

**CIMB Thai Bank Public Company Limited**  
**Statement of Financial Position**  
**As at 30 June 2024**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>30 June</b>	<b>31 December</b>	<b>30 June</b>	<b>31 December</b>
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Assets</b>				
Cash	925,740,583	905,364,960	925,410,582	904,999,960
Interbank and money market items, net	7,116,434,326	7,594,159,441	6,858,845,108	7,272,401,446
Financial assets measured at fair value through profit or loss	65,183,980,838	62,089,791,643	65,183,980,838	62,089,791,643
Derivative assets	70,430,856,837	60,285,765,977	70,430,856,837	60,285,765,977
Investments, net	84,634,546,423	112,778,907,674	84,433,189,101	112,776,907,674
Investments in subsidiaries, net	-	-	2,895,420,707	2,895,420,707
Loans and accrued interest receivables, net	248,417,049,147	241,101,161,846	244,601,869,758	236,437,428,410
Properties for sale, net	1,434,129,133	1,386,349,656	1,074,934,174	994,476,996
Premises and equipment, net	3,388,166,554	3,469,907,514	3,248,512,421	3,320,199,563
Right of use assets, net	207,832,541	190,403,853	181,428,408	155,584,729
Intangible assets, net	975,561,550	958,851,181	952,459,843	936,095,365
Deferred tax assets	2,052,895,550	1,915,717,788	1,125,248,823	1,147,099,168
Credit support assets on derivatives	18,108,739,288	12,466,327,345	18,108,739,288	12,466,327,345
Accounts receivable from sell of financial assets measured at fair value through profit or loss and investments	3,066,747,389	2,069,146,301	3,066,747,389	2,069,146,301
Other assets, net	2,071,197,415	1,764,489,943	1,899,225,425	1,649,086,179
<b>Total assets</b>	<b>508,013,877,574</b>	<b>508,976,345,122</b>	<b>504,986,868,702</b>	<b>505,400,731,463</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Financial Position (Cont'd)**  
**As at 30 June 2024**

	Consolidated		Separate	
	30 June 2024 Baht	31 December 2023 Baht	30 June 2024 Baht	31 December 2023 Baht
<b>Liabilities and equity</b>				
<b>Liabilities</b>				
Deposits	268,688,904,949	257,226,835,811	269,293,558,894	257,709,581,189
Interbank and money market items	52,891,412,272	77,266,565,035	52,891,412,272	77,266,565,035
Liability payable on demand	664,886,871	521,722,822	664,886,871	521,722,822
Financial liabilities measured at fair value through profit or loss	18,303,617,951	20,107,333,545	18,303,617,951	20,107,333,545
Derivative liabilities	70,206,002,759	62,263,132,002	70,206,002,759	62,263,132,002
Debt issued and borrowings	20,334,161,420	21,634,302,887	20,334,161,420	21,634,302,887
Lease liabilities	212,472,707	194,550,490	185,380,897	159,268,107
Provisions	2,001,839,816	2,269,617,452	1,886,093,185	2,149,477,479
Credit support liabilities on derivatives	17,527,610,588	13,875,790,527	17,527,610,588	13,875,790,527
Accounts payable from purchase of financial assets measured at fair value through profit or loss and investments	3,738,869,273	1,728,024,256	3,738,869,273	1,728,024,256
Other liabilities	4,769,166,235	4,909,922,223	4,048,562,546	4,389,919,330
<b>Total liabilities</b>	<b>459,338,944,841</b>	<b>461,997,797,050</b>	<b>459,080,156,656</b>	<b>461,805,117,179</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	1,202,237,677	807,328,024	1,224,606,074	829,696,421
Accretion of equity interests in subsidiary	(42,753,751)	(42,753,751)	-	-
Retained earnings				
Appropriated - statutory reserve	832,101,000	791,601,000	832,101,000	791,601,000
Unappropriated	19,126,251,079	17,865,276,071	16,292,908,244	14,417,220,135
<b>Total equity</b>	<b>48,674,932,733</b>	<b>46,978,548,072</b>	<b>45,906,712,046</b>	<b>43,595,614,284</b>
<b>Total liabilities and equity</b>	<b>508,013,877,574</b>	<b>508,976,345,122</b>	<b>504,986,868,702</b>	<b>505,400,731,463</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Unaudited)**  
**For the three-month period ended 30 June 2024**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
Interest income	4,709,905,839	4,073,900,825	4,115,621,861	3,465,492,096
Interest expenses	(2,287,901,185)	(1,541,019,929)	(2,287,762,151)	(1,540,807,733)
<b>Net interest income</b>	<b>2,422,004,654</b>	<b>2,532,880,896</b>	<b>1,827,859,710</b>	<b>1,924,684,363</b>
Fees and service income	482,409,633	494,340,922	360,895,108	300,922,455
Fees and service expenses	(174,365,514)	(154,604,388)	(109,994,399)	(90,606,216)
<b>Net fees and service income</b>	<b>308,044,119</b>	<b>339,736,534</b>	<b>250,900,709</b>	<b>210,316,239</b>
Gains on financial instruments measured at fair value through profit or loss	290,061,843	71,591,579	290,061,843	71,591,579
Gains on investments	175,258,853	34,858,104	175,258,853	34,858,104
Gains on sale of non-performing loans	-	60,644,550	-	-
Other operating income	317,999,968	289,947,609	216,293,174	228,671,753
<b>Total operating income</b>	<b>3,513,369,437</b>	<b>3,329,659,272</b>	<b>2,760,374,289</b>	<b>2,470,122,038</b>
<b>Other operating expenses</b>				
Employee expenses	918,464,117	1,063,458,258	797,943,675	914,735,202
Directors' remuneration	3,590,000	4,098,400	3,590,000	4,098,400
Premises and equipment expenses	258,077,781	226,816,580	223,180,729	181,548,461
Taxes and duties	124,725,525	105,977,730	124,352,968	105,432,997
Others	847,343,250	692,129,338	307,643,554	328,124,222
<b>Total other operating expenses</b>	<b>2,152,200,673</b>	<b>2,092,480,306</b>	<b>1,456,710,926</b>	<b>1,533,939,282</b>
Expected credit losses	540,415,784	547,161,009	61,915,059	106,177,539
<b>Profit before income tax expenses</b>	<b>820,752,980</b>	<b>690,017,957</b>	<b>1,241,748,304</b>	<b>830,005,217</b>
Income tax expenses	(152,289,092)	(151,268,969)	(236,979,744)	(178,891,454)
<b>Net profit for the period</b>	<b>668,463,888</b>	<b>538,748,988</b>	<b>1,004,768,560</b>	<b>651,113,763</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Unaudited) (Cont'd)**  
**For the three-month period ended 30 June 2024**

	Consolidated		Separate	
	2024	2023	2024	2023
	Baht	Baht	Baht	Baht
<b>Other comprehensive (expenses) income</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	(253,108,271)	(281,704,321)	(253,108,271)	(281,704,321)
Gains on fair value of hedging instruments for cash flow hedges	93,418,985	177,685,217	93,418,985	177,685,217
Losses arising from translating the financial statement of a foreign operation	-	(409,222)	-	(409,222)
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	31,440,154	21,007,414	31,440,154	21,007,414
<b>Total items that will be reclassified subsequently to profit or loss</b>	<b>(128,249,132)</b>	<b>(28,207,766)</b>	<b>(128,249,132)</b>	<b>(28,207,766)</b>
<b>Items that will not be reclassified</b>				
<b>subsequently to profit or loss</b>				
Losses on investment in equity instruments designated at fair value through other comprehensive income	(2,200,038)	(6,676,348)	(2,200,038)	(6,676,348)
(Losses) gains on financial liabilities designated at fair value relating to own credit risk	(3,655,820)	69,280,485	(3,655,820)	69,280,485
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	852,794	(13,773,296)	852,794	(13,773,296)
<b>Total items that will not be reclassified subsequently to profit or loss</b>	<b>(5,003,064)</b>	<b>48,416,836</b>	<b>(5,003,064)</b>	<b>48,416,836</b>
<b>Total other comprehensive (expenses) income</b>	<b>(133,252,196)</b>	<b>20,209,070</b>	<b>(133,252,196)</b>	<b>20,209,070</b>
<b>Total comprehensive income for the period</b>	<b>535,211,692</b>	<b>558,958,058</b>	<b>871,516,364</b>	<b>671,322,833</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Unaudited) (Cont'd)**  
**For the three-month period ended 30 June 2024**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Net profit attributable to:</b>				
Shareholders of the Bank	668,463,888	538,748,988	1,004,768,560	651,113,763
Non-controlling interests	-	-	-	-
	<u>668,463,888</u>	<u>538,748,988</u>	<u>1,004,768,560</u>	<u>651,113,763</u>
<b>Total comprehensive income attributable to:</b>				
Shareholders of the Bank	535,211,692	558,958,058	871,516,364	671,322,833
Non-controlling interests	-	-	-	-
	<u>535,211,692</u>	<u>558,958,058</u>	<u>871,516,364</u>	<u>671,322,833</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>0.02</u>	<u>0.03</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 2024**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
Interest income	9,373,734,648	7,839,490,588	8,186,076,730	6,632,268,918
Interest expenses	(4,634,316,860)	(2,960,394,567)	(4,633,994,348)	(2,959,967,328)
<b>Net interest income</b>	<b>4,739,417,788</b>	<b>4,879,096,021</b>	<b>3,552,082,382</b>	<b>3,672,301,590</b>
Fees and service income	990,166,885	965,796,552	748,219,100	626,736,832
Fees and service expenses	(352,967,541)	(300,283,864)	(216,262,139)	(172,171,199)
<b>Net fees and service income</b>	<b>637,199,344</b>	<b>665,512,688</b>	<b>531,956,961</b>	<b>454,565,633</b>
Gains on financial instruments measured at fair value through profit or loss	662,439,286	409,366,674	662,439,286	409,366,674
Gains on investments	298,307,742	271,898,646	298,307,742	271,898,646
Gains on sale of non-performing loans	90,072,313	332,771,017	-	-
Other operating income	610,819,651	598,027,113	421,325,272	463,454,533
<b>Total operating income</b>	<b>7,038,256,124</b>	<b>7,156,672,159</b>	<b>5,466,111,643</b>	<b>5,271,587,076</b>
<b>Other operating expenses</b>				
Employee expenses	1,977,404,976	2,122,170,443	1,724,390,656	1,831,976,433
Directors' remuneration	7,355,586	8,778,400	7,355,586	8,778,400
Premises and equipment expenses	472,201,525	463,567,597	402,842,421	372,628,144
Taxes and duties	242,405,279	202,592,380	240,122,245	200,247,216
Others	1,663,718,027	1,253,961,177	586,887,233	587,359,903
<b>Total other operating expenses</b>	<b>4,363,085,393</b>	<b>4,051,069,997</b>	<b>2,961,598,141</b>	<b>3,000,990,096</b>
Expected credit losses	1,064,200,555	1,377,431,145	124,243,286	569,006,985
<b>Profit before income tax expenses</b>	<b>1,610,970,176</b>	<b>1,728,171,017</b>	<b>2,380,270,216</b>	<b>1,701,589,995</b>
Income tax expenses	(316,399,804)	(359,289,862)	(470,986,743)	(353,863,486)
<b>Net profit for the period</b>	<b>1,294,570,372</b>	<b>1,368,881,155</b>	<b>1,909,283,473</b>	<b>1,347,726,509</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Cont'd)**  
**For the six-month period ended 30 June 2024**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Other comprehensive income</b>				
<b>Items that will be reclassified</b>				
<b>subsequently to profit or loss</b>				
Gains (losses) on investments in debt instruments measured at fair value through other comprehensive income	2,490,584	(166,187,869)	2,490,584	(166,187,869)
Gains on fair value of hedging instruments for cash flow hedges	77,944,996	140,632,059	77,944,996	140,632,059
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	(16,465,308)	5,249,085	(16,465,308)	5,249,085
<b>Total items that will be reclassified</b>				
<b>subsequently to profit or loss</b>	63,970,272	34,953,577	63,970,272	34,953,577
<b>Items that will not be reclassified</b>				
<b>subsequently to profit or loss</b>				
Losses on investment in equity instruments designated at fair value through other comprehensive income	(2,892,173)	(4,546,189)	(2,892,173)	(4,546,189)
Gains on financial liabilities designated at fair value relating to own credit risk	425,700,628	24,981,249	425,700,628	24,981,249
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	(84,964,438)	123,078,554	(84,964,438)	123,078,554
<b>Total items that will not be reclassified</b>				
<b>subsequently to profit or loss</b>	337,844,017	143,099,609	337,844,017	143,099,609
<b>Total other comprehensive income</b>	401,814,289	178,053,186	401,814,289	178,053,186
<b>Total comprehensive income for the period</b>	1,696,384,661	1,546,934,341	2,311,097,762	1,525,779,695

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Cont'd)**  
**For the six-month period ended 30 June 2024**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Net profit attributable to:</b>				
Shareholders of the Bank	1,294,570,372	1,368,881,155	1,909,283,473	1,347,726,509
Non-controlling interests	-	-	-	-
	<u>1,294,570,372</u>	<u>1,368,881,155</u>	<u>1,909,283,473</u>	<u>1,347,726,509</u>
<b>Total comprehensive income attributable to:</b>				
Shareholders of the Bank	1,696,384,661	1,546,934,341	2,311,097,762	1,525,779,695
Non-controlling interests	-	-	-	-
	<u>1,696,384,661</u>	<u>1,546,934,341</u>	<u>2,311,097,762</u>	<u>1,525,779,695</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>0.04</u>	<u>0.05</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>