



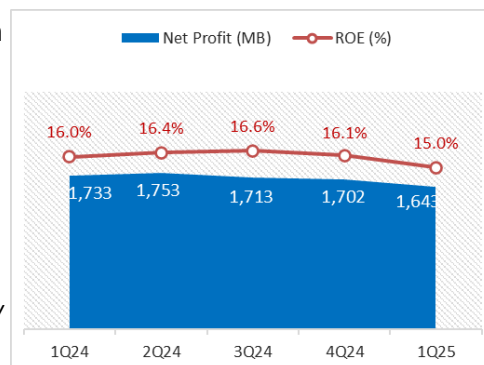
Company Highlights

1Q2025

In 1Q2025, domestic economy exhibited a slow growth led by export sector and tourism sector, however new risks arose from the US trade policy which caused a concern in private sector. The Bank of Thailand cut the policy rate 1 time by 25 basis point from 2.25% to 2.00%.

Profitability

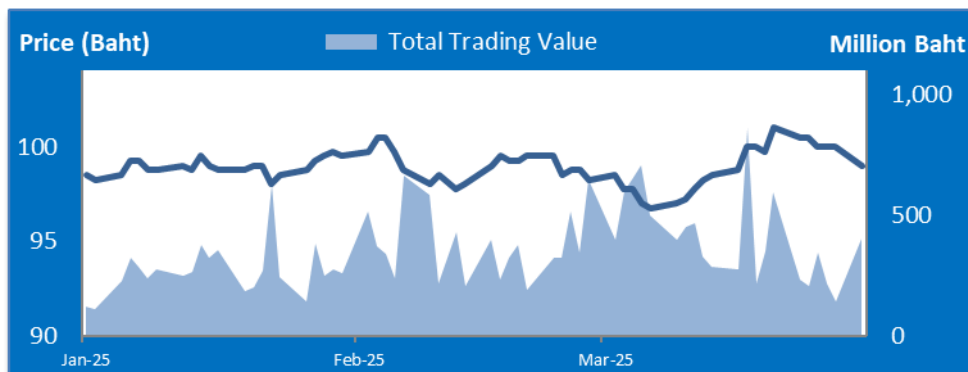
- ❑ TISCO Group reported **net profit** for 1Q2025 at 1,643 million baht, decreased by 3.4% (QoQ) and 5.2% (YoY) due to a decline in net interest income and an increase in ECL.
- ❑ Net interest income dropped QoQ and YoY driven by yield contraction following the policy rate cut and interest reduction for “You Fight, We Help” program.
- ❑ Non-interest income decreased QoQ from an absence of AM performance fee and bancassurance fee, while grew YoY owing to capital market business recovery.
- ❑ The setup of ECL was in accordance with credit profile and was accounted for 0.7% of average loans.
- ❑ ROAE for the quarter was reported 15.0%.



Financial Position

- ❑ Loan portfolio declined by 0.4% (YTD) mainly from a slowdown in domestic car sale, together with a cautious lending for consumer loans. NPL ratio slightly increased to 2.42% from high-yield portfolio, while TISCO maintained prudent provisioning policy with coverage ratio at 153.8%.
- ❑ Capital adequacy ratio remained strong with BIS ratio of 20.7% and Tier I of 18.9%.
- ❑ Total branch network of TISCO totaled at 860 branches, consisted of 52 bank branches and 808 Somwang loan offices.

TISCO Share Price



TISCO Share for 1Q2025		
Summary	Price	Date
Close	99.00	31 Mar 25
High	101.00	26 Mar 25
Low	96.50	11 Mar 25
Avg	98.80	-

Investor Relations

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