590,529,872
Other assets	2,448,645,404	2,470,761,925	193,704,300	199,467,169
TOTAL ASSETS	246,448,941,484	243,621,933,765	27,659,215,785	31,460,919,491

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<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>				
Liabilities				
Deposits	171,434,960,312	166,541,926,251	-	-
Interbank and money market items - net	7,821,363,573	8,080,700,116	-	565,000,000
Liability payable on demand	219,921,702	274,432,061	-	-
Derivatives liabilities	-	3,384,962	-	-
Debt issued and borrowings	11,226,919,291	14,961,919,291	2,750,000,000	6,065,000,000
Lease liabilities - net	691,370,750	707,179,130	544,098	613,920
Provisions	1,743,341,518	1,728,981,049	302,962,367	303,611,846
Securities and derivatives business payables	1,226,154,232	1,521,352,568	-	-
Accrued interest payable	480,355,674	481,691,461	3,616,439	11,256,467
Other liabilities	8,605,798,048	8,119,985,050	1,668,703,544	1,694,923,486
Total liabilities	<u>203,450,185,100</u>	<u>202,421,551,939</u>	<u>4,725,826,448</u>	<u>8,640,405,719</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	1,829,866,809	1,828,088,217	307,260,458	307,442,429
Retained earnings				
Appropriated - statutory reserve	801,000,000	801,000,000	801,000,000	801,000,000
Unappropriated	31,339,626,449	29,543,038,517	6,787,051,079	6,673,993,543
Equity attributable to owners of the Company	<u>42,995,455,646</u>	<u>41,197,089,122</u>	<u>22,933,389,337</u>	<u>22,820,513,772</u>
Non-controlling interest of the subsidiaries	3,300,738	3,292,704	-	-
Total shareholders' equity	<u>42,998,756,384</u>	<u>41,200,381,826</u>	<u>22,933,389,337</u>	<u>22,820,513,772</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>246,448,941,484</u>	<u>243,621,933,765</u>	<u>27,659,215,785</u>	<u>31,460,919,491</u>

Mr. Sakchai Peechapat
Group Chief Executive

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED 31 MARCH 2022

(Unit : Baht)

	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
	2022	2021	2022	2021
Profit or loss:				
Interest income	3,556,192,960	3,776,285,710	15,124,578	16,646,459
Interest expenses	(494,917,731)	(665,988,559)	(7,049,155)	(7,182,154)
Net interest income	3,061,275,229	3,110,297,151	8,075,423	9,464,305
Fees and service income	1,407,396,008	1,735,036,926	-	-
Fees and service expenses	(129,361,805)	(192,165,027)	(2,702,800)	(5,098,468)
Net fees and service income	1,278,034,203	1,542,871,899	(2,702,800)	(5,098,468)
Gain (loss) on financial instruments measured at fair value through profit or loss	(32,182,338)	312,617,190	(36,433,289)	12,650,040
Net gain (loss) on investments	(1,607,758)	3,422,251	2,779	-
Share of profit from investments accounted for under equity method	13,388,424	13,155,639	-	-
Dividend income	33,250,718	37,416,718	-	-
Penalty fee income from loans	40,080,283	49,468,256	-	-
Intercompany supporting fee income	-	-	532,534,800	526,427,800
Other operating income	27,026,325	32,184,797	19,136,448	19,141,971
Total operating income	4,419,265,086	5,101,433,901	520,613,361	562,585,648
Operating expenses				
Employee's expenses	1,510,083,995	1,452,466,533	187,641,583	289,663,186
Directors' remuneration	5,230,000	4,710,000	5,230,000	4,710,000
Premises and equipment expenses	321,928,108	316,850,128	171,349,079	162,635,612
Taxes and duties	62,088,689	65,993,080	2,158,642	2,291,475
Other operating expenses	199,808,927	214,885,186	11,492,946	15,076,661
Total operating expenses	2,099,139,719	2,054,904,927	377,872,250	474,376,934
Expected credit loss	85,331,513	842,683,057	1,037,594	2,281,639
Profit from operations before income tax expenses	2,234,793,854	2,203,845,917	141,703,517	85,927,075
Income tax expenses	439,195,275	440,130,892	28,853,294	17,963,074
Profit for the period	1,795,598,579	1,763,715,025	112,850,223	67,964,001

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	<u>CONSOLIDATED FINANCIAL STATEMENTS</u>		<u>SEPARATE FINANCIAL STATEMENTS</u>	
	<u>2022</u>	<u>2021</u>	<u>2022</u>	<u>2021</u>
Other comprehensive income:				
<i>Other comprehensive income to be reclassified to profit or loss in subsequent period</i>				
Loss on investments in debt instruments measured at fair value through other comprehensive income	(1,959,649)	(7,144,863)	(20,151)	-
Share of other comprehensive income of joint venture:				
Cash flow hedges of joint venture	4,246,424	1,724,948	-	-
Income tax effects	391,930	1,428,973	4,030	-
Other comprehensive income to be reclassified to profit or loss in subsequent period - net of income tax	<u>2,678,705</u>	<u>(3,990,942)</u>	<u>(16,121)</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	-	(1,658,887)	-	-
Income tax effects	-	331,777	-	-
Other comprehensive income not to be reclassified to profit or loss in subsequent period - net of income tax	<u>-</u>	<u>(1,327,110)</u>	<u>-</u>	<u>-</u>
Other comprehensive income for the period	<u>2,678,705</u>	<u>(5,318,052)</u>	<u>(16,121)</u>	<u>-</u>
Total comprehensive income for the period	<u><u>1,798,277,284</u></u>	<u><u>1,758,396,973</u></u>	<u><u>112,834,102</u></u>	<u><u>67,964,001</u></u>
Profit attributable to:				
Equity holders of the Company	1,795,490,631	1,763,626,796	<u>112,850,223</u>	<u>67,964,001</u>
Non-controlling interests of the subsidiaries	<u>107,948</u>	<u>88,229</u>		
	<u><u>1,795,598,579</u></u>	<u><u>1,763,715,025</u></u>		
Total comprehensive income attributable to:				
Equity holders of the Company	1,798,169,336	1,758,308,744	<u>112,834,102</u>	<u>67,964,001</u>
Non-controlling interests of the subsidiaries	<u>107,948</u>	<u>88,229</u>		
	<u><u>1,798,277,284</u></u>	<u><u>1,758,396,973</u></u>		
Earnings per share of equity holders of the Company				
Basic earnings per share	<u>2.24</u>	<u>2.20</u>	<u>0.14</u>	<u>0.08</u>

Mr. Sakchai Peechapat
Group Chief Executive