

**CIMB Thai Bank Public Company Limited**
**Statement of Financial Position**
**As at 30 June 2023**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>30 June</b>	<b>31 December</b>	<b>30 June</b>	<b>31 December</b>
	<b>2023</b>	<b>2022</b>	<b>2023</b>	<b>2022</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Assets</b>				
Cash	877,198,836	920,304,924	876,793,836	919,879,924
Interbank and money market items, net	15,940,903,733	20,715,248,115	15,606,401,896	20,411,313,521
Financial assets measured at fair value through profit or loss	28,417,270,866	22,363,069,421	28,417,270,866	22,363,069,421
Derivative assets	83,603,678,987	80,283,644,431	83,603,678,987	80,283,644,431
Investments, net	88,760,357,649	105,075,841,500	88,558,977,450	105,073,841,500
Investments in subsidiaries, net	-	-	2,895,420,707	2,895,420,707
Loans and accrued interest receivables, net	239,420,398,908	231,840,361,269	234,121,237,830	226,407,600,200
Properties for sale, net	1,342,184,476	1,253,001,347	995,850,551	1,004,700,844
Premises and equipment, net	3,499,414,019	3,602,925,089	3,338,852,801	3,511,562,092
Right of use assets, net	168,673,375	187,033,692	124,647,082	142,205,872
Intangible assets, net	1,004,885,693	957,002,269	971,658,586	920,664,739
Deferred tax assets	1,781,575,374	1,700,763,949	1,149,686,341	1,092,531,008
Credit support assets on derivatives	21,451,497,740	16,240,924,437	21,451,497,740	16,240,924,437
Accounts receivable from sell of financial assets measured at fair value through profit or loss and investments	8,853,096,903	9,039,871,049	8,853,096,903	9,039,871,049
Other assets, net	1,690,442,481	1,605,401,102	1,480,158,909	1,421,820,189
<b>Total assets</b>	<b>496,811,579,040</b>	<b>495,785,392,594</b>	<b>492,445,230,485</b>	<b>491,729,049,934</b>

**CIMB Thai Bank Public Company Limited**
**Statement of Financial Position (Cont'd)**
**As at 30 June 2023**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>30 June</b>	<b>31 December</b>	<b>30 June</b>	<b>31 December</b>
	<b>2023</b>	<b>2022</b>	<b>2023</b>	<b>2022</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Liabilities and equity</b>				
<b>Liabilities</b>				
Deposits	235,209,621,470	236,693,732,406	235,657,283,567	237,433,715,361
Interbank and money market items	55,658,510,889	46,907,042,477	55,658,510,889	46,907,042,477
Liability payable on demand	441,864,132	172,177,259	441,864,132	172,177,259
Financial liabilities measured at fair value				
through profit or loss	19,731,656,290	21,161,403,733	19,731,656,290	21,161,403,733
Derivative liabilities	83,529,389,931	76,846,974,935	83,529,389,931	76,846,974,935
Debt issued and borrowings	22,579,957,554	20,819,956,588	22,579,957,554	20,819,956,588
Lease liabilities	173,103,292	191,430,503	128,543,129	146,095,324
Provisions	2,321,977,289	2,284,782,524	2,196,460,552	2,154,657,807
Credit support liabilities on derivatives	20,198,797,747	29,708,018,029	20,198,797,747	29,708,018,029
Accounts payable from purchase of financial				
assets measured at fair value through profit or loss				
and investments	6,419,487,752	10,567,031,279	6,419,487,752	10,567,031,279
Other liabilities	3,550,814,469	4,582,922,967	2,868,051,187	3,902,073,072
<b>Total liabilities</b>	<b>449,815,180,815</b>	<b>449,935,472,700</b>	<b>449,410,002,730</b>	<b>449,819,145,864</b>
<b>Equity</b>				
Share capital				
Registered				
34,822,261,748 ordinary shares				
of Baht 0.50 each	17,411,130,874	17,411,130,874	17,411,130,874	17,411,130,874
Issued and paid-up share capital				
34,822,261,748 ordinary shares				
of Baht 0.50 each	17,411,130,874	17,411,130,874	17,411,130,874	17,411,130,874
Premium on share capital	10,145,965,854	10,145,965,854	10,145,965,854	10,145,965,854
Other reserves	1,062,617,502	923,238,382	1,079,215,613	939,836,493
Accretion of equity interests in subsidiary	(42,753,751)	(42,753,751)	-	-
Retained earnings				
Appropriated - statutory reserve	724,201,000	684,201,000	724,201,000	684,201,000
Unappropriated	17,695,236,746	16,728,137,535	13,674,714,414	12,728,769,849
<b>Total equity</b>	<b>46,996,398,225</b>	<b>45,849,919,894</b>	<b>43,035,227,755</b>	<b>41,909,904,070</b>
<b>Total liabilities and equity</b>	<b>496,811,579,040</b>	<b>495,785,392,594</b>	<b>492,445,230,485</b>	<b>491,729,049,934</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Unaudited)**  
**For the three-month period ended 30 June 2023**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2023</b>	<b>2022</b>	<b>2023</b>	<b>2022</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
Interest income	4,073,900,825	3,030,165,385	3,465,492,096	2,329,732,415
Interest expenses	(1,541,019,929)	(676,664,833)	(1,540,807,733)	(676,484,765)
<b>Net interest income</b>	<b>2,532,880,896</b>	<b>2,353,500,552</b>	<b>1,924,684,363</b>	<b>1,653,247,650</b>
Fees and service income	494,340,922	583,674,265	300,922,455	291,818,674
Fees and service expenses	(154,604,388)	(117,710,251)	(90,606,216)	(68,472,754)
<b>Net fees and service income</b>	<b>339,736,534</b>	<b>465,964,014</b>	<b>210,316,239</b>	<b>223,345,920</b>
Gains on financial instruments measured at fair value through profit or loss	71,591,579	1,195,560,418	71,591,579	1,195,560,418
Gains (losses) on investments	34,858,104	(779,955,231)	34,858,104	(779,955,231)
Gains on sale of non-performing loans	60,644,550	20,593,015	-	20,593,015
Other operating income	289,947,609	365,930,823	228,671,753	276,356,334
<b>Total operating income</b>	<b>3,329,659,272</b>	<b>3,621,593,591</b>	<b>2,470,122,038</b>	<b>2,589,148,106</b>
<b>Other operating expenses</b>				
Employee expenses	1,063,458,258	1,149,021,046	914,735,202	962,992,118
Directors' remuneration	4,098,400	4,794,000	4,098,400	4,730,000
Premises and equipment expenses	226,816,580	230,929,132	181,548,461	185,918,892
Taxes and duties	105,977,730	75,426,492	105,432,997	74,905,131
Others	692,129,338	504,654,397	328,124,222	293,273,284
<b>Total other operating expenses</b>	<b>2,092,480,306</b>	<b>1,964,825,067</b>	<b>1,533,939,282</b>	<b>1,521,819,425</b>
Expected credit losses	547,161,009	345,122,937	106,177,539	122,916,216
<b>Profit before income tax expenses</b>	<b>690,017,957</b>	<b>1,311,645,587</b>	<b>830,005,217</b>	<b>944,412,465</b>
Income tax expenses	(151,268,969)	(257,181,183)	(178,891,454)	(184,096,079)
<b>Net profit for the period</b>	<b>538,748,988</b>	<b>1,054,464,404</b>	<b>651,113,763</b>	<b>760,316,386</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Unaudited) (Cont'd)**  
**For the three-month period ended 30 June 2023**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2023</b>	<b>2022</b>	<b>2023</b>	<b>2022</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Other comprehensive expenses</b>				
<b>Items that will be reclassified</b>				
<b>subsequently to profit or loss</b>				
Losses on investments in debt instruments measured at fair value through other comprehensive income	(281,704,321)	(726,137,469)	(281,704,321)	(726,137,469)
Gains on fair value of hedging instruments for cash flow hedges	177,685,217	64,441,434	177,685,217	64,441,434
Losses arising from translating the financial statement of a foreign operation	54,803,924	(14,440,941)	54,803,924	(14,440,941)
Income tax relating to items that will be reclassified subsequently to profit or loss	21,007,414	192,904,865	21,007,414	192,904,865
<b>Total items that will be reclassified subsequently to profit or loss</b>	<b>(28,207,766)</b>	<b>(483,232,111)</b>	<b>(28,207,766)</b>	<b>(483,232,111)</b>
<b>Items that will not be reclassified subsequently to profit or loss</b>				
(Losses) gains on investment in equity instruments designated at fair value through other comprehensive income	(6,676,348)	2,204,671	(6,676,348)	2,204,671
Gains (losses) on financial liabilities designated at fair value relating to own credit risk	69,280,485	(14,939,570)	69,280,485	(14,939,570)
Remeasurements of post-employment benefit obligations	(414,005)	-	(414,005)	-
Income tax relating to items that will not be reclassified subsequently to profit or loss	(13,773,296)	(317,351)	(13,773,296)	(317,351)
<b>Total items that will not be reclassified subsequently to profit or loss</b>	<b>48,416,836</b>	<b>(13,052,250)</b>	<b>48,416,836</b>	<b>(13,052,250)</b>
<b>Total other comprehensive expenses</b>	<b>20,209,070</b>	<b>(496,284,361)</b>	<b>20,209,070</b>	<b>(496,284,361)</b>
<b>Total comprehensive income for the period</b>	<b>558,958,058</b>	<b>558,180,043</b>	<b>671,322,833</b>	<b>264,032,025</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income** (Unaudited) (Cont'd)  
**For the three-month period ended 30 June 2023**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2023</b>	<b>2022</b>	<b>2023</b>	<b>2022</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Net profit attributable to:</b>				
Shareholders of the Bank	538,748,988	1,054,464,404	651,113,763	760,316,386
Non-controlling interests	-	-	-	-
	<u>538,748,988</u>	<u>1,054,464,404</u>	<u>651,113,763</u>	<u>760,316,386</u>
<b>Total comprehensive income attributable to:</b>				
Shareholders of the Bank	558,958,058	558,180,043	671,322,833	264,032,025
Non-controlling interests	-	-	-	-
	<u>558,958,058</u>	<u>558,180,043</u>	<u>671,322,833</u>	<u>264,032,025</u>
<b>Earnings per share for profit attributable to the shareholders of the Bank</b>				
Basic earnings per share (Baht per share)	<u>0.02</u>	<u>0.03</u>	<u>0.02</u>	<u>0.02</u>
Weighted average number of ordinary shares (shares)	<u>34,822,261,748</u>	<u>34,822,261,748</u>	<u>34,822,261,748</u>	<u>34,822,261,748</u>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income**  
**For the six-month period ended 30 June 2023**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2023</b>	<b>2022</b>	<b>2023</b>	<b>2022</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
Interest income	7,839,490,588	5,929,882,797	6,632,268,918	4,499,546,087
Interest expenses	(2,960,394,567)	(1,265,210,357)	(2,959,967,328)	(1,264,821,524)
<b>Net interest income</b>	<b>4,879,096,021</b>	<b>4,664,672,440</b>	<b>3,672,301,590</b>	<b>3,234,724,563</b>
Fees and service income	965,796,552	1,144,357,044	626,736,832	603,347,135
Fees and service expenses	(300,283,864)	(294,940,003)	(172,171,199)	(192,377,776)
<b>Net fees and service income</b>	<b>665,512,688</b>	<b>849,417,041</b>	<b>454,565,633</b>	<b>410,969,359</b>
Gains on financial instruments measured at fair value through profit or loss	409,366,674	1,649,118,514	409,366,674	1,649,118,514
Gains (losses) on investments	271,898,646	(873,142,216)	271,898,646	(873,142,216)
Gains on sale of non-performing loans	332,771,017	20,593,015	-	20,593,015
Other operating income	598,027,113	795,042,092	463,454,533	587,835,558
<b>Total operating income</b>	<b>7,156,672,159</b>	<b>7,105,700,886</b>	<b>5,271,587,076</b>	<b>5,030,098,793</b>
<b>Other operating expenses</b>				
Employee expenses	2,122,170,443	2,250,120,583	1,831,976,433	1,900,835,298
Directors' remuneration	8,778,400	9,696,000	8,778,400	9,560,000
Premises and equipment expenses	463,567,597	439,142,202	372,628,144	350,986,011
Taxes and duties	202,592,380	148,999,707	200,247,216	147,011,495
Others	1,253,961,177	906,139,338	587,359,903	501,744,004
<b>Total other operating expenses</b>	<b>4,051,069,997</b>	<b>3,754,097,830</b>	<b>3,000,990,096</b>	<b>2,910,136,808</b>
Expected credit losses	1,377,431,145	709,240,683	569,006,985	214,379,641
<b>Profit before income tax expenses</b>	<b>1,728,171,017</b>	<b>2,642,362,373</b>	<b>1,701,589,995</b>	<b>1,905,582,344</b>
Income tax expenses	(359,289,862)	(526,856,908)	(353,863,486)	(379,845,807)
<b>Net profit for the period</b>	<b>1,368,881,155</b>	<b>2,115,505,465</b>	<b>1,347,726,509</b>	<b>1,525,736,537</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Cont'd)**  
**For the six-month period ended 30 June 2023**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2023</b>	<b>2022</b>	<b>2023</b>	<b>2022</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Other comprehensive income (expenses)</b>				
<b>Items that will be reclassified subsequently to profit or loss</b>				
Losses on investments in debt instruments measured at fair value through other comprehensive income	(166,187,869)	(1,316,267,119)	(166,187,869)	(1,316,267,119)
Gains on fair value of hedging instruments for cash flow hedges	140,632,059	15,888,118	140,632,059	15,888,118
Gains (losses) arising from translating the financial statement of a foreign operation	55,260,302	(19,168,167)	55,260,302	(19,168,167)
Income tax relating to items that will be reclassified subsequently to profit or loss	5,249,085	375,931,854	5,249,085	375,931,854
<b>Total items that will be reclassified subsequently to profit or loss</b>	<b>34,953,577</b>	<b>(943,615,314)</b>	<b>34,953,577</b>	<b>(943,615,314)</b>
<b>Items that will not be reclassified subsequently to profit or loss</b>				
Losses on investment in equity instruments designated at fair value through other comprehensive income	(4,546,189)	(5,774,593)	(4,546,189)	(5,774,593)
Gains (losses) on financial liabilities designated at fair value relating to own credit risk	24,981,249	(28,517,600)	24,981,249	(28,517,600)
Remeasurements of post-employment benefit obligations	(414,005)	-	(414,005)	-
Income tax relating to items that will not be reclassified subsequently to profit or loss	123,078,554	371,725	123,078,554	371,725
<b>Total items that will not be reclassified subsequently to profit or loss</b>	<b>143,099,609</b>	<b>(33,920,468)</b>	<b>143,099,609</b>	<b>(33,920,468)</b>
<b>Total other comprehensive income (expenses)</b>	<b>178,053,186</b>	<b>(977,535,782)</b>	<b>178,053,186</b>	<b>(977,535,782)</b>
<b>Total comprehensive income for the period</b>	<b>1,546,934,341</b>	<b>1,137,969,683</b>	<b>1,525,779,695</b>	<b>548,200,755</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Cont'd)**  
**For the six-month period ended 30 June 2023**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2023</b>	<b>2022</b>	<b>2023</b>	<b>2022</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Net profit attributable to:</b>				
Shareholders of the Bank	1,368,881,155	2,115,505,465	1,347,726,509	1,525,736,537
Non-controlling interests	-	-	-	-
	<u>1,368,881,155</u>	<u>2,115,505,465</u>	<u>1,347,726,509</u>	<u>1,525,736,537</u>
<b>Total comprehensive income attributable to:</b>				
Shareholders of the Bank	1,546,934,341	1,137,969,683	1,525,779,695	548,200,755
Non-controlling interests	-	-	-	-
	<u>1,546,934,341</u>	<u>1,137,969,683</u>	<u>1,525,779,695</u>	<u>548,200,755</u>
<b>Earnings per share for profit attributable to the shareholders of the Bank</b>				
Basic earnings per share (Baht per share)	<u>0.04</u>	<u>0.06</u>	<u>0.04</u>	<u>0.04</u>
Weighted average number of ordinary shares (shares)	<u>34,822,261,748</u>	<u>34,822,261,748</u>	<u>34,822,261,748</u>	<u>34,822,261,748</u>