

CIMB Thai Bank Public Company Limited
Statement of Financial Position
As at 30 June 2025

	Consolidated		Separate	
	30 June	31 December	30 June	31 December
	2025	2024	2025	2024
	Baht	Baht	Baht	Baht
Assets				
Cash	754,607,862	950,862,156	754,337,861	950,532,156
Interbank and money market items, net	10,004,790,040	7,149,861,548	9,759,527,603	6,912,250,691
Financial assets measured at fair value through profit or loss	77,671,305,988	62,283,037,361	77,671,305,988	62,283,037,361
Derivative assets	65,161,087,933	56,229,043,285	65,161,087,933	56,229,043,285
Investments, net	112,374,849,916	106,403,971,840	112,372,849,916	105,584,437,721
Investments in subsidiaries, net	-	-	2,895,420,707	2,895,420,707
Loans and accrued interest receivables, net	242,006,958,083	248,850,387,832	240,104,654,688	245,812,067,478
Properties for sale, net	1,152,023,462	1,133,386,238	997,357,523	957,127,064
Premises and equipment, net	3,279,924,659	3,360,910,339	3,160,973,026	3,231,316,013
Right of use assets, net	205,157,615	188,663,103	184,282,394	170,698,203
Intangible assets, net	954,223,323	977,063,054	927,940,560	947,404,477
Deferred tax assets	1,183,075,066	1,113,947,692	-	-
Credit support assets on derivatives	24,696,689,063	12,668,356,035	24,696,689,063	12,668,356,035
Accounts receivable from sell of financial assets measured at fair value through profit or loss and investments	7,705,900,366	4,881,956,304	7,705,900,366	4,881,956,304
Other assets, net	2,575,232,742	2,264,607,556	2,416,475,393	2,054,148,524
Total assets	549,725,826,118	508,456,054,343	548,808,803,021	505,577,796,019

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

	Consolidated		Separate	
	30 June	31 December	30 June	31 December
	2025	2024	2025	2024
	Baht	Baht	Baht	Baht
Liabilities and equity				
Liabilities				
Deposits	274,531,502,970	278,928,749,859	275,239,824,317	279,306,414,925
Interbank and money market items	87,182,574,885	67,945,137,564	87,182,574,885	67,945,137,564
Liability payable on demand	616,762,952	235,448,005	616,762,952	235,448,005
Financial liabilities measured at fair value				
through profit or loss	11,400,445,161	10,819,768,399	11,400,445,161	10,819,768,399
Derivative liabilities	75,276,947,607	57,792,748,394	75,276,947,607	57,792,748,394
Debt issued and borrowings	17,115,885,123	18,351,093,167	17,115,885,123	18,351,093,167
Lease liabilities	209,660,966	193,045,435	188,577,663	174,794,357
Provisions	1,545,457,529	1,556,699,046	1,444,129,318	1,446,475,898
Deferred tax liabilities	506,395,526	92,399,070	406,254,996	21,753,054
Credit support liabilities on derivatives	15,228,024,456	12,134,372,512	15,228,024,456	12,134,372,512
Accounts payable from purchase of financial				
assets measured at fair value through profit or loss				
and investments	11,190,918,392	4,588,748,165	11,190,918,392	4,588,748,165
Other liabilities	4,041,246,077	5,070,803,186	3,476,031,385	4,295,168,736
Total liabilities	498,845,821,644	457,709,012,802	498,766,376,255	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	2,241,103,160	1,735,642,396	2,260,538,713	1,755,077,949
Accretion of equity interests in subsidiary	(42,753,751)	(42,753,751)	-	-
Retained earnings				
Appropriated - statutory reserve	1,030,101,000	927,601,000	1,030,101,000	927,601,000
Unappropriated	20,094,457,337	20,569,455,168	19,194,690,325	18,226,097,166
Total equity	50,880,004,474	50,747,041,541	50,042,426,766	48,465,872,843
Total liabilities and equity	549,725,826,118	508,456,054,343	548,808,803,021	505,577,796,019

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

	Consolidated		Separate	
	2025	2024	2025	2024
	Baht	Baht	Baht	Baht
Interest income	4,002,362,601	4,709,905,839	3,371,077,010	4,115,621,861
Interest expenses	(2,107,808,881)	(2,287,901,185)	(2,107,706,296)	(2,287,762,151)
Net interest income	1,894,553,720	2,422,004,654	1,263,370,714	1,827,859,710
Fees and service income	434,123,675	482,409,633	369,455,464	360,895,108
Fees and service expenses	(128,021,059)	(174,365,514)	(67,494,356)	(109,994,399)
Net fees and service income	306,102,616	308,044,119	301,961,108	250,900,709
(Losses) gains on financial instruments measured at fair value through profit or loss	(17,980,591)	290,061,843	(17,980,591)	290,061,843
Gains on investments	728,594,755	175,258,853	728,524,315	175,258,853
Gains on sale of non-performing loans	12,280,391	-	1,547,003	-
Other operating income	273,094,499	317,999,968	1,483,677,929	216,293,174
Total operating income	3,196,645,390	3,513,369,437	3,761,100,478	2,760,374,289
Other operating expenses				
Employee expenses	1,024,535,155	918,464,117	894,810,641	797,943,675
Directors' remuneration	3,854,000	3,590,000	3,854,000	3,590,000
Premises and equipment expenses	250,261,072	258,077,781	221,948,370	223,180,729
Taxes and duties	100,275,637	124,725,525	99,782,551	124,352,968
Others	444,584,729	847,343,250	358,591,494	307,643,554
Total other operating expenses	1,823,510,593	2,152,200,673	1,578,987,056	1,456,710,926
Expected credit losses	1,152,690,437	540,415,784	515,311,219	61,915,059
Profit before income tax expenses	220,444,360	820,752,980	1,666,802,203	1,241,748,304
Income tax expenses	(45,941,615)	(152,289,092)	(74,613,469)	(236,979,744)
Net profit for the period	174,502,745	668,463,888	1,592,188,734	1,004,768,560

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

	Consolidated		Separate	
	2025	2024	2025	2024
	Baht	Baht	Baht	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	865,524,803	(253,108,271)	865,524,803	(253,108,271)
Gains on fair value of hedging instruments for cash flow hedges	4,290,844	93,418,985	4,290,844	93,418,985
Income tax relating to items that will be reclassified subsequently to profit or loss	(139,203,941)	31,440,154	(139,203,941)	31,440,154
Total items that will be reclassified subsequently to profit or loss	730,611,706	(128,249,132)	730,611,706	(128,249,132)
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	(1,893,462)	(2,200,038)	(1,893,462)	(2,200,038)
Losses on financial liabilities designated at fair value relating to own credit risk	(35,932,021)	(3,655,820)	(35,932,021)	(3,655,820)
Income tax relating to items that will not be reclassified subsequently to profit or loss	7,261,285	852,794	7,261,285	852,794
Total items that will not be reclassified subsequently to profit or loss	(30,564,198)	(5,003,064)	(30,564,198)	(5,003,064)
Total other comprehensive income (expenses)	700,047,508	(133,252,196)	700,047,508	(133,252,196)
Total comprehensive income for the period	874,550,253	535,211,692	2,292,236,242	871,516,364

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

	Consolidated		Separate	
	2025	2024	2025	2024
	Baht	Baht	Baht	Baht
Net profit attributable to:				
Shareholders of the Bank	174,502,745	668,463,888	1,592,188,734	1,004,768,560
Non-controlling interests	-	-	-	-
	<u>174,502,745</u>	<u>668,463,888</u>	<u>1,592,188,734</u>	<u>1,004,768,560</u>
Total comprehensive income attributable to:				
Shareholders of the Bank	874,550,253	535,211,692	2,292,236,242	871,516,364
Non-controlling interests	-	-	-	-
	<u>874,550,253</u>	<u>535,211,692</u>	<u>2,292,236,242</u>	<u>871,516,364</u>
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	<u>0.01</u>	<u>0.02</u>	<u>0.05</u>	<u>0.03</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 2025

	Consolidated		Separate	
	2025	2024	2025	2024
	Baht	Baht	Baht	Baht
Interest income	8,413,700,408	9,373,734,648	7,154,349,527	8,186,076,730
Interest expenses	(4,320,314,435)	(4,634,316,860)	(4,320,117,417)	(4,633,994,348)
Net interest income	4,093,385,973	4,739,417,788	2,834,232,110	3,552,082,382
Fees and service income	919,933,589	990,166,885	763,277,877	748,219,100
Fees and service expenses	(252,277,007)	(352,967,541)	(127,409,827)	(216,262,139)
Net fees and service income	667,656,582	637,199,344	635,868,050	531,956,961
Gains on financial instruments measured at fair value through profit or loss	515,018,700	662,439,286	515,018,700	662,439,286
Gains on investments	916,634,544	298,307,742	916,564,105	298,307,742
Gains on sale of non-performing loans	12,280,391	90,072,313	1,547,003	-
Other operating income	575,502,311	610,819,651	1,693,531,607	421,325,272
Total operating income	6,780,478,501	7,038,256,124	6,596,761,575	5,466,111,643
Other operating expenses				
Employee expenses	2,047,615,386	1,977,404,976	1,787,685,345	1,724,390,656
Directors' remuneration	7,558,000	7,355,586	7,558,000	7,355,586
Premises and equipment expenses	478,242,156	472,201,525	420,837,529	402,842,421
Taxes and duties	212,124,545	242,405,279	209,934,857	240,122,245
Others	784,796,211	1,663,718,027	636,292,140	586,887,233
Total other operating expenses	3,530,336,298	4,363,085,393	3,062,307,871	2,961,598,141
Expected credit losses	1,981,229,785	1,064,200,555	786,340,766	124,243,286
Profit before income tax expenses	1,268,912,418	1,610,970,176	2,748,112,938	2,380,270,216
Income tax expenses	(256,275,271)	(316,399,804)	(291,884,801)	(470,986,743)
Net profit for the period	1,012,637,147	1,294,570,372	2,456,228,137	1,909,283,473

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Cont'd)
For the six-month period ended 30 June 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	654,433,289	2,490,584	654,433,289	2,490,584
(Losses) gains on fair value of hedging instruments for cash flow hedges	(20,379,636)	77,944,996	(20,379,636)	77,944,996
Income tax relating to items that will be reclassified subsequently to profit or loss	(93,965,413)	(16,465,308)	(93,965,413)	(16,465,308)
Total items that will be reclassified subsequently to profit or loss	540,088,240	63,970,272	540,088,240	63,970,272
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	(9,114,543)	(2,892,173)	(9,114,543)	(2,892,173)
(Losses) gains on financial liabilities designated at fair value relating to own credit risk	(4,339,798)	425,700,628	(4,339,798)	425,700,628
Income tax relating to items that will not be reclassified subsequently to profit or loss	1,348,272	(84,964,438)	1,348,272	(84,964,438)
Total items that will not be reclassified subsequently to profit or loss	(12,106,069)	337,844,017	(12,106,069)	337,844,017
Total other comprehensive income	527,982,171	401,814,289	527,982,171	401,814,289
Total comprehensive income for the period	1,540,619,318	1,696,384,661	2,984,210,308	2,311,097,762

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

	Consolidated		Separate	
	2025	2024	2025	2024
	Baht	Baht	Baht	Baht
Net profit attributable to:				
Shareholders of the Bank	1,012,637,147	1,294,570,372	2,456,228,137	1,909,283,473
Non-controlling interests	-	-	-	-
	<u>1,012,637,147</u>	<u>1,294,570,372</u>	<u>2,456,228,137</u>	<u>1,909,283,473</u>
Total comprehensive income attributable to:				
Shareholders of the Bank	1,540,619,318	1,696,384,661	2,984,210,308	2,311,097,762
Non-controlling interests	-	-	-	-
	<u>1,540,619,318</u>	<u>1,696,384,661</u>	<u>2,984,210,308</u>	<u>2,311,097,762</u>
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	<u>0.03</u>	<u>0.04</u>	<u>0.07</u>	<u>0.05</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>