



Company Highlights

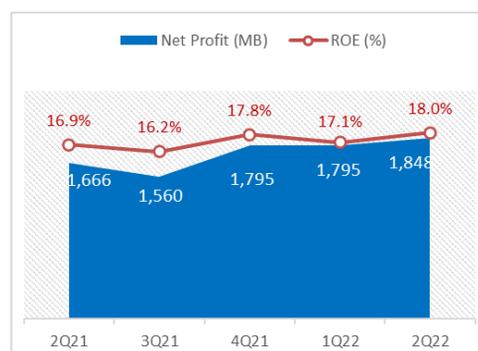
2Q2022

Updates

- In 2Q2022, domestic economy continued to recover as COVID-19 outbreak eased down and economic activities resumed. However, consumer confidence weakened amid the concern on high inflation and rising oil price. 2Q2022 inflation further increased to 6.5%.

Profitability

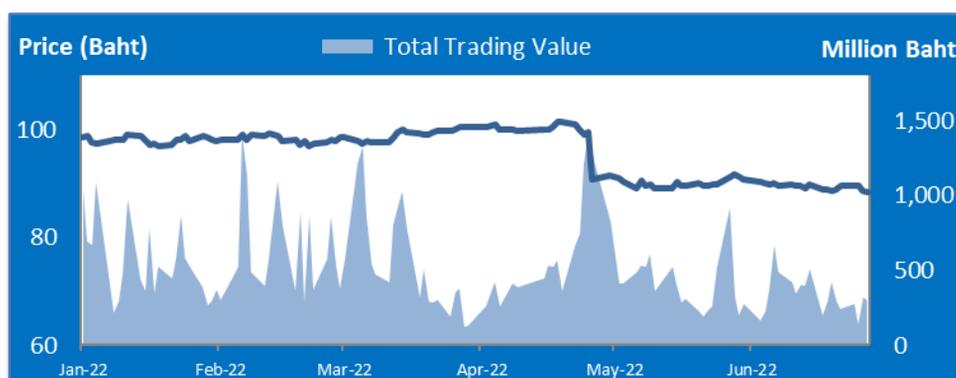
- For 2Q2022, TISCO Group reported **net profit** of 1,848 million baht (+2.9% QoQ, +10.9% YoY), supported by Somwang loan growth, bancassurance recovery and lower ECL expense.
- Overall core businesses weakened mainly from capital market business following volatile market condition and lower trading volume. Nevertheless, banking business improved thanks to higher new business volume.
- ECL decreased to 0.3% of loans, in line with well-controlled asset quality and the lower risk factor from COVID-19.
- ROE remained in the top-tier of the industry at 18.0%.



Financial Position

- Loan portfolio grew by 0.2% (YTD) from high-yield retail business, corporate lending and SMEs. NPL ratio remained low at 2.2%, thanks to TISCO's cautious underwriting policy and strong credit control, resulting in coverage ratio at 253.1%.
- Capital adequacy ratio further strengthened with BIS ratio of 25.3% and Tier I of 21.0%.
- Total branch network of TISCO Group was at 446 branches, consisted of 54 bank branches and 392 loan offices.

TISCO Share Price



TISCO Share for 2Q2022		
Summary	Price	Date
Close	88.50	30 Jun 22
High	101.50	26 Apr 22
Low	88.50	30 Jun 22
Avg	96.22	-

Investor Relations

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