

CIMB Thai Bank Public Company Limited

Statement of Financial Position

As at 30 September 2025

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	30 September	31 December	30 September	31 December
	2025	2024	2025	2024
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Assets				
Cash	607,607	950,862	607,337	950,532
Interbank and money market items, net	3,565,197	7,149,862	3,318,997	6,912,251
Financial assets measured at fair value through profit or loss	86,689,473	62,283,037	86,689,473	62,283,037
Derivative assets	58,333,316	56,229,043	58,333,316	56,229,043
Investments, net	121,084,361	106,403,972	121,082,361	105,584,438
Investments in subsidiaries, net	-	-	2,895,421	2,895,421
Loans and accrued interest receivables, net	239,967,831	248,850,388	237,943,975	245,812,068
Properties for sale, net	1,164,009	1,133,386	1,009,513	957,127
Premises and equipment, net	3,239,840	3,360,910	3,126,819	3,231,316
Right of use assets, net	194,714	188,663	172,438	170,698
Intangible assets, net	941,113	977,063	915,787	947,404
Deferred tax assets	1,211,470	1,113,948	-	-
Credit support assets on derivatives	24,792,918	12,668,356	24,792,918	12,668,356
Accounts receivable from sell of financial assets measured at fair value through profit or loss and investments	14,052,973	4,881,956	14,052,973	4,881,956
Other assets, net	3,831,334	2,264,608	3,664,292	2,054,149
Total assets	559,676,156	508,456,054	558,605,620	505,577,796

CIMB Thai Bank Public Company Limited
Statement of Financial Position (Cont'd)
As at 30 September 2025

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	30 September	31 December	30 September	31 December
	2025	2024	2025	2024
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Liabilities and equity				
Liabilities				
Deposits	277,633,566	278,928,750	278,110,322	279,306,415
Interbank and money market items	95,390,454	67,945,138	95,390,454	67,945,138
Liability payable on demand	577,319	235,448	577,319	235,448
Financial liabilities measured at fair value through profit or loss	16,069,803	10,819,768	16,069,803	10,819,768
Derivative liabilities	68,267,801	57,792,748	68,267,801	57,792,748
Debt issued and borrowings	16,519,181	18,351,093	16,519,181	18,351,093
Lease liabilities	199,373	193,046	176,886	174,794
Provisions	1,513,097	1,556,699	1,409,409	1,446,476
Deferred tax liabilities	914,151	92,399	794,657	21,753
Credit support liabilities on derivatives	12,188,052	12,134,373	12,188,052	12,134,373
Accounts payable from purchase of financial assets measured at fair value through profit or loss and investments	13,517,255	4,588,748	13,517,255	4,588,748
Other liabilities	4,472,648	5,070,803	3,976,371	4,295,169
Total liabilities	507,262,700	457,709,013	506,997,510	457,111,923
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	2,953,444	1,735,642	2,972,880	1,755,078
Accretion of equity interests in subsidiary	(42,754)	(42,754)	-	-
Retained earnings				
Appropriated - statutory reserve	1,153,101	927,601	1,153,101	927,601
Unappropriated	20,792,568	20,569,455	19,925,032	18,226,097
Total equity	52,413,456	50,747,041	51,608,110	48,465,873
Total liabilities and equity	559,676,156	508,456,054	558,605,620	505,577,796

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited)
For the three-month period ended 30 September 2025

	Consolidated		Separate	
	2025	2024	2025	2024
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	4,081,298	4,731,325	3,465,846	4,123,920
Interest expenses	(2,020,139)	(2,222,175)	(2,020,031)	(2,222,092)
Net interest income	2,061,159	2,509,150	1,445,815	1,901,828
Fees and service income	449,270	525,403	400,687	420,124
Fees and service expenses	(123,595)	(164,205)	(63,907)	(98,694)
Net fees and service income	325,675	361,198	336,780	321,430
(Losses) gains on financial instruments measured at fair value through profit or loss, net	(1,161,779)	514,640	(1,161,779)	514,640
Gains on investments, net	2,296,493	62,216	2,296,493	62,216
Gains on sale of non-performing loans	(613)	-	-	-
Other operating income	248,015	299,895	179,943	216,113
Total operating income	3,768,950	3,747,099	3,097,252	3,016,227
Other operating expenses				
Employee expenses	1,016,991	1,039,595	900,305	913,427
Directors' remuneration	3,558	3,625	3,558	3,625
Premises and equipment expenses	233,278	246,612	203,716	212,549
Taxes and duties	94,177	119,057	93,793	118,764
Others	422,672	802,430	349,776	367,411
Total other operating expenses	1,770,676	2,211,319	1,551,148	1,615,776
Expected credit losses	977,705	791,350	484,929	368,067
Profit before income tax expenses	1,020,569	744,430	1,061,175	1,032,384
Income tax expenses	(202,826)	(148,762)	(211,201)	(206,279)
Net profit for the period	817,743	595,668	849,974	826,105

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited) (Cont'd)
For the three-month period ended 30 September 2025

	Consolidated		Separate	
	2024	2024	2024	2024
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Other comprehensive income				
Items that will be reclassified				
subsequently to profit or loss				
Gains on investments in debt instruments measured at fair value through other comprehensive income	172,743	166,149	172,743	166,149
Losses on fair value of hedging instruments for cash flow hedges	(27,163)	(97,303)	(27,163)	(97,303)
Income tax relating to items that will be reclassified subsequently to profit or loss	(28,420)	(4,078)	(28,420)	(4,078)
Total items that will be reclassified	117,160	64,768	117,160	64,768
Items that will not be reclassified				
subsequently to profit or loss				
Gains on investment in equity instruments designated at fair value through other comprehensive income	741,834	1,338	741,834	1,338
Gains (losses) on financial liabilities designated at fair value relating to own credit risk	2,562	(23,295)	2,562	(23,295)
Income tax relating to items that will not be reclassified subsequently to profit or loss	(148,781)	(504)	(148,781)	(504)
Total items that will not be reclassified	595,615	(22,461)	595,615	(22,461)
Total other comprehensive income	712,775	42,307	712,775	42,307
Total comprehensive income for the period	1,530,518	637,975	1,562,749	868,412

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited) (Cont'd)
For the three-month period ended 30 September 2025

	Consolidated		Separate	
	2025	2024	2025	2024
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Net profit attributable to:				
Shareholders of the Bank	817,743	595,668	849,974	826,105
Non-controlling interests	-	-	-	-
	<u>817,743</u>	<u>595,668</u>	<u>849,974</u>	<u>826,105</u>
Total comprehensive income (expenses) attributable to:				
Shareholders of the Bank	1,530,518	637,975	1,562,749	868,412
Non-controlling interests	-	-	-	-
	<u>1,530,518</u>	<u>637,975</u>	<u>1,562,749</u>	<u>868,412</u>
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	<u>0.02</u>	<u>0.02</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 (Unaudited)
For the nine-month period ended 30 September 2025

	Consolidated		Separate	
	2025	2024	2025	2024
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	12,494,999	14,105,060	10,620,195	12,309,997
Interest expenses	(6,340,454)	(6,856,492)	(6,340,148)	(6,856,086)
Net interest income	6,154,545	7,248,568	4,280,047	5,453,911
Fees and service income	1,369,204	1,515,570	1,163,965	1,168,343
Fees and service expenses	(375,872)	(517,172)	(191,317)	(314,956)
Net fees and service income	993,332	998,398	972,648	853,387
(Losses) gains on financial instruments measured at fair value through profit or loss, net	(646,760)	1,177,079	(646,760)	1,177,079
Gains on investments, net	3,213,127	360,523	3,213,057	360,523
Gains on sale of non-performing loans	11,667	90,218	1,547	-
Other operating income	823,517	910,715	1,873,475	637,438
Total operating income	10,549,428	10,785,501	9,694,014	8,482,338
Other operating expenses				
Employee expenses	3,064,607	3,017,000	2,687,991	2,637,818
Directors' remuneration	11,116	10,981	11,116	10,981
Premises and equipment expenses	711,521	718,814	624,553	615,391
Taxes and duties	306,301	361,462	303,728	358,886
Others	1,207,468	2,466,293	986,068	954,298
Total other operating expenses	5,301,013	6,574,550	4,613,456	4,577,374
Expected credit losses	2,958,934	1,855,551	1,271,270	492,310
Profit before income tax expenses	2,289,481	2,355,400	3,809,288	3,412,654
Income tax expenses	(459,101)	(465,162)	(503,086)	(677,266)
Net profit for the period	1,830,380	1,890,238	3,306,202	2,735,388

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited) (Cont'd)
For the nine-month period ended 30 September 2025

	Consolidated		Separate	
	2025	2024	2025	2024
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Other comprehensive income				
Items that will be reclassified subsequently to profit or loss				
Gains on investments in debt instruments measured at fair value through other comprehensive income	827,176	168,639	827,176	168,639
Losses on fair value of hedging instruments for cash flow hedges	(47,543)	(19,358)	(47,543)	(19,358)
Income tax relating to items that will be reclassified subsequently to profit or loss	(122,385)	(20,544)	(122,385)	(20,544)
Total items that will be reclassified	657,248	128,737	657,248	128,737
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	732,719	(1,554)	732,719	(1,554)
(Losses) gains on financial liabilities designated at fair value relating to own credit risk	(1,778)	402,406	(1,778)	402,406
Income tax relating to items that will not be reclassified subsequently to profit or loss	(147,432)	(85,469)	(147,432)	(85,469)
Total items that will not be reclassified subsequently to profit or loss	583,509	315,383	583,509	315,383
Total other comprehensive income	1,240,757	444,120	1,240,757	444,120
Total comprehensive income for the period	3,071,137	2,334,358	4,546,959	3,179,508

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited) (Cont'd)
For the nine-month period ended 30 September 2025

	Consolidated		Separate	
	2025	2024	2025	2024
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Net profit attributable to:				
Shareholders of the Bank	1,830,380	1,890,238	3,306,202	2,735,388
Non-controlling interests	-	-	-	-
	<u>1,830,380</u>	<u>1,890,238</u>	<u>3,306,202</u>	<u>2,735,388</u>
Total comprehensive income				
attributable to:				
Shareholders of the Bank	3,071,137	2,334,358	4,546,959	3,179,508
Non-controlling interests	-	-	-	-
	<u>3,071,137</u>	<u>2,334,358</u>	<u>4,546,959</u>	<u>3,179,508</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>0.09</u>	<u>0.08</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>