

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

	Consolidated		Separate	
	(Unaudited)		(Unaudited)	
	30 September	31 December	30 September	31 December
	2024	2023	2024	2023
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Assets				
Cash	922,073	905,365	921,742	905,000
Interbank and money market items, net	12,614,885	7,594,159	12,478,412	7,272,401
Financial assets measured at fair value through profit or loss	69,584,746	62,089,792	69,584,746	62,089,792
Derivative assets	97,179,047	60,285,766	97,179,047	60,285,766
Investments, net	110,469,144	112,778,908	109,773,653	112,776,908
Investments in subsidiaries, net	-	-	2,895,421	2,895,421
Loans and accrued interest receivables, net	249,366,457	241,101,162	246,188,161	236,437,428
Properties for sale, net	1,359,449	1,386,350	1,039,846	994,477
Premises and equipment, net	3,374,350	3,469,907	3,240,762	3,320,200
Right of use assets, net	193,730	190,404	171,720	155,585
Intangible assets, net	960,866	958,851	939,791	936,095
Deferred tax assets	1,495,808	1,915,718	507,786	1,147,099
Credit support assets on derivatives	30,033,771	12,466,327	30,033,771	12,466,327
Accounts receivable from sell of financial assets measured at fair value through profit or loss and investments	4,550,396	2,069,146	4,550,396	2,069,146
Other assets, net	3,101,322	1,764,490	2,873,015	1,649,086
Total assets	585,206,044	508,976,345	582,378,269	505,400,731

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

	Consolidated		Separate	
	(Unaudited)		(Unaudited)	
	30 September	31 December	30 September	31 December
	2024	2023	2024	2023
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Liabilities and equity				
Liabilities				
Deposits	240,550,337	257,226,836	241,090,439	257,709,581
Interbank and money market items	113,846,797	77,266,565	113,846,797	77,266,565
Liability payable on demand	510,488	521,723	510,488	521,723
Financial liabilities measured at fair value through profit or loss	15,707,416	20,107,334	15,707,416	20,107,334
Derivative liabilities	103,704,037	62,263,132	103,704,037	62,263,132
Debt issued and borrowings	14,984,289	21,634,303	14,984,289	21,634,303
Lease liabilities	198,368	194,550	176,021	159,268
Provisions	1,829,251	2,269,617	1,717,428	2,149,477
Credit support liabilities on derivatives	30,296,929	13,875,791	30,296,929	13,875,791
Accounts payable from purchase of financial assets measured at fair value through profit or loss and investments	7,320,936	1,728,024	7,320,936	1,728,024
Other liabilities	6,842,596	4,909,922	6,146,673	4,389,919
Total liabilities	535,791,444	461,997,797	535,501,453	461,805,117
Equity				
Share capital				
Registered				
34,822,261,748 ordinary shares of Baht 0.50 each	17,411,131	17,411,131	17,411,131	17,411,131
Issued and paid-up share capital				
34,822,261,748 ordinary shares of Baht 0.50 each	17,411,131	17,411,131	17,411,131	17,411,131
Premium on share capital	10,145,966	10,145,966	10,145,966	10,145,966
Other reserves	1,368,534	807,328	1,390,902	829,696
Accretion of equity interests in subsidiary	(42,754)	(42,754)	-	-
Retained earnings				
Appropriated - statutory reserve	927,601	791,601	927,601	791,601
Unappropriated	19,604,122	17,865,276	17,001,216	14,417,220
Total equity	49,414,600	46,978,548	46,876,816	43,595,614
Total liabilities and equity	585,206,044	508,976,345	582,378,269	505,400,731

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

	Consolidated		Separate	
	2024	2023	2024	2023
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	4,731,325	4,284,790	4,123,920	3,675,440
Interest expenses	(2,222,175)	(1,808,644)	(2,222,092)	(1,808,457)
Net interest income	2,509,150	2,476,146	1,901,828	1,866,983
Fees and service income	525,403	425,774	420,124	283,552
Fees and service expenses	(164,205)	(156,304)	(98,694)	(87,129)
Net fees and service income	361,198	269,470	321,430	196,423
Gains (losses) on financial instruments measured at fair value through profit or loss, net	514,640	(64,057)	514,640	(64,057)
Gains on investments, net	62,216	193,882	62,216	193,882
Gains on sale of non-performing loans	-	173	-	-
Other operating income	299,895	289,735	216,113	220,676
Total operating income	3,747,099	3,165,349	3,016,227	2,413,907
Other operating expenses				
Employee expenses	1,039,595	1,068,639	913,427	917,751
Directors' remuneration	3,625	3,472	3,625	3,472
Premises and equipment expenses	246,612	234,106	212,549	195,198
Taxes and duties	119,057	111,652	118,764	111,092
Others	885,679	781,765	367,411	327,280
Total other operating expenses	2,294,568	2,199,634	1,615,776	1,554,793
Expected credit losses	708,101	502,481	368,067	142,967
Profit before income tax expenses	744,430	463,234	1,032,384	716,147
Income tax expenses	(148,762)	(95,818)	(206,279)	(146,113)
Net profit for the period	595,668	367,416	826,105	570,034

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

	Consolidated		Separate	
	2024	2023	2024	2023
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand 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	166,149	(868,481)	166,149	(868,481)
Losses on fair value of hedging instruments for cash flow hedges	(97,303)	(7,566)	(97,303)	(7,566)
Income tax relating to items that will be reclassified subsequently to profit or loss	(4,078)	175,495	(4,078)	175,495
Total items that will be reclassified	64,768	(700,552)	64,768	(700,552)
Items that will not be reclassified				
subsequently to profit or loss				
Gains (losses) on investment in equity instruments designated at fair value through other comprehensive income	1,338	(4,399)	1,338	(4,399)
(Losses) gains on financial liabilities designated at fair value relating to own credit risk	(23,295)	77,511	(23,295)	77,511
Income tax relating to items that will not be reclassified subsequently to profit or loss	(504)	(15,354)	(504)	(15,354)
Total items that will not be reclassified	(22,461)	57,758	(22,461)	57,758
Total other comprehensive income (expenses)	42,307	(642,794)	42,307	(642,794)
Total comprehensive income (expenses) for the period	637,975	(275,378)	868,412	(72,760)

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

	Consolidated		Separate	
	2024	2023	2024	2023
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Net profit attributable to:				
Shareholders of the Bank	595,668	367,416	826,105	570,034
Non-controlling interests	-	-	-	-
	595,668	367,416	826,105	570,034
Total comprehensive income (expenses) attributable to:				
Shareholders of the Bank	637,975	(275,378)	868,412	(72,760)
Non-controlling interests	-	-	-	-
	637,975	(275,378)	868,412	(72,760)
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	0.02	0.01	0.02	0.02
Weighted average number of ordinary shares (shares)	34,822,261,748	34,822,261,748	34,822,261,748	34,822,261,748

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

	Consolidated		Separate	
	2024	2023	2024	2023
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	14,105,060	12,124,281	12,309,997	10,307,709
Interest expenses	(6,856,492)	(4,769,039)	(6,856,086)	(4,768,424)
Net interest income	7,248,568	7,355,242	5,453,911	5,539,285
Fees and service income	1,515,570	1,391,571	1,168,343	910,289
Fees and service expenses	(517,172)	(456,588)	(314,956)	(259,300)
Net fees and service income	998,398	934,983	853,387	650,989
Gains on financial instruments measured at fair value through profit or loss, net	1,177,079	345,309	1,177,079	345,309
Gains on investments, net	360,523	465,781	360,523	465,781
Gains on sale of non-performing loans	90,218	332,944	-	-
Other operating income	910,715	887,762	637,438	684,130
Total operating income	10,785,501	10,322,021	8,482,338	7,685,494
Other operating expenses				
Employee expenses	3,017,000	3,190,809	2,637,818	2,749,727
Directors' remuneration	10,981	12,250	10,981	12,250
Premises and equipment expenses	718,814	697,673	615,391	567,827
Taxes and duties	361,462	314,245	358,886	311,339
Others	2,549,542	2,035,727	954,298	914,640
Total other operating expenses	6,657,799	6,250,704	4,577,374	4,555,783
Expected credit losses	1,772,302	1,879,912	492,310	711,974
Profit before income tax expenses	2,355,400	2,191,405	3,412,654	2,417,737
Income tax expenses	(465,162)	(455,108)	(677,266)	(499,976)
Net profit for the period	1,890,238	1,736,297	2,735,388	1,917,761

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

	Consolidated		Separate	
	2024	2023	2024	2023
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand 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	168,639	(1,034,668)	168,639	(1,034,668)
(Losses) gains on fair value of hedging instruments for cash flow hedges	(19,358)	133,066	(19,358)	133,066
Gains arising from translating the financial statement of a foreign operation	-	47	-	47
Reclassification exchange differences on translation of discontinued operation to profit or loss	-	55,213	-	55,213
Income tax relating to items that will be reclassified subsequently to profit or loss	(20,544)	180,744	(20,544)	180,744
Total items that will be reclassified	128,737	(665,598)	128,737	(665,598)
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	(1,554)	(8,945)	(1,554)	(8,945)
Gains on financial liabilities designated at fair value relating to own credit risk	402,406	102,493	402,406	102,493
Remeasurements of post-employment benefit obligations	-	(414)	-	(414)
Income tax relating to items that will not be reclassified subsequently to profit or loss	(85,469)	107,725	(85,469)	107,725
Total items that will not be reclassified	315,383	200,859	315,383	200,859
Total other comprehensive income (expenses)	444,120	(464,739)	444,120	(464,739)
Total comprehensive income for the period	2,334,358	1,271,558	3,179,508	1,453,022

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

	Consolidated		Separate	
	2024	2023	2024	2023
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Net profit attributable to:				
Shareholders of the Bank	1,890,238	1,736,297	2,735,388	1,917,761
Non-controlling interests	-	-	-	-
	<u>1,890,238</u>	<u>1,736,297</u>	<u>2,735,388</u>	<u>1,917,761</u>
Total comprehensive income				
attributable to:				
Shareholders of the Bank	2,334,358	1,271,558	3,179,508	1,453,022
Non-controlling interests	-	-	-	-
	<u>2,334,358</u>	<u>1,271,558</u>	<u>3,179,508</u>	<u>1,453,022</u>
Earnings per share for profit attributable				
to the shareholders of the Bank				
Basic earnings per share (Baht per share)	<u>0.05</u>	<u>0.05</u>	<u>0.08</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>