

CIMB Thai Bank Public Company Limited

Statement of Financial Position

As at 31 December 2025

	Consolidated		Separate	
	31 December	31 December	31 December	31 December
	2025	2024	2025	2024
	Baht	Baht	Baht	Baht
Assets				
Cash	729,277,510	950,862,156	729,007,510	950,532,156
Interbank and money market items, net	7,273,867,437	7,149,861,548	7,065,698,744	6,912,250,691
Financial assets measured at fair value through profit or loss	69,995,800,464	62,283,037,361	69,995,800,464	62,283,037,361
Derivative assets	63,830,945,235	56,229,043,285	63,830,945,235	56,229,043,285
Investments, net	121,787,079,116	106,403,971,840	121,785,079,116	105,584,437,721
Investments in subsidiaries, net	-	-	2,895,420,707	2,895,420,707
Loans and accrued interest receivables, net	231,229,236,374	248,850,387,832	229,421,092,080	245,812,067,478
Properties for sale, net	1,121,710,584	1,133,386,238	994,777,938	957,127,064
Premises and equipment, net	3,194,405,032	3,360,910,339	3,086,580,384	3,231,316,013
Right of use assets, net	246,471,246	188,663,103	226,395,774	170,698,203
Intangible assets, net	910,108,430	977,063,054	884,636,587	947,404,477
Deferred tax assets	1,223,926,543	1,113,947,692	-	-
Credit support assets on derivatives	28,286,467,929	12,668,356,035	28,286,467,929	12,668,356,035
Accounts receivable from sell of financial assets measured at fair value through profit or loss and investments	7,830,809,988	4,881,956,304	7,830,809,988	4,881,956,304
Other assets, net	1,819,092,211	2,264,607,556	1,655,383,490	2,054,148,524
Total assets	539,479,198,099	508,456,054,343	538,688,095,946	505,577,796,019

CIMB Thai Bank Public Company Limited

Statement of Financial Position (Cont'd)

As at 31 December 2025

	Consolidated		Separate	
	31 December	31 December	31 December	31 December
	2025	2024	2025	2024
	Baht	Baht	Baht	Baht
Liabilities and equity				
Liabilities				
Deposits	253,648,067,451	278,928,749,859	254,167,694,713	279,306,414,925
Interbank and money market items	85,583,592,698	67,945,137,564	85,583,592,698	67,945,137,564
Liability payable on demand	316,673,486	235,448,005	316,673,486	235,448,005
Financial liabilities measured at fair value through profit or loss	26,712,233,036	10,819,768,399	26,712,233,036	10,819,768,399
Derivative liabilities	66,949,886,710	57,792,748,394	66,949,886,710	57,792,748,394
Debt issued and borrowings	17,613,855,739	18,351,093,167	17,613,855,739	18,351,093,167
Lease liabilities	251,394,229	193,045,435	231,103,044	174,794,357
Provisions	1,743,341,215	1,556,699,046	1,631,424,570	1,446,475,898
Deferred tax liabilities	824,218,773	92,399,070	744,708,027	21,753,054
Credit support liabilities on derivatives	23,116,600,882	12,134,372,512	23,116,600,882	12,134,372,512
Accounts payable from purchase of financial assets measured at fair value through profit or loss and investments	5,779,962,287	4,588,748,165	5,779,962,287	4,588,748,165
Other liabilities	4,746,745,013	5,070,803,186	4,267,314,650	4,295,168,736
Total liabilities	487,286,571,519	457,709,012,802	487,115,049,842	457,111,923,176
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	2,289,931,122	1,735,642,396	2,315,404,674	1,755,077,949
Accretion of equity interests in subsidiary	(42,753,751)	(42,753,751)	-	-
Retained earnings				
Appropriated - statutory reserve	1,153,101,000	927,601,000	1,153,101,000	927,601,000
Unappropriated	21,235,251,481	20,569,455,168	20,547,443,702	18,226,097,166
Total equity	52,192,626,580	50,747,041,541	51,573,046,104	48,465,872,843
Total liabilities and equity	539,479,198,099	508,456,054,343	538,688,095,946	505,577,796,019

CIMB Thai Bank Public Company Limited

Statement of Comprehensive Income

For the year ended 31 December 2025

	Consolidated		Separate	
	2025	2024	2025	2024
	Baht	Baht	Baht	Baht
Interest income	16,470,134,594	18,678,332,931	13,986,496,815	16,262,141,769
Interest expenses	(8,175,167,114)	(9,205,335,215)	(8,174,762,727)	(9,204,835,135)
Net interest income	8,294,967,480	9,472,997,716	5,811,734,088	7,057,306,634
Fees and service income	1,833,839,044	2,115,964,476	1,569,759,189	1,625,527,556
Fees and service expenses	(509,504,143)	(685,435,855)	(255,779,058)	(421,767,697)
Net fees and service income	1,324,334,901	1,430,528,621	1,313,980,131	1,203,759,859
(Losses) gains on financial instruments measured at fair value through profit or loss	(436,302,915)	1,519,492,280	(436,302,915)	1,519,492,280
Gains on investments	3,490,328,938	735,839,334	3,490,258,499	735,839,334
Gains on sale of non-performing loans	11,538,434	88,688,837	1,953,905	-
Other operating income	1,086,658,233	1,855,011,902	2,063,675,837	1,495,632,985
Total operating income	13,771,525,071	15,102,558,690	12,245,299,545	12,012,031,092
Other operating expenses				
Employee expenses	4,067,987,780	4,101,478,354	3,573,403,718	3,586,582,242
Directors' remuneration	15,070,145	14,734,554	15,070,145	14,734,554
Premises and equipment expenses	944,947,870	1,009,129,701	831,114,609	874,215,558
Taxes and duties	394,898,901	480,720,441	391,936,906	477,805,740
Others	1,912,373,504	3,251,865,040	1,641,480,632	1,316,522,879
Total other operating expenses	7,335,278,200	8,857,928,090	6,453,006,010	6,269,860,973
Expected credit losses	3,605,808,918	2,685,367,946	1,217,615,096	802,636,183
Profit before income tax expenses	2,830,437,953	3,559,262,654	4,574,678,439	4,939,533,936
Income tax expenses	(573,123,405)	(707,142,264)	(661,813,668)	(982,715,612)
Net profit for the years	2,257,314,548	2,852,120,390	3,912,864,771	3,956,818,324

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Cont'd)
For the year ended 31 December 2025

	Consolidated		Separate	
	2025	2024	2025	2024
	Baht	Baht	Baht	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	608,311,108	539,109,960	608,311,108	539,109,960
Losses on fair value of hedging				
instruments for cash flow hedges	(66,812,187)	(84,889,768)	(66,812,187)	(84,889,768)
Income tax relating to items that will be				
reclassified subsequently to profit or loss	(74,977,918)	(68,554,399)	(74,977,918)	(68,554,399)
Total items that will be reclassified	466,521,003	385,665,793	466,521,003	385,665,793
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	250,586,832	(10,672,021)	250,586,832	(10,672,021)
(Losses) gains on financial liabilities designated at				
fair value relating to own credit risk	(35,687,658)	410,375,870	(35,687,658)	410,375,870
Remeasurements of post-employment				
benefit obligations	(58,188,293)	136,592,191	(50,640,794)	132,926,136
Income tax relating to items that will not be				
reclassified subsequently to profit or loss	(33,153,559)	(113,908,110)	(34,663,059)	(113,174,899)
Total items that will not be reclassified	123,557,322	422,387,930	129,595,321	419,455,086
Total other comprehensive income	590,078,325	808,053,723	596,116,324	805,120,879
Total comprehensive income				
for the years				
	2,847,392,873	3,660,174,113	4,508,981,095	4,761,939,203

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Cont'd)
For the year ended 31 December 2025

	Consolidated		Separate	
	2025	2024	2025	2024
	Baht	Baht	Baht	Baht
Net profit attributable to:				
Shareholders of the Bank	2,257,314,548	2,852,120,390	3,912,864,771	3,956,818,324
Non-controlling interests	-	-	-	-
	2,257,314,548	2,852,120,390	3,912,864,771	3,956,818,324
Total comprehensive income attributable to:				
Shareholders of the Bank	2,847,392,873	3,660,174,113	4,508,981,095	4,761,939,203
Non-controlling interests	-	-	-	-
	2,847,392,873	3,660,174,113	4,508,981,095	4,761,939,203
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	0.06	0.08	0.11	0.11
Weighted average number of ordinary shares (shares)	34,822,261,748	34,822,261,748	34,822,261,748	34,822,261,748