



IR Newsletter



Company Highlights

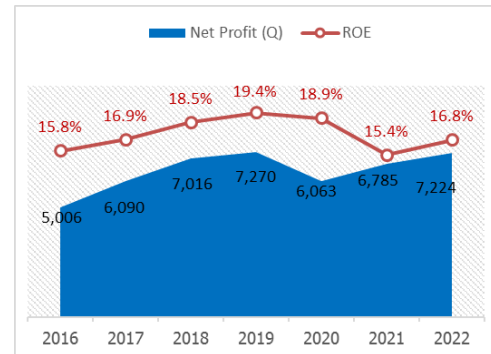
FY2022

Updates

- In 2022, domestic economy continued to recover following the economic reopening and higher number of tourist arrivals despite pressure from rising inflation and increasing interest rate cycle. Bank of Thailand has raised policy rate for 3 times from 0.50% to 1.25%.

Profitability

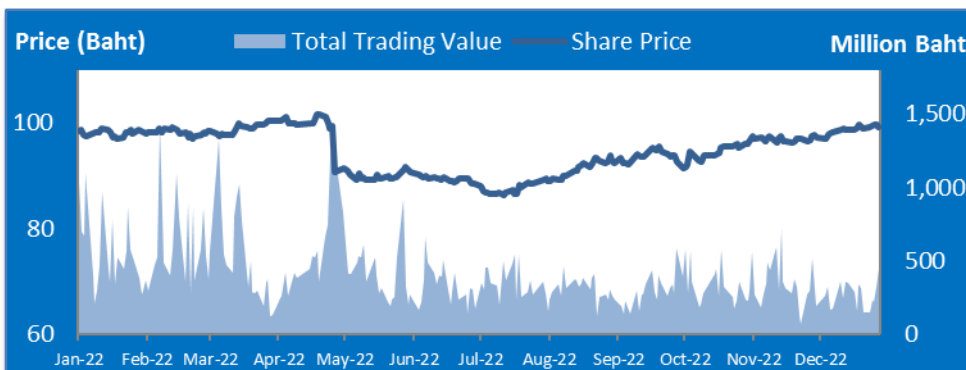
- TISCO Group reported **net profit** for the year 2022 at 7,224 million baht, increased by 6.5% (YoY) following the loan expansion of 7.9% (YoY), which resulted into an increase in net interest income of 2.2% (YoY) and bancassurance fee income growth by 24.0% (YoY).
- Overall income softened by 2.8% (YoY) mainly due to businesses related to capital market amid market volatility.
- ECL was set up at a low level at 0.3% of loans, in line with a well-controlled asset quality and the reduced risk factor from COVID-19.
- ROE remained in the top-tier of the industry at 17.2%.



Financial Position

- Loan portfolio grew by 7.9% (YoY) from corporate loans, SMEs and high-yield retail loans following the business recovery. Title loans under “Somwang” showed strong loan growth of 26.0% (YoY) thanks to higher new business volume and network expansion strategy. NPL ratio declined further to 2.1%, supported by cautious loan underwriting policy and effective credit control. Coverage ratio strengthened to 258.8%.
- Capital adequacy ratio stood solid with BIS ratio of 23.4% and Tier I of 19.6%.
- Total branch network of TISCO Group totaled at 504 branches, consisted of 54 bank branches and 450 loan offices.

TISCO Share Price



TISCO Share for FY2022		
Summary	Price	Date
Close	99.25	30 Dec 22
High	101.50	26 Apr 22
Low	86.00	15 Jul 22
Avg	95.12	-

Investor Relations

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