TISCO

SET Awards 2025
Sustainability Excellence

September 11, 2025

TISCO Business Overview

"Sustainable Focus" Bank

Customer Centric Organization

Retail Banking

- Auto Hire Purchase
- Title Loan
- SME & Inventory Financing
- Mortgage Loan
- Insurance

Corporate Banking

- Corporate Lending & Financial Advisory
- Investment Banking

Wealth & Asset Management

- Deposit Service
- Wealth Management
- Securities Brokerage
- Asset Management
- Open Architecture : Insurance & Mutual Fund

Bancassurance

Corporate Support

Corporate Strategy integrated with Sustainability

TISCO

Retail Banking

Financial Solution for Better Living

- Responsible lending to all retail clients
- Financial inclusion for underserved clients
- Financial accessibility through physical branch and online channel
- Financial wisdom of clients through financial literacy program
- Debt consolidation to lower the debt persistence problem

Corporate Banking

Mobilization of Green Financing

- Customized financial solutions for corporate clients with integrity and professional services
- Support green energy for transition to net-zero economy
- Expertise and customer insightfulness in clients' business

Wealth and Asset Management

Social Well-Being with Financial Freedom & Security

- Holistic financial advisory services focusing on Retirement Financial Planning
- Trusted financial services with expertise in investment and protection advisory
- Business partner coordination for better service to clients
- Financial literacy in relation to health care and investment
- Hybrid financial accessibility through both online and offline channels

Enhanced Governance and Capabilities for Sustainability

- Enhance technology and cyber security capabilities and increase operational efficiency
- Enhance digital capabilities by utilizing data and AI to improve value and customer experience
- Enhance human resources capabilities while sustaining trusted corporate brand and identity

- Ensure sustainable business growth with proactive risk management and sound governance practices -

Topic

TISCO Corporate Strategy 2025 - 2027

TISCO

Sustainable Development Direction

- Financial Solution for Better Living
- Mobilization of Green Financing
- Social Well-Being with Financial Freedom & Security
- Corporate Governance for Sustainable Growth

Core Business Strategy

Value creation for stakeholders

1. Pursue selective loan growth with justified risk-adjusted return

- Auto Hire Purchase
- Title Loan
- Motorcycle Hire Purchase
- Corporate Banking
- SME Banking

2. Continue to broaden customer base and increase fee-based income

- Bancassurance
- Wealth Management
- Asset management
- Securities Brokerage

3. Enhance digital capability by utilizing data and AI to improve value and customer experience

Key Enablers

4. Timely and efficiently increase technology and cyber security capabilities to drive business growth

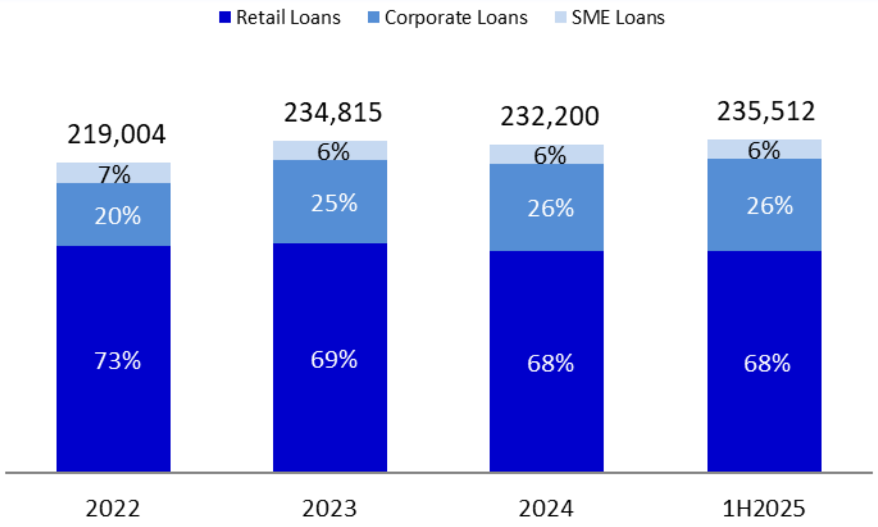
5. Proactive risk management good governance practice

6. Strengthen human resources capabilities and sustaining a trusted brand

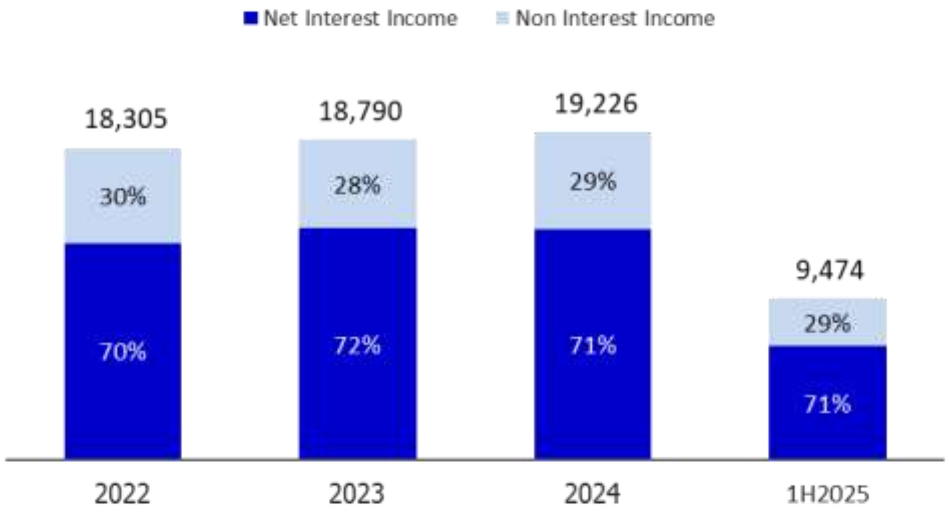
Explore new customer & business segment

TISCO Diversify Business Profile

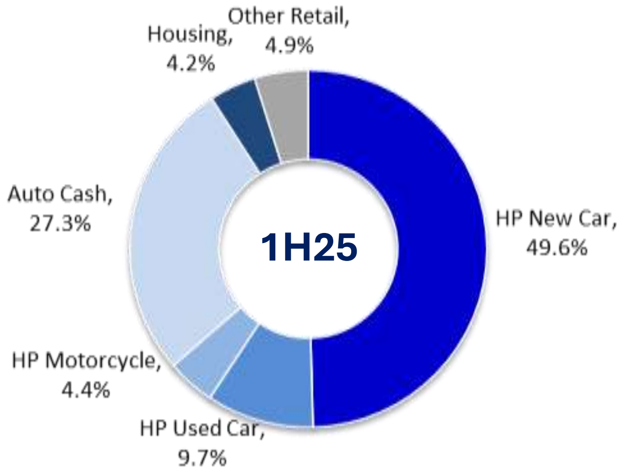
Total Loans



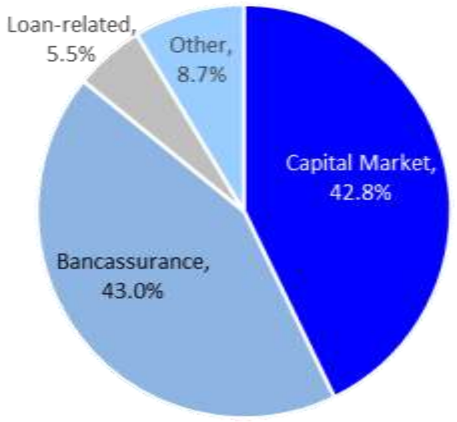
Revenue Contribution



Retail Loans Breakdown – 1H2025



Fee Income from Core Business Breakdown – 1H2025



Sustaining Businesses Amid Operating Environment Uncertainty

Economic Slowdown amid Various Uncertainties

High Geopolitical Risk

- **Remained High Household Debt Level**
- **Soften Purchasing Power**
- **Weaken Asset Quality**
- **Increasing Financial Liquidity Need**
- **Eased Monetary Policy**

TISCO Strategic Response

I. Adapting Lending Portfolio

Adapt businesses to sustain growth in challenging economic condition by gearing toward resilient lending segment and pursuing opportunities in emerging areas

II. Supporting Customers for Shared Resilience

Lead and collaborate with TBA and MoF to initiate debt assistant program "You Fight, We Help" at national level to foster long-term sustainability of the Thai economy.

K. Sakchai, *as the CEO Sponsor* for "The Sustainable Household Debt Solutions to reduce Persistent Debt" by the Thai Bankers' Association (TBA), *initiates an idea of using FIDF fee as a tool for national debt assistance measure and collaborates with TBA and MoF to initiate "You Fight, We Help" program.*

Focusing on Resilient Segments – Hire Purchase (Auto)

TISCO

Risks and Opportunities

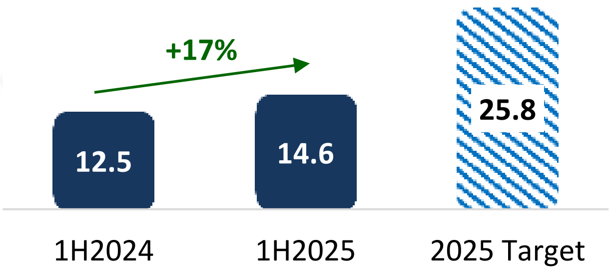
- Weaken Asset Quality
- Soften Purchasing Power
- Eased Monetary Policy

- With low-interest rate environment and high uncertainty of economic situation, TISCO has shifted to focus on resilient lending segments, particularly new car hire-purchase, to maintain asset quality and ensure more stable portfolio performance.
- Moreover, in response to rising environmental awareness and the growing of electric vehicle demand, TISCO sees growth opportunity in EV financing and expands the business through partnerships with EV car brands, supporting both sustainable mobility and long-term growth opportunities.

Quality Customers

Expand New Car Hire-Purchase Loan

New Business Volume (Billion Baht)



	1H2024	1H2025	2025 Target
Penetration Rate (%)	4.60%	5.75%	5.00%

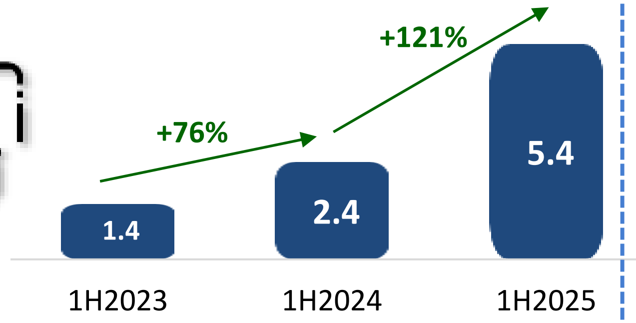
Green Financing

Build Partnerships with New EV Brands

TESLA, DEEPAL, XPENG, AION, CHANGAN, ZEEKR, RIDDARA, CHERY, GEELY

Accelerate Growth in BEV Financing

BEV - New Business Unit ('000 Unit)



	1H2023	1H2024	1H2025
% BEV to Total New Business	7%	17%	31%
BEV – Penetration Rate (%)	4.38%	7.24%	9.86%

Focusing on Resilient Segments – Hire Purchase (Motorcycle)

TISCO

Risks and Opportunities

Soften Purchasing Power

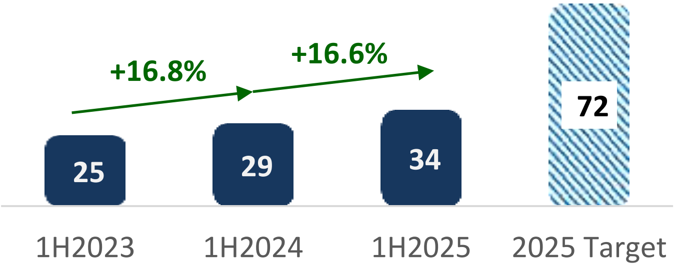
Eased Monetary Policy

- Following the recent regulatory changes by the OCPB to cap interest rate on hire purchase contract led many lenders to step back from the motorcycle hire purchase market due to profitability concerns.
- Amid economic slowdown and lowered affordability for new/used car, demand for motorcycle continues increasing. TISCO supports hire purchase financing for this vehicle and expand this business by leveraging prudent risk management, selective customer targeting, and operational efficiency.

Financial Inclusion

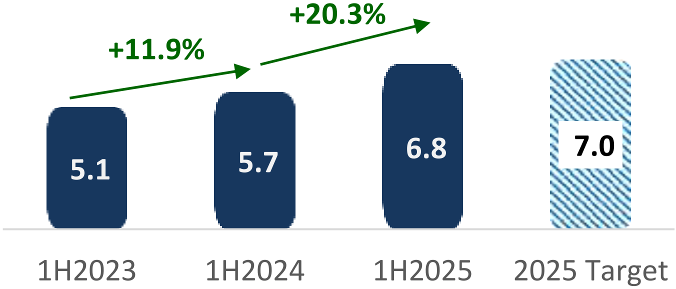
Expand Motorcycle Financing Business

Motorcycle - New Business Unit ('000 Unit)



Grow Loan Portfolio

Motorcycle Hire-Purchase Outstanding (Billion Baht)



Road Safety

Promote Safe & Responsible Driving Behavior

TISCO, in collaboration with Thai Honda, has launched the ***'Safe Riding Project'*** to enhance road safety awareness. The program provides Accident Prediction Training (APT), simulating real traffic situations to help riders aware risks, strengthen defensive driving skills, and promote responsible riding.

Enhancing Financial Access – Somwang Ngern Sang Dai

Risks and Opportunities

Soften Purchasing Power

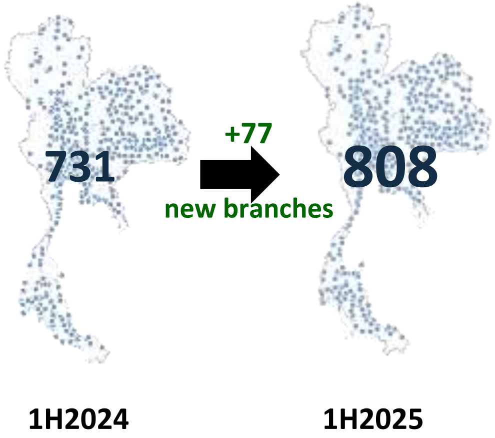
Increasing Financial Liquidity Need

- TISCO has strategy to provide Auto title loans to clients with lower financing cost, compared to unsecured loan products with higher interest rate charges, e.g., credit card (16%), unsecured personal loan (24%).
- The product increases financial accessibility to underserved clients and reduces problems from borrowing outside the financial system. Additionally, this product is used as a tool for debt consolidation as well.
- All title loan products underwritten by TISCO are installment loan which repayment schedule is determined. Therefore, the borrowers can avoid persistent debt problem.
- **Adapt to lower LTV to reflect better debt flexibility**

Responsible Lending

Increase Financial Service Accessibility

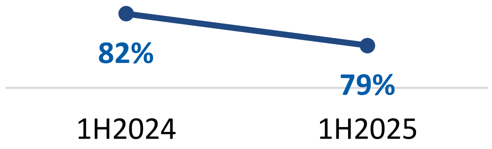
Expand ***"Somwang"*** loan office network nationwide



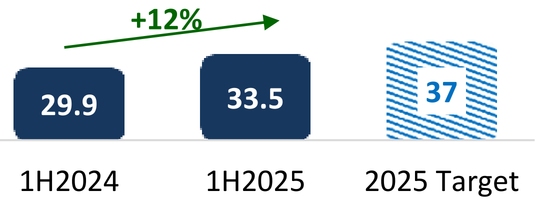
2025 Target = 810 branches

More Conservative Loan Underwriting

%LTV – Title Loan



Title Loan Outstanding (Billion Baht)



Enhance Customer Convenience

'Fast & Easy Program' for low LTV

New business volume by **302% (YoY)** while the outstanding loan grew to 1.1 Billion Baht.

Somwang Ngern Sang Dai Application

launched to promote service convenience with 60k customer registrations.

Data as of June 2025

Financial Literacy

Provide Financial Literacy

'Smart Saving Smart Spending' program has engaged over 12k participants through onsite and online channels.

'Understanding Debt Program' provides to retail loan customers, focusing on debt knowledge and responsible borrowing.

Data as of August 2025

Lead and collaborate with TBA and MoF to initiate debt assistant program

TISCO

Risks and Opportunities

Remained High Household Debt Level

Soften Purchasing Power

- The assistance programs were provided to affected clients with an aim to reduce their debt burden.
- Assistance program that suits for each clients shall alleviate their liabilities and shore up debt repayment capabilities.
- This helps to mitigate and better control asset quality of the company.

Measure	Loan Under Program	No. of Assisted Clients
Debt Consolidation Program Program provides clients to consolidate different retail loans into 1 installment loan via refinancing. This helps ease their burden by reducing their interest obligation and avoiding debt persistence problem.	**1.8 Bn**	**7,000 clients** Data from Jan24 – Jul25
Proactive Debt Restructuring Program The company preemptively contacted and proposed debt restructuring plan to clients who started overdue payment to prevent credit profile deterioration of clients.	**3.8 Bn**	**9,980 clients** Data from Jan24 – Jul25
You Fight, We Help TISCO, in collaboration with the Bank of Thailand, offered a debt assistance "You Fight, We Help" project for retail and SME borrowers through a debt restructuring providing an installment reduction and interest waiver for 3 years with an aim to ease debt burden for vulnerable borrowers.	**4.4 Bn**	**18,800 clients** Data as of July 2025

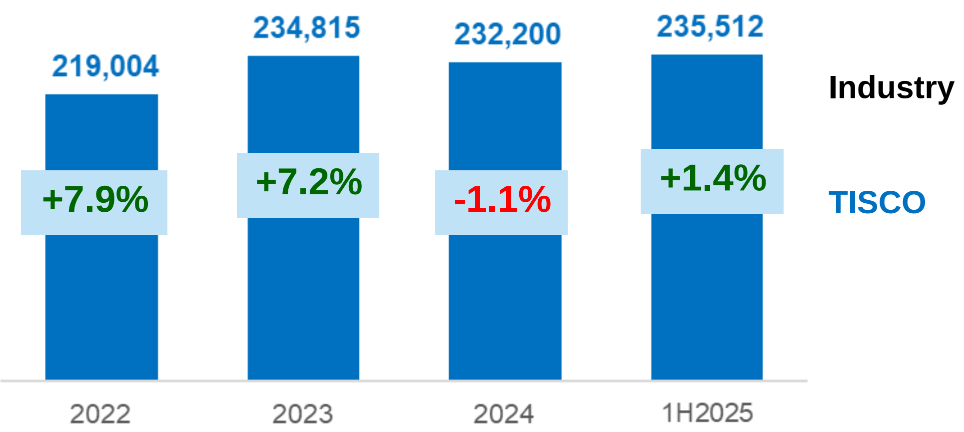
"From my experience in promoting financial discipline among TISCO employees, I led the development of a financial literacy program alongside a debt consolidation initiative following the principle of "No new debt occurred during the recovery process (Deleverage)". This approach enabled employees to resolve persistent debt problem sustainably. The concept has since been shared with the Thai Bankers' Association (TBA) and scaled to the national level as part of the "You Fight, We Help" debt assistance program."

K. Sakchai Peechapat

as CEO Sponsor of TBA for collaboration of "You Fight, We Help" with BoT and MoF

Company's Asset Quality and Operating Performance

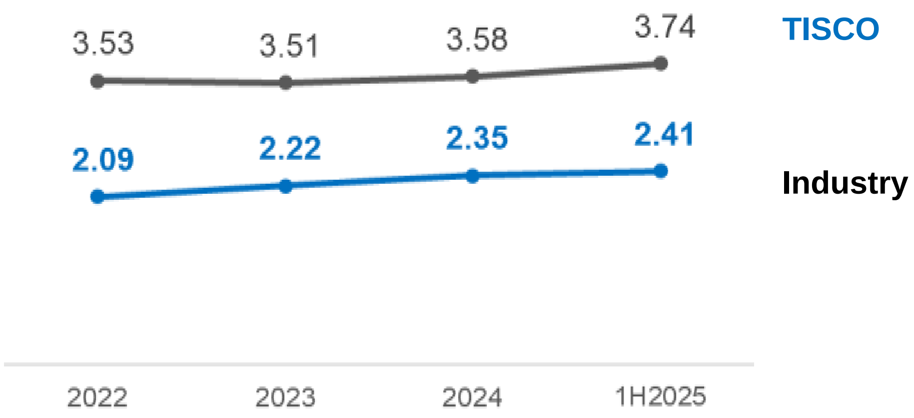
TISCO Loan Outstanding (MB)



Industry Loan Growth

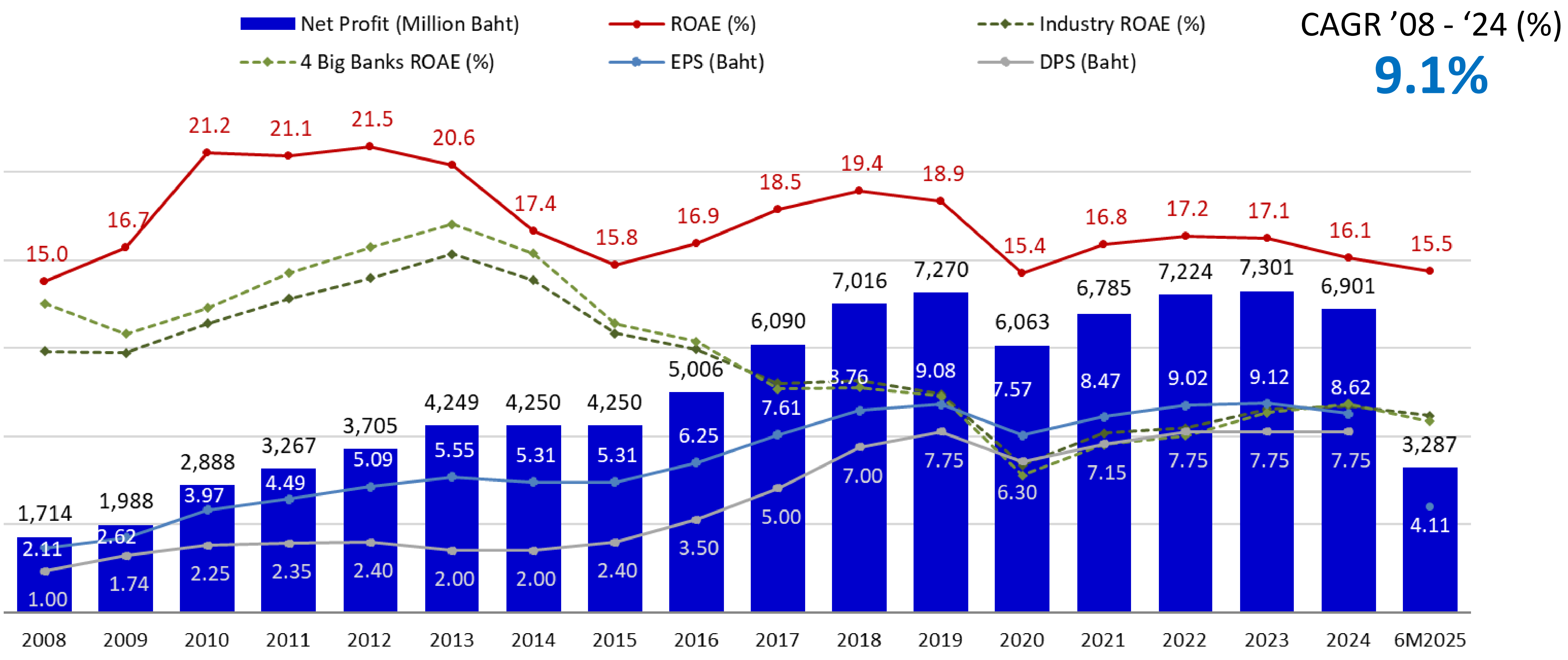
+3.0%	+1.7%	-0.6%	-0.9%

NPL Ratio (%)



- *Amid economic uncertainty from various factors, TISCO exhibited a positive loan growth while the industry loans contracted during the first half of this year.*
- *The company emphasized in cautious lending practice and focused on quality growth. As a result, TISCO's NPLs remained lower than the industry.*

Sustainable Performance with higher ROAE than peers



Topic

1. TISCO Strategy – Strengthening our Foundations amid Uncertainty

2. TISCO Climate Action – Driving Environmental Stewardship and Resilience

3. TISCO Innovation – Accelerating the Transition to an AI-Driven Economy

4. TISCO Passion – Empowering Society through Inclusive Financial Expertise

Our Climate Disclosures Framework – TCFD Recommendations

TISCO prioritizes environmental responsibility by integrating climate-related risk and resource management into its operations, aligning with Task Force on Climate-related Financial Disclosures (TCFD) recommendations, covering all four fundamental dimensions as follows:

Governance

Governance and management of risks and opportunities related to climate conditions

Strategy

Impacts of risks and opportunities related to climate conditions on business strategies and financial planning

Risk Management

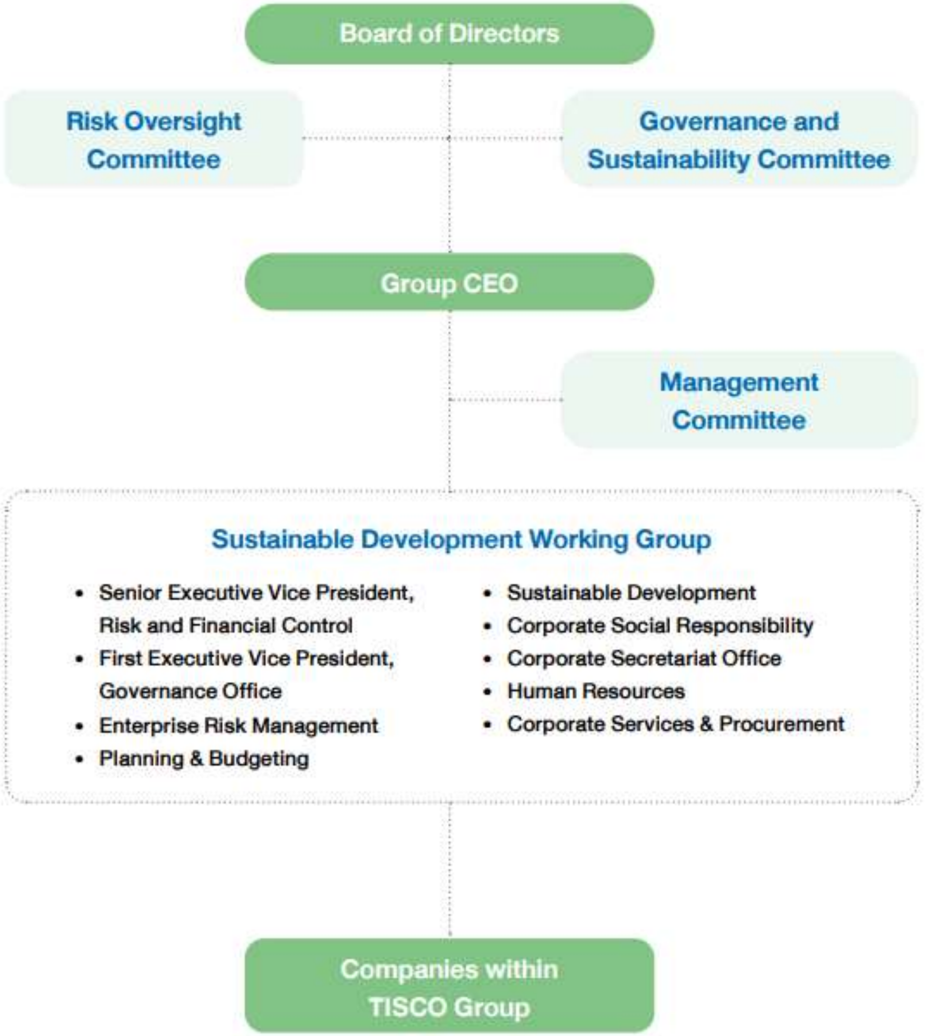
Processes for risk assessment and identification, and management of risks related to climate conditions

Metrics and Targets

Metrics and targets for assessment and management of risks and opportunities related to climate conditions

TISCO Environmental and Climate Change Governance Structure

To support TISCO's Sustainable Development, TISCO Group has established a Sustainable Development Working Group with a Sustainable Development structure defined as follows:



Board of Directors

- Formulate the sustainable development policy
- Monitor business performance to ensure the business goal achievement

Governance and Sustainability Committee

- Oversee the sustainable development practices in alignment with the principles and standards

Risk Oversight Committee

- Oversee the sufficiency and effectiveness of the ESG risk management system and implementation as part of Enterprise Risk Management.

Group CEO

- Integrate the sustainable development framework into the corporate strategy
- Monitor the overall performance to ensure the achievement of the plan

Management Committee

- Supervise the business operation activities under SD framework in alignment with the corporate strategy

Sustainable Development Working Group

- Formulate the SD Roadmap and initiatives under the sustainability framework
- Lead implementation of the Roadmap with all relevant functions

Companies within TISCO Group

- Responsible for implementing according to the plan
- Tracking performance

Climate Changes: Risks and Opportunities

	Topic	Key Risks	Opportunities
Physical	Physical Change to Earth's Climate	• Floods, droughts, and heatwaves, disrupting business and operations • Increased credit and collateral risk for vulnerable sectors • Rising operating and insurance costs in prevention and remediation	• Mitigation of environmental impact • Develop climate-resilient products and services • Strengthened risk assessment through climate stress testing
Physical	Natural Resource Shortages	• Rising costs due to scarce energy, water, and materials • Operational and client disruption in resource-intensive sectors • Reputational risks from unsustainable resource use	• Operational savings through energy/water/waste efficiency • Drive for climate transition leading to new markets
Transition	Regulatory / Policy Changes	• Upcoming ESG and climate regulations resulting in reporting and administrative burden • Transition risks for clients in high-carbon sectors	• Improved investor confidence through transparent disclosures • Access to policy-driven incentives for sustainable finance
Transition	Stakeholder Expectations	• Reputational risk if sustainability commitments are not credible or visible. • Loss of customers and investors if the bank does not respond to evolving ESG demands. • Pressure from NGOs, regulators, and society to actively support the green economy transition.	• Growing demand for environmentally friendly products and services. • Investor interest in ESG-aligned listed company / ThaiESG funds • Opportunity to collaborate and lead initiatives that support Thailand's green economy and sustainability goals.

Strategic Direction

1. Enhance GHG Data Management
2. Environmental Footprint Reduction
3. Mobilizing Green Finance

TISCO Net-Zero Targets

As part of the global transition toward net-zero emissions, TISCO is committed to minimizing its climate impact by improving operational efficiency, reducing greenhouse gas emissions, and managing waste responsibly. We have outlined clear goals to achieve net zero as follows.

2026

- EV of at least 25% of new hire purchase
- Green portfolio of at least 20% of corporate finance portfolio
- GHG emissions from operations reduced by 14% based on 2017

2040

- EV at least 60% of new hire purchase
- Reduction of loan to coal-power plant by 50%
- **Carbon neutral – Scope 1-2**

2050

- Green portfolio of at least 30% of corporate finance portfolio
- Reduction of lending to coal-fired power plants to zero
- **Net Zero – Scope 1-2**

2065

- Green portfolio of at least 40% of corporate finance portfolio
- **Net Zero – Scope 1-3**

** Currently under review to define a new emissions baseline that covers all TISCO operations*
** Net zero pathway is subject to Thailand's aspiration, development of taxonomy, and advancement of green technology*
** Take opportunities for other sustainable finance, e.g., green bonds and green investment*

TISCO Climate Mitigation and Adaptation

2024

Net Zero 2065

1. Enhance GHG Data Management

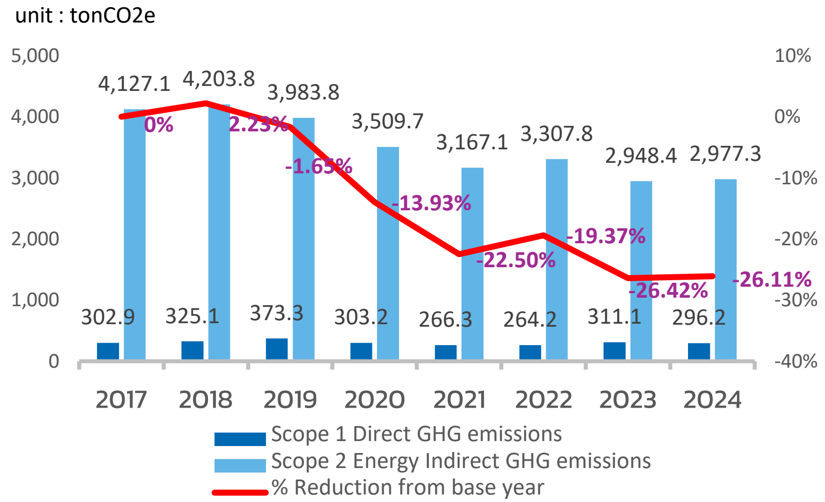
Expand data coverage of Scope 1-2 GHG inventory to include all operational areas

Enhance **Scope 1 -2** GHG Data Quality and Data Management

Measure **Scope 3** emissions for major categories (i.e. investment)

2. Environmental Footprint Reduction

GHG Emissions from the operation at **TISCO Tower**



Our Approach moving forward

Short-term

- ❑ Set comprehensive baseline emissions that covers all operational areas and develop a clear, actionable decarbonization roadmap by **2026**.
- ❑ Expand **solar rooftop** installations at feasible branches and buildings.
- ❑ Transition corporate fleet to **electric vehicles (EVs)**.
- ❑ Continue employee engagement campaigns on **resource-conscious behavior** to reduce environmental footprint.
- ❑ Increase adoption of **digital workflows** to minimize paper usage.

Medium to Long-term

- ❑ Integrate **carbon pricing** into financial planning (OPEX, CAPEX etc..).
- ❑ **Phase out** investments in carbon-intensive assets and products.
- ❑ Align decarbonization pathways with **Science-Based Targets**.
- ❑ Invest in high-quality **carbon credits** and **nature-based solutions** for unavoidable emissions.

2015-2024: Virtual Desktop Infrastructure (VDI)
Replace PCs with virtual computer system to enhance performance and energy efficiency, accumulatively reduced energy consumption by **1,514,257** kWh or **756,977** kgCO2e

2019-2021: LED Light bulb replacement in all office building

2023 – Ongoing: Solar Rooftop installation at TISCO and Somwang branches

Completed Installation (as of Q2 2025): **62 branches**

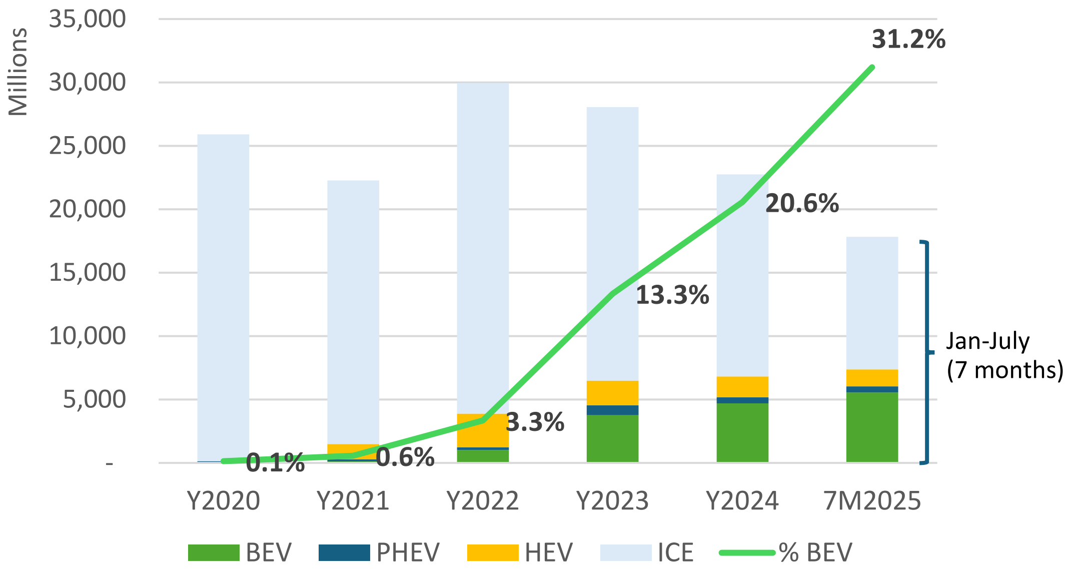
*The results from each branch show a **35–50% reduction** in electricity consumption from the grid.*

➢ Installation in progress: **104 branches**

Leveraging Climate Opportunities – 3. Mobilizing Green Finance

TISCO is committed to supporting Thailand's transition into a greener economy by channeling financial resources into sectors that can create meaningful impact, such as renewable energy, which serves as the foundation for economic progress toward environmental sustainability.

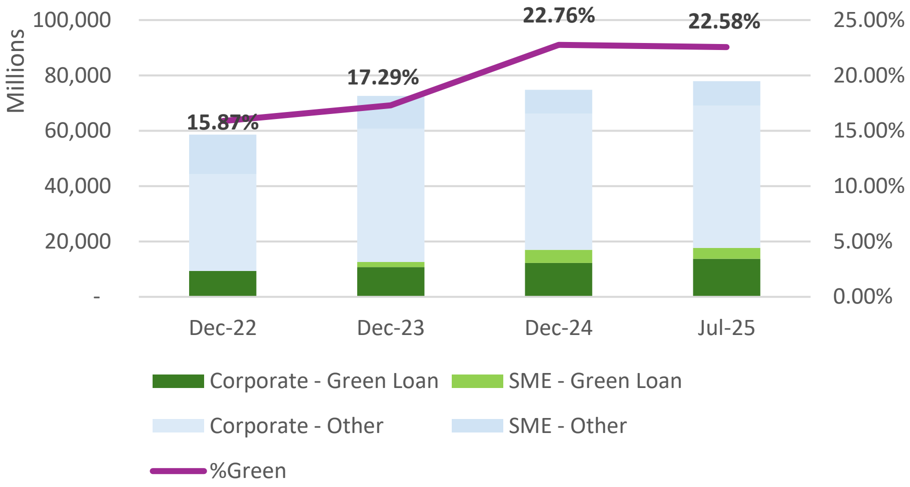
Approved amount of new car Hire Purchase



While overall car purchases have slowed in the hire-purchase segment, demand for electric vehicles (EVs) remains strong. This is reflected in the growing share of EVs in TISCO's portfolio.

In 2024, we financed 5,056 battery electric vehicles (BEVs), and in the first seven months of 2025, we recorded **5,365 new BEV** contracts—showing a clear upward trend despite market challenges.

Business Loan - Outstanding Finance Amount



On the corporate client, TISCO's green finance consisted of hydropower and solar projects, with current outstanding finance amount totaling approximately **13,721 million THB**—accounting for around **21.07%** of the corporate portfolio

For SMEs, TISCO supports green finance through loans for EV entrepreneurs, solar rooftop installations, and business transitions toward environmental sustainability. As of July 2025, the outstanding green SME loan portfolio stands at approximately **3,889 million THB**, accounting for **30.20%** of the total SME portfolio.

Stakeholder Engagement – Growing Together for Sustainable Future

The journey began more than 34 years ago with 'TISCO Permanent Forest Project' โครงการปลูกป่าถาวรทิสโก้ that reflects a deep respect for nature. These efforts have become part of our roots—demonstrating our long-standing belief that a thriving environment is essential for a thriving society.

Our Path Forward – Partnering for Sustainable Growth

Building on this foundation—our values, our people, our relationships—TISCO aims to integrate reforestation efforts with employee engagement, community involvement, and partnerships with various organizations. For instance, in 2024;

- **Forest Planting for Haze-Free Sustainable Livelihoods** – in collaboration with Haze Free, a social enterprise,
- **Care the Wild "Plant & Protect,"** – in collaboration with the Stock Exchange of Thailand

In 2025, TISCO is working on 'Community Forest' (ป่าชุมชน) initiatives in collaboration with academic researchers, social enterprises, and local communities, who help protect and nurture the land. In return, the carbon credits generated are shared among stakeholders, creating long-term environmental and economic benefits for everyone involved.

Nurturing Awareness – through Employee Relation Activities

To promote awareness and resource-conscious behavior among employees, TISCO Group has several initiatives:

- ➢ Compulsory leaning about ESG that include the ways employees can help reduce TISCO's carbon footprint
- ➢ Campaigns to encourage mindful use of electricity, water, and paper
- ➢ Waste management efforts, such as sorting recyclable trash and using reusable bags

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AI Vision, Mission and Strategy

#Vision

"Empowering business through AI-driven innovation, operational efficiency, and driving intelligent decision-making across all levels of the organization."

#Mission

M1 Enabling an organization to start integrating AI.

M2 Transform Skill to adapt and utilize AI.

M3 Organization for sustainable Implementing AI.

#Strategy

1 Build Center of Excellence & AI Talent Pipeline

Invest in building a skilled AI capability that includes business development, data engineers, AI engineers, and related experts. Focus on training and upskilling internal employees.

Drive an environment of continuous learning to motivate employees to grow within the AI space.

2 Identify and Prioritize AI Use Cases

Start by identifying and prioritizing AI use cases and MVPs that will significantly impact the key business areas while **reinforcing and sustaining the organization's core strengths** over time. Engage various departments throughout the process.

Ensure that AI is applied in critical areas first. Gradually scale AI to other parts of the organization as success is achieved in key areas.

3 Deploy and Scale AI Solutions

Plan for efficient AI deployment and scale AI applications, with an **AI Sandbox** for innovation and safe experimentation. Implement clear monitoring and evaluation processes to ensure AI systems are effective and aligned with organizational goals.

AI deployment should be a continuous process with ongoing assessments and improvements.

4 AI Governance

Ensure responsible AI used with confidentiality, fairness and transparency.

Establish AI governance guidelines and implement monitoring mechanisms that are continuously updated.

TISCO AI Partner-list: Excusive Partner with Google Could (TH)

As an **exclusive partnership with Google Cloud (TH),** this brings together business and technical expertise alongside advanced AI tools to accelerate innovation and transformation.

This partnership focuses on **enhancing organizational efficiency, developing employee capabilities to be future-ready, and creating innovative customer experiences**. Leveraging platforms such as Vertex AI and BigQuery, along with Google Cloud's professional expertise, TISCO is building a strong technological foundation to accelerate digital transformation, enable responsible Generative AI adoption, and strengthen competitiveness by improving decision-making, reducing costs, and delivering more personalized financial solutions.

TISCO AI Partner-list

TISCO partners with multiple leading AI companies to leverage each partner's unique expertise, explore diverse models and solutions, and adopt the most suitable technologies for future use cases.

Google MFEC	KPMG	TISCO	aws	Open Source
• Data/AI COE Structure • Gen AI Ideation Workshop • AI Expert Consultancy		AI Culture	• Working Backward Workshop	
• NotebookLM • Agent Space • Model Amor	• Co-Pilot	AI Product		• Openweb UI • Promptfoo
• Agent Builder • Vertex AI	• Azure Data Factory • Azure Speech Studio	AI Platform	• Amazon Bedrock	• n8n • Dify • ADK
• Gemini • Imagen • Veo	• Open AI	AI Model	• Azure Nova	• Deepseek • Qwen

Data / AI Center of Excellence (CoE)

TISCO Data/AI CoE has been established with a **strong commitment to lead the organization-wide enablement through AI**, aiming to accelerate business growth and customer satisfaction through AI-driven innovation, ensure operational efficiency, and enable intelligent decision-making across all levels of the organization.

CoE Lead

- Innovation Lead
- Service Intake Lead
- Training Lead
- Commu Lead
- Operation Jumpstart Lead
- Data/AI Platform Lead
- Data/AI Architecture Lead
- Data/AI Gevernance Lead
- Data/AI Enbler & Build

CoE Team Mission

Build AI talents (both Business and Engineer) within TISCO by ensuring that an AI skill development plan is established, and training is executed.

Lead and **drive AI initiative** and prioritize AI used cases from POCs to **execution to production.**

Deploy and **scale AI solutions** organization-wide, ensuring accessibility for Business Units to harness AI in solving business challenges and driving growth.

People Transformation and Development Skill

Enhancing digital literacy with AI technologies across all employee groups through activities tailored to each group.

Leaders

To understand AI technology adoption and how it impacts organizational and transformation.

Activities :

- Management Talk on "Technology Update" Topic.

Domain Experts (Technical)

To be able to implement AI technology for organizations.

Activities :

- AI 101
- Developing skills through the Google Cloud Skills Boost Platform.
- Professional Cloud Architecture.
- Professional Data Engineering.
- AI Governance.

Business Units / Super Users

To understand the available AI solutions and make decisions to maximize business efficiency.

Activities :

- Learning through MVPs building.
- Ideation Workshop.

All Users

To enhance personal efficiency and digital security.

Activities :

- AI Boost Camp.
- AI Compulsory.
- Hyper Brainstorming 2.5 (outing).
- AI Virtual Coach (Season FunFest).
- AI Knowledge Sharing (TISTalk).

Year-round Trainings & Activities: All Users

Build awareness & understanding of Gen AI : enabling knowledge for implementation as well as continuous learning

Season FunFest

Season Fun Fest is organized across all regions to engage employees with interactive activities where employees learned about TISCO's current AI initiatives and future roadmap. The highlight of event is the opportunity to gain **first-hand experience** by trying out the **TISCO's AI product**, fostering awareness, excitement, and hands-on familiarity with the technology.

Session

5

Attendees

2,500+

- Northeastern
- Southern
- Central
- Northern
- Eastern






Outing Activity

- Employee outing activities across all business units, we have continuously integrated AI learning experiences since last year by introducing **"Prompt, ไม่พร้อม";** designed to help employees understand how to craft effective prompts and leverage AI to achieve optimal results.
- Building on that foundation, this year we advanced to **"Hyper Brainstorming 2.5"**, a program aimed at enhancing employee capabilities by applying AI in **research, synthesis, brainstorming, and presentation**, empowering staff to maximize creativity and productivity through AI tools.


Y2024	Y2025
13	13

Attendees

2 x 1,300+

AI Knowledge for all users

Knowledge Sharing Session for TISCO employees to keep update on globe trend and Organization

Session

6

Attendees

All Users Online / Offline

Year-round Trainings & Activities: Focus Group

Build awareness & understanding of Gen AI : enabling knowledge for implementation as well as continuous learning

Tech actionable knowledge

Principles in AI Foundation through expert-led sessions

PCA (Professional Cloud Architecture) Training

- Intro, IAM & Resource Hierarchy.
- Compute : Choose right infrastructure to support
- Networking : Like VPCs, Subnets and firewalls.
- Database, Storage and Observability.

Session **4**

Attendees **44**

PDE (Professional Data Engineering) Training

- Big Data and Machine Learning Fundamentals.
- Building Batch Data Pipeline on google Cloud.
- Smart Analytics, Machine Learning and AI.
- Serverless Data Processing with Dataflow.

Session **4**

Attendees **39**

People Leader

- PO
- Head of Department
- Team lead

Subject Matter Expert

- Engineer
- Developers
- Practitioners
- Operations

AI Management Talk

AI Trend and latest Technology update from google specialists for TISCO managements and team, providing AI capability, real used cases and insights that empower strategic decision-making, drive innovation, and identify new business opportunities to stay ahead in a rapidly evolving digital landscape."

Management

- Board
- Executive & Business Owner

Key Employee

- PO
- Head of Department
- Team lead

Session **2**

Attendees **129**

101 AI Fundamental for IT & BA (Business Analyst)

Training to support IT & BA team for preparation on AI project from each area and to ensure team understand AI capabilities and practical way to adopt and scalable to production

Domain Experts

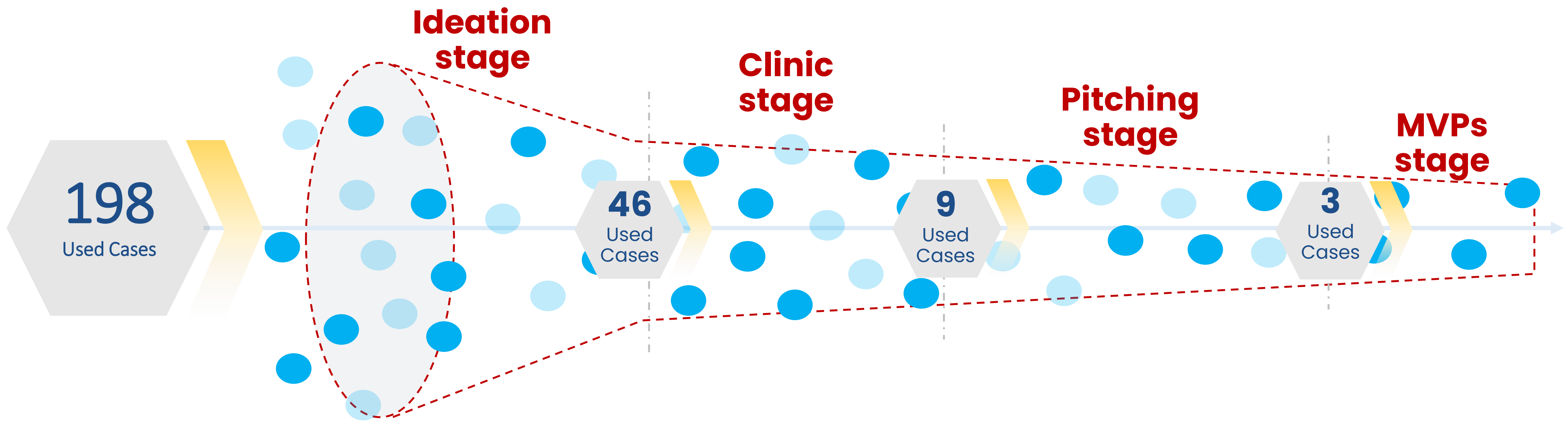
- Engineer
- Developers
- Practitioners
- Operations

Session **2**

Attendees **35**

TISCO Generative AI Ideation Hackathon

TISCO co-developed a structured AI ideation framework—guided by Google's expertise and refined through TISCO's business and tech perspectives. This framework now serves as a model for future AI initiatives tailored to TISCO's needs, ensuring scalable and high-impact solution.



198 Gen AI Ideas

An organization-wide initiative where various business pillars submit ideas, with remarkable participation spanning every level—from management in charge to operational staff.

Generative AI Hackathon

Ideation

Build on top concepts with pain point to pinpoint core business and technology features.

Clinic

Vertical clinic to align with business direction & Strategy
Horizontal clinic to advise wisely innovation, governance & technology.

Pitching

Use case pitching to evaluate with the executive team to selected MVPs for implementing

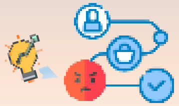
MVPs Implementation

Business teams were directly involved in developing their use cases and experienced AI's capabilities firsthand, while collaborating with the AI engineering team to jumpstart project MVPs.

TISCO Generative AI Ideation Hackathon

Generative AI Hackathon

Ideation

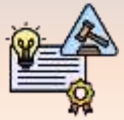


Build on top concepts with pain point to pinpoint core business and technology features.

Clinic

Vertical clinic to align with business direction & Strategy Horizontal clinic to advise wisely innovation, governance & technology.

Pitching



Use case pitching to evaluate with the executive team to selected MVPs for implementing

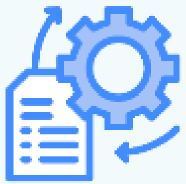
1st wave of Minimum Viable Product (MVP) in various core business areas

MVP 1 Athena

Agent Coach to guide Somwang staff about **campaign & Policy.**

11

Campaigns



Policy &
Sale Technique

Empower front-line teams, close knowledge gaps, eliminate inquiry bottlenecks, and elevate customer satisfaction.

MVP 2 Bluefin

AI Analyst retrieves news from websites and **provides daily summaries** for Wealth Managers.

Collect

News
Summarize & Content
Generate

In-time market insights, enabling faster fund positioning and proactive client advisory.

MVP 3 Digital Full Loop Marketing

AI for **customer analysis and automated creation** of online advertising content.

Recommend
Content & Product

Analyze
Customer Intent

Boost campaign ROI by automating data-driven content and product recommendation.

Methodology for AI

Idea and Innovation

- Prioritization Metrix
- Business & IT Clinic

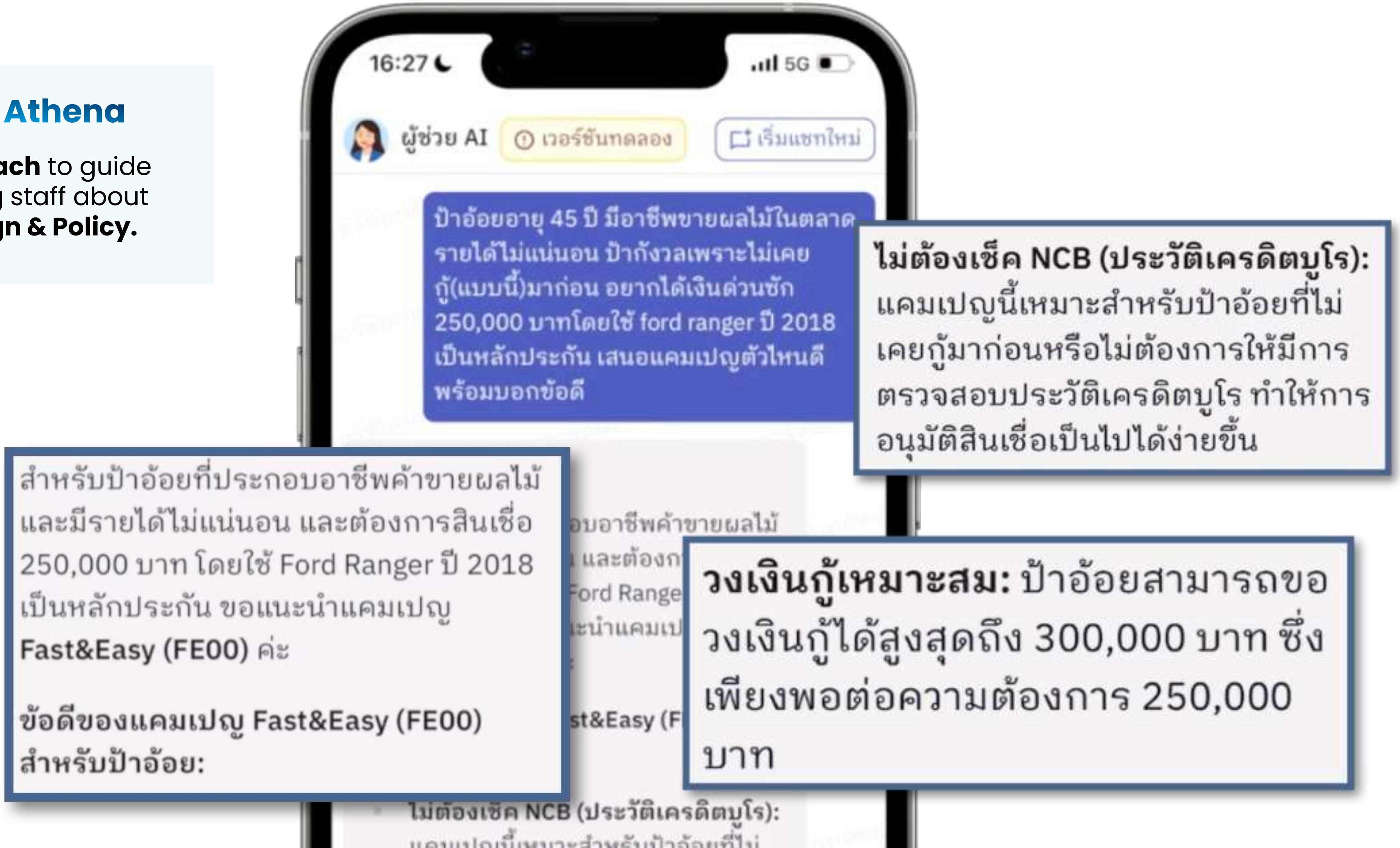
Development

- Material/Document Preparation
- Test Matrix
- Design AI Workflow
- Governance Assessment

MVP 1: Athena

MVP 1 Athena

Agent Coach to guide Somwang staff about **campaign & Policy.**



TISCO "AI" Journey

Agent Coach | Automation | Assistance Tools

Secret sauce of TISCO Success

"Expertise"

Domain Knowledge

Unique Insight

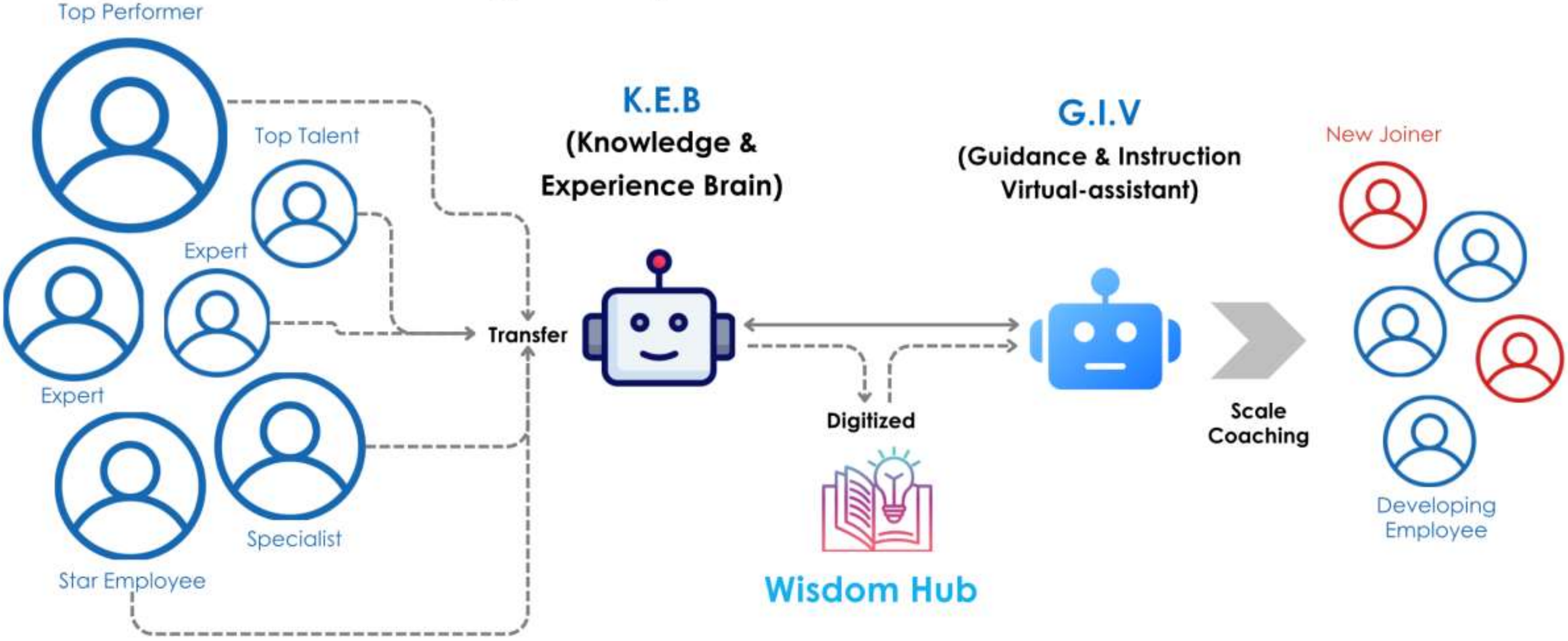
Field Experience

Practical Techniques

#Agent Coach: Virtual Agent

Make experience scalable

Digitize expertise to fuel AI at scale



#Assistance Tool: RaCar Project - The Holistic Car Trend Ecosystem

Traditionally, car pricing relied on static guidebooks, failing to capture rapid changes in the market and shifting of consumer behavior.

RaCar is an **Innovation Solution** that fully **integrates AI technology and data.** It leverages automation to collect car price data from diverse online sources, employs Big Data management systems to aggregate and analyze vast amounts of information, and utilizes AI technology to accurately interpret, classify, and process the data continuously in real time.

Faster & Smarter Car Valuation

Customers benefit from fair and transparent valuations, improving trust and experience.
Risk Mgmt improves risk assessment with dynamic, market-reflective data.
Marketing & Sales staff can set competitive pricing strategies aligned with market trends.
Collection team enhance resale planning and maximize value of repossessed vehicles.

Credit Risk Mitigation

Credit staff can use market car prices to determine the true collateral value, which is a key factor in setting credit limits.

Optimized Sales & Marketing Strategy

Marketing staff:
- catch up with trends and identify high-demand areas.
-estimate car price trends to know which brand/model should be targeted.
Sales staff:
- enhance pricing strategies with real-time market insights.
- identify cross-sell and upsell opportunities more accurately.

Scalable & Future-Ready Foundation

Organization:
- Flexible infrastructure that scales with business and market demands.
-.Reliable, secure, and compliant systems supporting sustainable growth.
- Enhanced employee productivity and better customer experience through modern platforms.

#Assistance Tool: RaCar Project - The Holistic Car Trend Ecosystem

Data Collection
Capture & Acquisition

Online Car Marketplaces
(8 Websites)

Social Media
(Facebook Pages 450+)

Auction Websites (3 Websites)

Standard Pricing

Competitor Price

Bank A
Bank B
Bank C

Data Process
Process & Cleansing

Automate Data Process

Auto Cleaning

Data Storage
Data Lake & Mart

Big Data & Data Lake

Ready Data Mart for other Business Units

Business Adoption
Apply with Related Businesses

- Used Car Pricing
- Location-Based Price
- Dealer Movement
- AI Analyst
- Car Sentiment
- And much more …

#Assistance Tool: RaCar Project - The Holistic Car Trend Ecosystem

TISCO

More than
7.6 Millions Records (5K Per Day)

More than
1,040,000+ Records (1.2K Per Day)

Metrics

- Car Volume
- Used-Car Price
- Auction Price

Dimensions

- Brand
- Model
- Mileage
- Dealer
- Private Seller
- Competi-tors
- Auction Ground
- Province

Data is separated in levels to be utilized in different perspective.

Topic

1. TISCO Strategy – Strengthening our Foundations amid Uncertainty

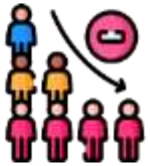
2. TISCO Climate Action – Driving Environmental Stewardship and Resilience

3. TISCO Innovation – Accelerating the Transition to an AI-Driven Economy

4. TISCO Passion – Empowering Society through Inclusive Financial Expertise

Thailand is heading toward a demographic trap that could weaken both social resilience and economic competitiveness

Plummeting Birth Rates



Annual **births** have also **fallen below 500,000** in 2024, the lowest since 1949 — highlighting a steep generational decline.

Entering a Super-Aged Society

Thailand is fast approaching "**super-aged society**" status, by 2033, about 28% of the population is projected to be aged 60 or older.

Health Threats from Lifestyle-Related Conditions

Thailand's death rate has steadily risen, with **non-communicable diseases (NCDs)** now accounting for 81% of all deaths annually.

Widening Educational & Social Gaps

In 2024, approx. **982,000 children** of school age (3–18 years) were **not enrolled in the education system**—slightly lower than the previous year's 1.02 million, but still a cause for concern.

High Household Debt

Thai **household debt stood at 87.4% of GDP** (Q1'25), totaling 16.35 trillion baht, which remains high and continues to pressure household finances.

Together, these intertwined forces lead to an unavoidable outcome: a smaller, older, and less healthy population with widening inequality, threatening Thailand's long-term social and economic wellbeing.

In-Process:
Social Well-Being with Financial Freedom & Financial Security

After-Process:
TISCO Foundation and CSR activities

source: Wikipedia, ThaiRepublica, TheNation, Equitable Education Fund, Bank of Thailand

Social Well-Being with Financial Freedom & Financial Security

“ธุรกิจสร้างคุณค่า วัฒนาสู่สังคม”

VALUE-CREATION BUSINESS,

TOWARDS SOCIAL DEVELOPMENT

Lifespan:
อายุขัย หรือจำนวนปีที่เรามีชีวิตอยู่

Healthspan:
ช่วงเวลาที่เรามีสุขภาพแข็งแรง ปราศจากโรคร้ายใช้ชีวิตได้อย่างกระฉับกระเฉงและมีพลัง

Wealthspan:
มีทรัพย์สินเพียงพอต่อต่อการดูแลตนเองและตอบสนองความต้องการในการใช้ชีวิตอย่างมีคุณภาพและอิสระ

Three actions to enhance customer well-being:

1. Increase financial wealth
2. Provide support for health care
3. Prepare for retirement planning

Good Advice

Holistic Advisory integrates technology with professional expertise.

TISCO My Goal: A retirement financial planning program customized to meet each customer's needs.

Advisory Branch: Consultation services available at TISCO Bank branches staffed with AFPT™-qualified personnel.

Good Research

Market and economic analysis from TISCO ESU, along with analysis of insurance and fund products with outstanding yield opportunities from the Wealth Advisory team.

Good Product

Open Architecture: Diverse offerings from various partner companies are available in one place, enabling us to choose the most suitable products from each company to meet the specific needs of every customer.

In partnership with 14 asset management companies, 8 insurance companies, 7 hospitals, and 1 real estate company.

Social Well-Being with Financial Freedom & Financial Security

Healthspan	***Wealthspan***

"Friends for Well-Being" : In 2024, TISCO partnered with 7 leading hospitals and retirement housing developers to offer holistic retirement planning. These partnerships include health education events, medical innovation updates, and exclusive benefits beyond financial services.

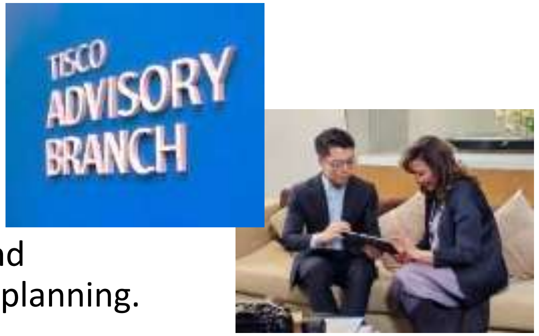
In 2024, TISCO released "NCDs: Serious Diseases Thai People (May) Can't Escape!" featuring insights from 11 medical experts on preventing major Non-Communicable Diseases—the top causes of death in Thailand.

TISCO Bank in collaboration with Bangkok Hospital, BDMS Wellness Clinic and insurance company partners held a seminar to spread health knowledge and financial planning, across 4 regions in Thailand

TISCO also regularly organized health and well-being sessions at TISCO Tower, in collaboration with BDMS Wellness and other leading partner organizations, tailored for employees and our wealth customers.

Offering **Holistic Financial Advisory** to clients by utilizing <u>open architecture platforms</u> to provide mutual fund and insurance products as investment & protection choices for their retirement financial planning.

<u>Advisory Branch,</u> which offers personalized financial planning consultations from qualified AFPT™ staff to cater to high-net-worth customers (Mass-Affluent) seeking diverse savings and investment, as well as comprehensive life planning.



In 2024, TISCO Bank launched the **TISCO My Goal,** a financial planning tool to help customers achieve their retirement goals, with four key components: Financial Advisory, Insurance Advisory, Tax Planning, and Retirement Planning. These will be used by our service staffs or via online at TISCO My Wealth app, TISCO Wealth website, or LINE OA: TISCO Advisory.

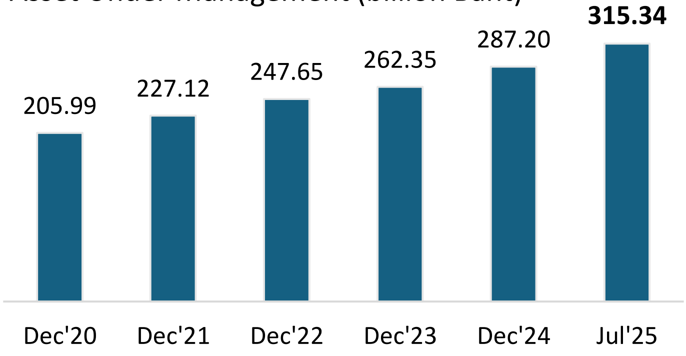
Leverage our Strength and Opportunities – TISCO Provident Fund

Experience

TISCO Debt Relief & Savings Program (ปลดหนี้มีออม)

TISCO launched the program to help employees consolidate existing debts and follow a structured repayment plan. The program has proven effective in **helping employees become debt-free and start saving within 5 years.**

Possible Reach



608K
Members
from
5,729
Company
(as of 31 Jul 25)

Smart HR
FINCoach2024

Solutions

'Freedom by TISCO PVD'

A **financial wellness ecosystem** designed to empowers customers to better understand and manage their finances through integrated educational tools, gamified experiences, and personalized financial products and services.

Freedom by TISCO PVD helps customers plan for their future by offering practical tips, tools, and products to improve **debt management** and achieve a **happy retirement**, with a focus on three key areas:

DEBT

SAVINGS

INVESTMENT

Embedding Financial Literacy into Customer Engagement: SmartHR FINCoach Project

TISCO

Goals

- มีการแก้ไขข้อบังคับ เพิ่มเงินสะสม (HR)
- เปิด Employee's Choice หรือเพิ่ม Option (HR)
- มีแนวโน้มออมเงินเพิ่มขึ้น (Member)
- ลาออกจากกองทุนโดยไม่ลาออกจากงานลดลง (Member)

Benefits to Members

Members gain knowledge of financial planning and debt management

Benefits to Employers

Improved productivity from financially healthier, less stressed workforce

Benefits to TISCO

Strengthen client relationships, enabling cross-selling opportunities

TISCO SmartHR FINCoach – Outcome and Results

Smart HR FINCoach2024

Participants	from	that has
420	**246**	**203k**
HR and Representatives	Employers	PVD Members

SMART HR FINCoach 2025

Participants	from	that has
495	**309**	**179k**
HR and Representatives	Employers	PVD Members

LINE: Freedom by TISCO PVD

Target to have LINE friends of
155,000 by the end of 2024

2024 Results (as of December)

175K	**72k**
Friends	Registered PVD customers

Incentives to increase PVD Employers Participation

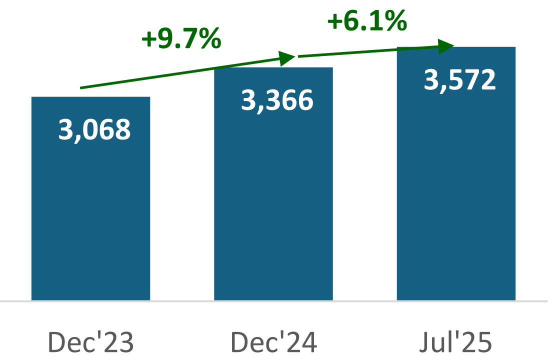
Smart Saving

#TISCOSmartRetirement
ออมได้เต็ม Max เงินกองทุนเติบโต

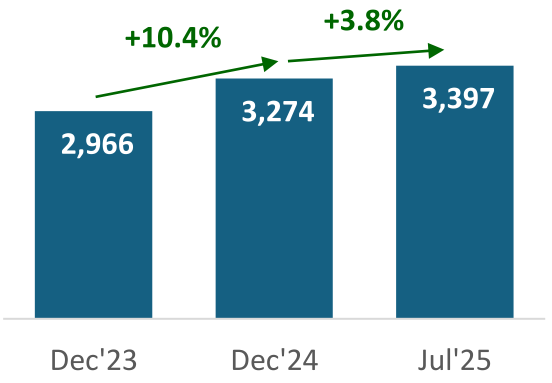
TISCO PVD Best Employer Awards

- ✓ นายจ้างแก้ไขข้อบังคับให้ออมได้เต็ม Max ที่ 15%
- ✓ นายจ้างที่เปิด Employee's Choice
- ✓ มีการเติบโตของเงินสะสมในอัตราสูงเมื่อเทียบกับเงินสมทบ

#Employers with 15% max employee contribution rate



#Employers with Employee's Choice



TISCO Foundation

Established in 1982 as a non-profit organization, funded by TISCO Group, **TISCO Foundation** is committed to supporting social development.

Its mission focuses on three key areas:

- Scholarships for underprivileged students
- Medical-benefit grants to impoverished patients
- Occupational grants to individuals facing financial hardship.

	Y2024		From 1982 to 2024	
Type of Grants	*No. of Grants*	*Financial Amount*	*No. of Grants*	*Financial Amount*
1. Scholarships	11,408	42,132,500	182,862	638,654,878
2. Medical-Benefit Grants	25	584,532	1,188	8,387,846
3. Occupational Grants	25	402,985	469	4,917,096
Total	**11,458**	**43,120,018**	**184,519**	**651,959,819**

TISCO Social Initiatives – TISCO Ruam Jai

Beyond financial support, TISCO recognizes that many underprivileged students, especially in rural areas, struggle to access quality education due to lack of school facilities.

We believe education is the most effective and sustainable way to uplift individuals and improve social mobility.

Therefore, one of our long-standing initiatives, ***TISCO Ruam Jai***, focuses on building and improving school infrastructure across rural Thailand.

TISCO Passion – Empowering Society through Inclusive Financial Expertise

Changes in Thailand's Demographics and Social Structure

- Plummeting Birth Rates
- Entering a Super-Aged Society
- Health Threats from Lifestyle-Related Conditions
- Widening Educational & Social Gaps
- High Household Debt

− Risks

An economically weakened population may result in lower-quality potential customers and a less market demand for traditional banking product.

+ Opportunities

Increase demand for inclusive financial products and opportunity to play a transformative role in promoting financial resilience for Thai people.

TISCO Wealth Strategy: Social Well-Being with Financial Freedom & Financial Security

Current Strategic Focus

TISCO aims to strengthen customer wellbeing and financial freedom by delivering the "3 Goods"

Good Advice

Good Research

Good Product

TISCO MY GOAL

TISCO ADVISORY BRANCH

Driving Initiatives

DEBT

SAVINGS

INVESTMENT

Our Long-term Strategy

*"TISCO aspires to create a **trusted financial ecosystem** where everyone has access to the right guidance, resources, and solutions to achieve lifelong **financial freedom**. By blending human expertise with digital innovation, we envision becoming a true **financial lifetime partner**, empowering customers to grow and thrive across every stage of life."*

***TISCO Foundation and CSR:** Continues to drive social initiatives focused on enhancing social well-being, particularly in areas such as financial literacy and access to education.*

Appendix

TISCO's Profile

TISCO Milestones

1969	Founded by **Bankers Trust of New York** as the first investment bank in Thailand
1973	First to introduce **HP financing** to retail clients & first to bring **provident fund** management service to Thai capital markets
1975	One of the founding members of **the Stock Exchange of Thailand**
1996	First to offer securitization of auto loan in South East Asia
2005	Upgraded to full-service **commercial bank**
2008	Restructured into a **holding company** structure
2009	Acquired **Primus** and **GMAC** Leasing
2014	Expanded Microfinance through **"Somwang"** channel
2017	Transferred retail banking business from **Standard Chartered Bank (Thai)**
2018	Completed the sale of personal loan and credit card to Citibank N.A.
2020	Co-Brand Alliance with **Jefferies Hong Kong Limited**
2023	Expanded partnership with EV automakers
2024	Introduced **"Advisory Branch"** to emphasize the position of "Your Trusted Financial Advisor"

Business Model

"Selective Focus" Universal Bank

CG Scoring

Excellent

Credit Rating

Upgraded

TISCO
A
Stable

TISCO Bank
A+
Stable

From TRIS Rating. As of 11 Apr 2025

Recent Recognitions

Best Company Performance Awards
from SET Awards 2024 (4th year)

Best Public Company – Financials Industry 2024
from Money & Banking Magazine (4th year)

Excellent CG Scoring (2007-2024)
from Thaipat Institute

Certificate of ESG100 Company (2015-2024)
from Thaipat Institute

TISCO Business Overview

TISCO

"Sustainable Focus" Bank

Customer Centric Organization

Retail Banking

- Auto Hire Purchase
- Title Loan
- SME & Inventory Financing
- Mortgage Loan
- Insurance

Corporate Banking

- Corporate Lending & Financial Advisory
- Investment Banking

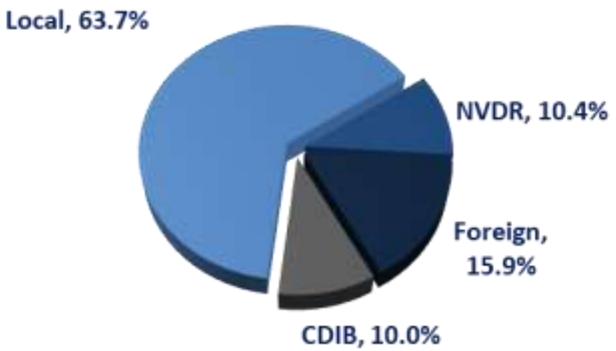
Wealth & Asset Management

- Deposit Service
- Wealth Management
- Securities Brokerage
- Asset Management
- Open Architecture : Insurance & Mutual Fund

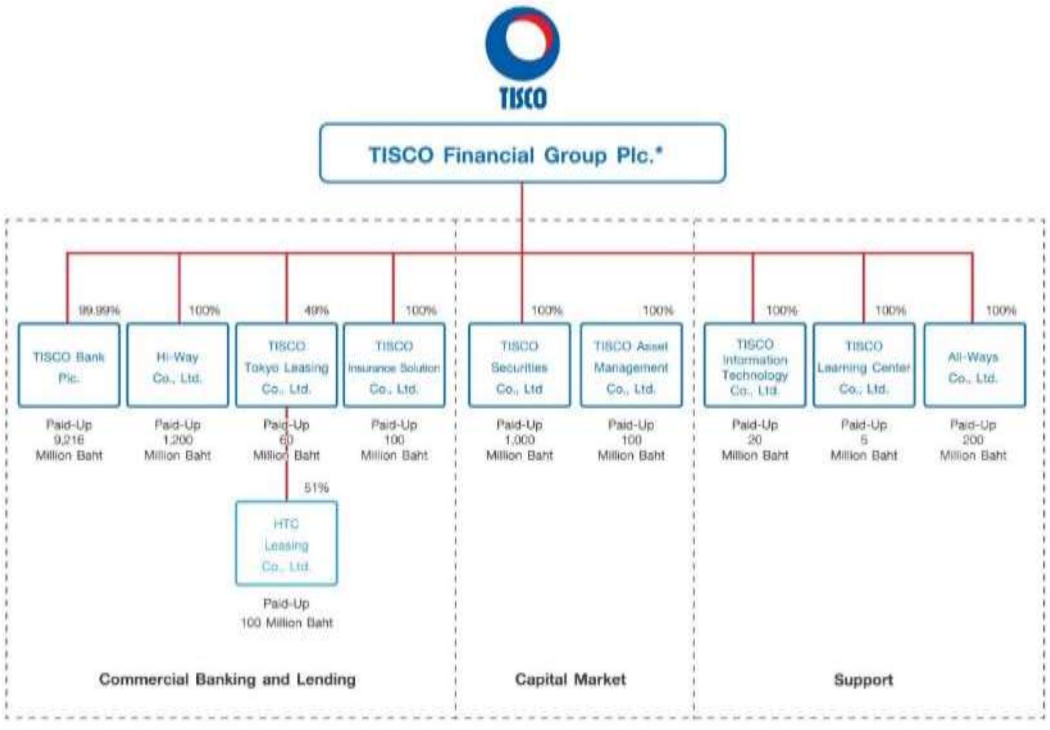
Bancassurance

Corporate Support

Share Information



As of 30 Jun 2025



*Listed in The Stock Exchange of Thailand

Total Shares	**800,655,483**
Ordinary Shares	800,645,624
Preferred Shares	9,859
No. of Shareholders (as of 28 April 2025)	**96,927**
Foreign Shareholders	152
Local Shareholders	96,775
Shareholders by type (as of 28 April 2025)	
Institutional	49.1%
Individual	50.9%
Foreign limit	49.0%
Free float (as of 11 March 2025)	89.56%
Top Ten Shareholders (as of 28 April 2025)	
1. CDIB & PARTNERS INVESTMENT HOLDINGS PTE LTD	10.00%
2. THAI NVDR CO., LTD.	9.83%
3. TOKYO CENTURY CORPORATION	4.93%
4. SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	3.86%
5. THANACHART CAPITAL	2.82%
6. STATE STREET EUROPE LIMITED	1.47%
7. VAYUPAK FUND 1	1.44%
8. MR. WEERAWAT WALAISATHIEN	1.39%
9. SOCIAL SECURITY OFFICE	1.04%
10. MRS. DUANGJAI WALAISATHIEN	0.97%

Source: TSD & Setsmart

TISCO Sustainability Performance Snapshot 2024

ธุรกิจสร้างคุณค่า วัฒนาสู่สังคม

ENVIRONMENT

Green loan at **19.96%** of all corporate loans, **1,400 MB** increase from previous year.

EV Hire Purchase totaling **4,631 MB**, represented **19.97%** of all new car hire puchse of 2024.

26.11% reduction in GHG emissions at Head Office building (Scope 1 & 2) from base year (2017).

20% reduction in power consumption efficiency at Head Office building from base year (2017) through light bulb replacement and PC replacement with Zero Clients.

Continuing TISCO eco society: **Zero** foam, waste separation for recycling reduced GHG emission by **34.937** tCO_2e (**3,882** large trees).

SOCIAL

> 1 million people provided with financial literacy through online and offline channels each year.

808 Somwang branches nationwide, **163** increase from previous year.

Holistic financial advisory with **Open Architecture** platforms to provide mutual fund and insurance products for customer's best interest.

Enhanced **Digital Service** to provide individual customers with financial advisory and transaction of all business lines.

84.6% Employee Engagement with **91.9%** Retention Rate.

Initiated **Road Safety** project in partnership with Thai Honda.

GOVERNANCE

Received the **"Excellent"** rating, with 113 scores from Corporate Governance Report assessment by IOD and ranked 1st out of 808 listed companies participating in the assessment

Operated Business with **Sound Risk Justification** while Maintaining Prudent Tier 1 capital ratio to risk-weighted assets in accordance with Basel III and sufficient for business operations.

Complied to **Market Conduct** and **Responsible Lending** practices to assure customers that our services prioritize customers' benefits

Certified **3rd renewal** of Thai CAC for 4 companies.

0 case of data breach, **0** complaint related to labor issues and human right.

ESG-integrated supplier and outsourcing management with **100%** assessment of their ESG practices.

Recognitions and Awards

Business Aspect	Customer Aspect	Social & Environment	Governance
Best Company Performance Awards 2024 (4th Year) From SET Awards	**Outstanding Securities Company Awards 2024** From SET Awards	**Certificate of ESG100 Company in 2015 - 2024 (10th Year)** From Thaipat Institue	**Excellent CG Scoring for 18 Consecutive years (2007 - 2024)** From Thaipat Institue
Best CEO Awards 2024 From SET Awards	**Best Fund House Winner: Best Domestic Equity House Awards 2024 (3rd Year)** From Morningstar Awards	**Khon Dee Rak Lok Good People Preserve the World Award 2024** From The Committee on Legal Affairs, Justice, and Human Rights	**AGM Checklist 100% (10th Year: 2015 - 2024)** From Investors' Choice Award
Outstanding Investor Relations Awards 2024 From SET Awards	**Best of the Best Awards 2024 Thailand Best Pension Fund Manager (2nd Year)** From Asia Asset Management	**Sustainable Knowledge Creation Award 2024** From The Securities and Exchange Commission	**CAC recertified 3rd Round to TISCO Financial Group, TISCO Bank, TISCO Asset and TISCO Securities** From CAC
Best Public Company Financials Industry 2024 (4th Year) From Money & Banking Awards	**Best of the Best Awards 2024 ASEAN Equity 10 Years (3rd Year)** From Asia Asset Management	**Outstanding Performance in the Smart Saving Smart Spending Program** From National Saving Fund	**Best Performance of Cybersecurity Excellence Award for a listed company** From National Cyber Security Agency
Outstanding CFO 2024 Banking Category From IAA Awards	**Decade of Excellence in Provident Fund Management Thailand 2024 (7th Year)** From Global Banking & Finance Review	**Honor of Supportive Organization the Employment of People with Intellectual Disabilities** From Foundation for the Mentally Retarded of Thailand under the Royal Patronage of Her Majesty the Queen	**TISCO received Best Employer Thailand Awards** From Kincentric Thailand
Thailand's Top Corporate Brand 2024 in Banking Sector (4th Year) From Chulalongkorn University	**Best Brand Performance on Social Media: Financial Service (Leasing) (3rd Year)** From Thailand Social Awards		**Hi-Way received Best Employer Thailand Awards** From Kincentric Thailand