

CIMB Thai Bank Public Company Limited
Statement of Financial Position
As at 31 December 2024

	Consolidated		Separate	
	31 December	31 December	31 December	31 December
	2024	2023	2024	2023
	Baht	Baht	Baht	Baht
Assets				
Cash	950,862,156	905,364,960	950,532,156	904,999,960
Interbank and money market items, net	7,149,861,548	7,594,159,441	6,912,250,691	7,272,401,446
Financial assets measured at fair value				
through profit or loss	62,283,037,361	62,089,791,643	62,283,037,361	62,089,791,643
Derivative assets	56,229,043,285	60,285,765,977	56,229,043,285	60,285,765,977
Investments, net	106,403,971,840	112,778,907,674	105,584,437,721	112,776,907,674
Investments in subsidiaries, net	-	-	2,895,420,707	2,895,420,707
Loans and accrued interest receivables, net	248,850,387,832	241,101,161,846	245,812,067,478	236,437,428,410
Properties for sale, net	1,133,386,238	1,386,349,656	957,127,064	994,476,996
Premises and equipment, net	3,360,910,339	3,469,907,514	3,231,316,013	3,320,199,563
Right of use assets, net	188,663,103	190,403,853	170,698,203	155,584,729
Intangible assets, net	977,063,054	958,851,181	947,404,477	936,095,365
Deferred tax assets	1,113,947,692	1,915,717,788	-	1,147,099,168
Credit support assets on derivatives	12,668,356,035	12,466,327,345	12,668,356,035	12,466,327,345
Accounts receivable from sell of financial assets				
measured at fair value through profit or loss				
and investments	4,881,956,304	2,069,146,301	4,881,956,304	2,069,146,301
Other assets, net	2,264,607,556	1,764,489,943	2,054,148,524	1,649,086,179
Total assets	508,456,054,343	508,976,345,122	505,577,796,019	505,400,731,463

CIMB Thai Bank Public Company Limited
Statement of Financial Position (Cont'd)
As at 31 December 2024

	Consolidated		Separate	
	31 December	31 December	31 December	31 December
	2024	2023	2024	2023
	Baht	Baht	Baht	Baht
Liabilities and equity				
Liabilities				
Deposits	278,928,749,859	257,226,835,811	279,306,414,925	257,709,581,189
Interbank and money market items	67,945,137,564	77,266,565,035	67,945,137,564	77,266,565,035
Liability payable on demand	235,448,005	521,722,822	235,448,005	521,722,822
Financial liabilities measured at fair value				
through profit or loss	10,819,768,399	20,107,333,545	10,819,768,399	20,107,333,545
Derivative liabilities	57,792,748,394	62,263,132,002	57,792,748,394	62,263,132,002
Debt issued and borrowings	18,351,093,167	21,634,302,887	18,351,093,167	21,634,302,887
Lease liabilities	193,045,435	194,550,490	174,794,357	159,268,107
Provisions	1,556,699,046	2,269,617,452	1,446,475,898	2,149,477,479
Deferred tax liabilities	92,399,070	-	21,753,054	-
Credit support liabilities on derivatives	12,134,372,512	13,875,790,527	12,134,372,512	13,875,790,527
Accounts payable from purchase of financial				
assets measured at fair value through profit or loss				
and investments	4,588,748,165	1,728,024,256	4,588,748,165	1,728,024,256
Other liabilities	5,070,803,186	4,909,922,223	4,295,168,736	4,389,919,330
Total liabilities	457,709,012,802	461,997,797,050	457,111,923,176	461,805,117,179
Equity				
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	1,735,642,396	807,328,024	1,755,077,949	829,696,421
Accretion of equity interests in subsidiary	(42,753,751)	(42,753,751)	-	-
Retained earnings				
Appropriated - statutory reserve	927,601,000	791,601,000	927,601,000	791,601,000
Unappropriated	20,569,455,168	17,865,276,071	18,226,097,166	14,417,220,135
Total equity	50,747,041,541	46,978,548,072	48,465,872,843	43,595,614,284
Total liabilities and equity	508,456,054,343	508,976,345,122	505,577,796,019	505,400,731,463

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income
For the year ended 31 December 2024

	Consolidated		Separate	
	2024	2023	2024	2023
	Baht	Baht	Baht	Baht
Interest income	18,678,332,931	16,775,781,043	16,262,141,769	14,359,863,125
Interest expenses	(9,205,335,215)	(7,007,544,537)	(9,204,835,135)	(7,006,760,313)
Net interest income	9,472,997,716	9,768,236,506	7,057,306,634	7,353,102,812
Fees and service income	2,115,964,476	1,828,257,407	1,625,527,556	1,236,136,956
Fees and service expenses	(685,435,855)	(635,129,572)	(421,767,697)	(371,902,332)
Net fees and service income	1,430,528,621	1,193,127,835	1,203,759,859	864,234,624
Gains on financial instruments measured at fair value through profit or loss	1,519,492,280	844,397,568	1,519,492,280	844,397,568
Gains on investments	735,839,334	464,948,759	735,839,334	464,948,759
Gains on sale of non-performing loans	88,688,837	332,944,168	-	-
Other operating income	1,855,011,902	1,167,928,828	1,495,632,985	894,681,915
Total operating income	15,102,558,690	13,771,583,664	12,012,031,092	10,421,365,678
Other operating expenses				
Employee expenses	4,101,478,354	4,242,691,593	3,586,582,242	3,672,567,567
Directors' remuneration	14,734,554	15,794,142	14,734,554	15,794,142
Premises and equipment expenses	1,009,129,701	957,509,363	874,215,558	788,891,237
Taxes and duties	480,720,441	431,162,884	477,805,740	427,581,877
Others	3,251,865,040	2,986,099,768	1,316,522,879	1,284,319,102
Total other operating expenses	8,857,928,090	8,633,257,750	6,269,860,973	6,189,153,925
Expected credit losses	2,685,367,946	3,110,231,669	802,636,183	1,515,029,333
Profit before income tax expenses	3,559,262,654	2,028,094,245	4,939,533,936	2,717,182,420
Income tax expenses	(707,142,264)	(422,823,335)	(982,715,612)	(560,599,760)
Net profit for the years	2,852,120,390	1,605,270,910	3,956,818,324	2,156,582,660

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Cont'd)
For the year ended 31 December 2024

	Consolidated		Separate	
	2024 Baht	2023 Baht	2024 Baht	2023 Baht
Other comprehensive income (expenses)				
Items that will be reclassified				
subsequently to profit or loss				
Gains (losses) on investments in debt instruments measured at fair value through other comprehensive income	539,109,960	(353,720,105)	539,109,960	(353,720,105)
(Losses) gains on fair value of hedging instruments for cash flow hedges	(84,889,768)	22,781,172	(84,889,768)	22,781,172
Gains arising from translating the financial statement of a foreign operation	-	47,156	-	47,156
Reclassification exchange differences on translation of discontinued operation to profit or loss	-	55,213,146	-	55,213,146
Income tax relating to items that will be reclassified subsequently to profit or loss	(68,554,399)	66,852,791	(68,554,399)	66,852,791
Total items that will be reclassified				
subsequently to profit or loss	385,665,793	(208,825,840)	385,665,793	(208,825,840)
Items that will not be reclassified				
subsequently to profit or loss				
Losses on investment in equity instruments designated at fair value through other comprehensive income	(10,672,021)	(10,473,707)	(10,672,021)	(10,473,707)
Gains on financial liabilities designated at fair value relating to own credit risk	410,375,870	71,101,662	410,375,870	71,101,662
Remeasurements of post-employment benefit obligations	136,592,191	(50,272,288)	132,926,136	(43,059,430)
Income tax relating to items that will not be reclassified subsequently to profit or loss	(113,908,110)	122,283,451	(113,174,899)	120,840,879
Total items that will not be reclassified				
subsequently to profit or loss	422,387,930	132,639,118	419,455,086	138,409,404
Total other comprehensive income (expenses)	808,053,723	(76,186,722)	805,120,879	(70,416,436)
Total comprehensive income for the years	3,660,174,113	1,529,084,188	4,761,939,203	2,086,166,224

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Cont'd)
For the year ended 31 December 2024

	Consolidated		Separate	
	2024	2023	2024	2023
	Baht	Baht	Baht	Baht
Net profit attributable to:				
Shareholders of the Bank	2,852,120,390	1,605,270,910	3,956,818,324	2,156,582,660
Non-controlling interests	-	-	-	-
	<u>2,852,120,390</u>	<u>1,605,270,910</u>	<u>3,956,818,324</u>	<u>2,156,582,660</u>
Total comprehensive income attributable to:				
Shareholders of the Bank	3,660,174,113	1,529,084,188	4,761,939,203	2,086,166,224
Non-controlling interests	-	-	-	-
	<u>3,660,174,113</u>	<u>1,529,084,188</u>	<u>4,761,939,203</u>	<u>2,086,166,224</u>
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	<u>0.08</u>	<u>0.05</u>	<u>0.11</u>	<u>0.06</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>