CIMB THAI BANK PUBLIC COMPANY LIMITED

INTERIM CONSOLIDATED AND SEPARATE FINANCIAL INFORMATION (UNAUDITED)

30 SEPTEMBER 2025

AUDITOR’S REPORT ON THE REVIEW OF THE INTERIM FINANCIAL INFORMATION

To the Shareholders and the Board of Directors of CIMB Thai Bank Public Company Limited

I have reviewed the interim consolidated financial information of CIMB Thai Bank Public Company Limited and its subsidiaries, and the interim separate financial information of CIMB Thai Bank Public Company Limited. These comprise the consolidated and separate statements of financial position as at 30 September 2025, the related consolidated and separate statements of comprehensive income for the three-month and nine-month periods then ended, and the related consolidated and separate statements of changes in equity, and cash flows for the nine-month period then ended, and the condensed notes to the interim financial information. Management is responsible for the preparation and presentation of this interim consolidated and separate financial information in accordance with Thai Accounting Standard 34, “Interim Financial Reporting” and the Bank of Thailand notifications in relation to the preparation and presentation of financial reporting as described in the notes to the interim financial information no. 2. My responsibility is to express a conclusion on this interim consolidated and separate financial information based on my review.

Scope of review

I conducted my review in accordance with the Thai Standard on Review Engagements 2410, “Review of interim financial information performed by the independent auditor of the entity”. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Thai Standards on Auditing and consequently does not enable me to obtain assurance that I would become aware of all significant matters that might be identified in an audit. Accordingly, I do not express an audit opinion.

Conclusion

Based on my review, nothing has come to my attention that causes me to believe that the accompanying interim consolidated and separate financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard 34, “Interim Financial Reporting” and the Bank of Thailand notifications in relation to the preparation and presentation of financial reporting as described in the notes to the interim financial information no. 2.

PricewaterhouseCoopers ABAS Ltd.

Sakuna Yamsakul
Certified Public Accountant (Thailand) No. 4906
Bangkok
13 November 2025

CIMB Thai Bank Public Company Limited

Statement of Financial Position

As at 30 September 2025

		Consolidated		Separate	
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
		30 September 2025	31 December 2024	30 September 2025	31 December 2024
	Notes	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	6	86,689,473	62,283,037	86,689,473	62,283,037
Derivative assets	7	58,333,316	56,229,043	58,333,316	56,229,043
Investments, net	8	121,084,361	106,403,972	121,082,361	105,584,438
Investments in subsidiaries, net	9	-	-	2,895,421	2,895,421
Loans and accrued interest receivables, net	10, 11	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

Director____ Director ____

The notes to interim financial information are an integral part of this interim financial information.

		Consolidated		Separate	
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
		30 September 2025	31 December 2024	30 September 2025	31 December 2024
	Notes	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	12	16,069,803	10,819,768	16,069,803	10,819,768
Derivative liabilities	7	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	13				
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

The notes to interim financial information are an integral part of this interim financial information.

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

The notes to interim financial information are an integral part of this interim financial information.

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 subsequently to profit or loss	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

The notes to interim financial information are an integral part of this interim financial information.

	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	-	-	-	-
	817,743	595,668	849,974	826,105
Total comprehensive income (expenses) attributable to:				
Shareholders of the Bank	1,530,518	637,975	1,562,749	868,412
Non-controlling interests	-	-	-	-
	1,530,518	637,975	1,562,749	868,412
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	0.02	0.02	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

		Consolidated		Separate	
		2025	2024	2025	2024
	Notes	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	16	12,494,999	14,105,060	10,620,195	12,309,997
Interest expenses	17	(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	18	993,332	998,398	972,648	853,387
(Losses) gains on financial instruments measured					
at fair value through profit or loss, net	19	(646,760)	1,177,079	(646,760)	1,177,079
Gains on investments, net	20	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	21	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	22	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	23	(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

	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

	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	-	-	-	-
	1,830,380	1,890,238	3,306,202	2,735,388
Total comprehensive income attributable to:				
Shareholders of the Bank	3,071,137	2,334,358	4,546,959	3,179,508
Non-controlling interests	-	-	-	-
	3,071,137	2,334,358	4,546,959	3,179,508
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	0.05	0.05	0.09	0.08
Weighted average number of ordinary shares (shares)	34,822,261,748	34,822,261,748	34,822,261,748	34,822,261,748

The notes to interim financial information are an integral part of this interim financial information.

CIMB Thai Bank Public Company Limited

Statement of changes in equity (Unaudited)

For the nine-month period ended 30 September 2025

		Consolidated														
		Attributable to owners of the Bank														
				Other reserves												
	Note	Issued and paid-up share capital Thousand Baht	Share premium Thousand Baht	Revaluation surplus on assets Thousand Baht	(Losses) gains on investments in debt instruments measured at fair value through other comprehensive income Thousand Baht	Gains (losses) on fair value of hedging instruments for cash flow hedges Thousand Baht	Losses (gains) on investment in equity instruments designated at fair value through other comprehensive income Thousand Baht	(Losses) gains on financial liabilities designated at fair value relating to own credit risk Thousand Baht	Remeasurements of post-employment benefit obligations Thousand Baht	Other reserve from share-based payment Thousand Baht	Income tax relating to components of other comprehensive (expense) income Thousand Baht	Total other reserves Thousand Baht	Accretion of equity interests in subsidiary Thousand Baht	Legal reserve Thousand Baht	Retained earnings Thousand Baht	Total Equity Thousand Baht
Balance as at 1 January 2025		17,411,131	10,145,966	2,308,593	(76,709)	30,944	(219,807)	(123,399)	142,190	108,319	(434,489)	1,735,642	(42,754)	927,601	20,569,455	50,747,041
Dividend paid	14	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,392,890)	(1,392,890)
Share-based payments		-	-	-	-	-	-	-	-	(11,832)	-	(11,832)	-	-	-	(11,832)
Total comprehensive income (expense) for the period		-	-	-	827,176	(47,543)	732,719	(1,778)	-	-	(269,817)	1,240,757	-	-	1,830,380	3,071,137
Appropriated - statutory reserve		-	-	-	-	-	-	-	-	-	-	-	-	225,500	(225,500)	-
Transfer to retained earnings		-	-	(14,112)	-	-	-	166	-	-	2,823	(11,123)	-	-	11,123	-
Balance as at 30 September 2025		17,411,131	10,145,966	2,294,481	750,467	(16,599)	512,912	(125,011)	142,190	96,487	(701,483)	2,953,444	(42,754)	1,153,101	20,792,568	52,413,456
Balance as at 1 January 2024		17,411,131	10,145,966	2,325,852	(615,820)	115,834	(209,135)	(559,523)	5,598	-	(255,478)	807,328	(42,754)	791,601	17,865,276	46,978,548
Share-based payments		-	-	-	-	-	-	-	-	101,694	-	101,694	-	-	-	101,694
Total comprehensive (expense) income for the period		-	-	-	168,639	(19,358)	(1,554)	402,406	-	-	(106,013)	444,120	-	-	1,890,238	2,334,358
Appropriated - statutory reserve		-	-	-	-	-	-	-	-	-	-	-	-	136,000	(136,000)	-
Transfer to retained earnings		-	-	(12,945)	-	-	-	25,748	-	-	2,589	15,392	-	-	(15,392)	-
Balance as at 30 September 2024		17,411,131	10,145,966	2,312,907	(447,181)	96,476	(210,689)	(131,369)	5,598	101,694	(358,902)	1,368,534	(42,754)	927,601	19,604,122	49,414,600

The notes to interim financial information are an integral part of this interim financial information.

CIMB Thai Bank Public Company Limited

Statement of changes in equity (Unaudited) (Cont'd)

For the nine-month period ended 30 September 2025

		Separate													
				Other reserves											
	Note	Issued and paid-up share capital	Share premium	Revaluation surplus on assets	(Losses) gains on investments in debt instruments measured at fair value through other comprehensive income	Gains (losses) on fair value of hedging instruments for cash flow hedges	(Losses) gains on investment in equity instruments designated at fair value through other comprehensive income	(Losses) gains on financial liabilities designated at fair value relating to own credit risk	Remeasurements of post-employment benefit obligations	Other reserve from share-based payment	Income tax relating to components of other comprehensive (expense) income	Total other reserves	Legal reserve	Retained earnings	Total Equity
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Balance as at 1 January 2025		17,411,131	10,145,966	2,308,593	(76,709)	30,944	(219,807)	(123,399)	166,484	108,319	(439,347)	1,755,078	927,601	18,226,097	48,465,873
Dividend paid	14	-	-	-	-	-	-	-	-	-	-	-	-	(1,392,890)	(1,392,890)
Share-based payments		-	-	-	-	-	-	-	-	(11,832)	-	(11,832)	-	-	(11,832)
Total comprehensive income (expense) for the period		-	-	-	827,176	(47,543)	732,719	(1,778)	-	-	(269,817)	1,240,757	-	3,306,202	4,546,959
Appropriated - statutory reserve		-	-	-	-	-	-	-	-	-	-	-	225,500	(225,500)	-
Transfer to retained earnings		-	-	(14,112)	-	-	-	166	-	-	2,823	(11,123)	-	11,123	-
Balance as at 30 September 2025		17,411,131	10,145,966	2,294,481	750,467	(16,599)	512,912	(125,011)	166,484	96,487	(706,341)	2,972,880	1,153,101	19,925,032	51,608,110
Balance as at 1 January 2024		17,411,131	10,145,966	2,325,852	(615,820)	115,834	(209,135)	(559,523)	33,558	-	(261,070)	829,696	791,601	14,417,220	43,595,614
Share-based payments		-	-	-	-	-	-	-	-	101,694	-	101,694	-	-	101,694
Total comprehensive (expense) income for the period		-	-	-	168,639	(19,358)	(1,554)	402,406	-	-	(106,013)	444,120	-	2,735,388	3,179,508
Appropriated - statutory reserve		-	-	-	-	-	-	-	-	-	-	-	136,000	(136,000)	-
Transfer to retained earnings		-	-	(12,945)	-	-	-	25,748	-	-	2,589	15,392	-	(15,392)	-
Balance as at 30 September 2024		17,411,131	10,145,966	2,312,907	(447,181)	96,476	(210,689)	(131,369)	33,558	101,694	(364,494)	1,390,902	927,601	17,001,216	46,876,816

The notes to interim financial information are an integral part of this interim financial information.

CIMB Thai Bank Public Company Limited

Statement of Cash flows (Unaudited)

For the nine-month period ended 30 September 2025

		Consolidated		Separate	
		2025	2024	2025	2024
	Notes	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Cash flows from operating activities					
Profit before income tax expenses		2,289,481	2,355,400	3,809,288	3,412,654
Adjustments to reconcile net incomes before income tax					
to cash in (out) flows from operating activities:					
Depreciation and amortisation		522,747	523,588	486,364	479,075
Expected credit losses	22	2,958,934	1,772,302	1,271,270	492,310
Share-based payment		145	13,636	145	13,636
Provision for liabilities		101,882	26,582	92,424	25,609
Losses on impairment of properties for sale					
and other assets		60,248	1,397,263	13,510	48,426
Losses on exchange rate of debt issued and					
borrowing and derivatives		8,176,182	4,099,129	8,176,182	4,099,129
Unrealised gains on revaluation of financial assets					
measured at fair value through profit or loss		(4,777,787)	(1,973,141)	(4,777,787)	(1,973,141)
Gains on sale of investments	20	(3,213,127)	(360,523)	(3,213,057)	(360,523)
Gains on disposal of premises and equipment		(4,459)	(5,612)	(4,459)	(5,612)
Losses from write off premises, equipment and					
intangible assets		2,152	534	232	531
Gains on modification and termination of leases		(16)	(2,243)	-	-
Losses (gains) on financial liabilities designated					
at fair value through profit or loss		296,634	(297,203)	296,634	(297,203)
Interest income	16	(12,494,999)	(14,105,060)	(10,620,195)	(12,309,997)
Dividend income	21	(11,967)	(19,414)	(1,302,099)	(19,414)
Interest expenses	17	6,340,454	6,856,492	6,340,148	6,856,086
Gains from operations					
before changes in operating assets and liabilities		246,504	281,730	568,600	461,566
(Increase) decrease in operating assets					
Interbank and money market items		3,584,608	(5,022,925)	3,593,197	(5,208,211)
Financial assets measured at fair value through					
profit or loss		(20,686,283)	(2,515,337)	(20,686,283)	(2,515,337)
Loans		4,271,711	(13,648,634)	7,842,954	(9,828,324)
Properties for sale		2,828,361	2,694,198	13,889	8,320
Credit support assets on derivatives		(12,124,562)	(17,567,444)	(12,124,562)	(17,567,444)
Other assets		(1,342,539)	(1,529,908)	(1,282,388)	(1,412,477)
Increase (decrease) in operating liabilities					
Deposits		(1,295,184)	(16,676,499)	(1,196,093)	(16,619,142)
Interbank and money market items		27,445,317	36,580,232	27,445,317	36,580,232
Liability payable on demand		341,871	(11,234)	341,871	(11,234)
Provisions		(135,730)	(94,057)	(119,441)	(86,302)
Credit support liabilities on derivatives		53,680	16,421,138	53,680	16,421,138
Other liabilities		(607,064)	1,884,369	(323,341)	1,714,914
Cash flows provided by operating activities		2,580,690	795,629	4,127,400	1,937,699
Cash received from interest income		10,058,011	12,122,696	8,129,280	10,263,156
Cash paid for interest expenses		(6,138,310)	(6,029,573)	(6,138,310)	(6,029,573)
Cash paid for income tax		(60,384)	(170,454)	(59,858)	(169,412)
Net cash flows provided by operating activities		6,440,007	6,718,298	6,058,512	6,001,870

The notes to interim financial information are an integral part of this interim financial information.

	Consolidated		Separate	
	2025	2024	2025	2024
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Cash flows from investing activities				
Cash paid for purchases of investments in debt instruments measured at fair value through other comprehensive income	(59,139,154)	(65,815,023)	(59,139,154)	(65,815,023)
Proceeds from disposals and maturity of investments in debt instruments measured at fair value through other comprehensive income	48,769,442	67,618,987	48,769,442	67,618,987
Cash paid for purchases of investments in debt instruments measured at amortised cost	(2,627,088)	(2,819,294)	(2,627,088)	(2,125,803)
Proceeds from maturity of investments in debt instruments measured at amortised cost	3,269,655	4,405,660	2,452,050	4,405,660
Cash paid for investments in equity instruments designated at fair value through other comprehensive income	(2,039)	-	(2,039)	-
Cash paid for purchases of premises and equipment	(68,440)	(96,602)	(67,898)	(92,125)
Proceeds from disposals of premises and equipment	4,469	6,552	4,469	5,654
Cash paid for purchases of intangible assets	(247,817)	(282,888)	(244,178)	(276,967)
Dividend received	11,967	19,414	1,302,099	19,414
Interest received	1,658,564	1,584,361	1,549,070	1,581,566
Net cash flows (used in) provided by investing activities	(8,370,441)	4,621,167	(8,003,227)	5,321,363
Cash flows from financing activities				
Proceeds from issuance of financial liabilities measured at fair value through profit or loss and borrowings	15,073,997	6,418,263	15,073,997	6,418,263
Cash paid for redemption of financial liabilities measured at fair value through profit or loss and borrowings	(12,006,464)	(17,654,874)	(12,006,464)	(17,654,874)
Cash paid for dividend	(1,392,890)	-	(1,392,890)	-
Cash paid for lease liabilities	(87,464)	(86,146)	(73,123)	(69,880)
Net cash flows provided by (used in) financing activities	1,587,179	(11,322,757)	1,601,520	(11,306,491)
Net (decrease) increase in cash and cash equivalents	(343,255)	16,708	(343,195)	16,742
Cash and cash equivalents at beginning of the period	950,862	905,365	950,532	905,000
Cash and cash equivalents at the end of the period	607,607	922,073	607,337	921,742
Supplemental disclosure of cash flows information				
Non-cash transaction:				
Interest amortisation from premium or discount	483,955	50,902	483,955	50,902
Accounts receivable from sell of investments	66,679	6,214	66,679	6,214
Accounts payable from purchase of investments	1,303,192	44,868	1,303,192	44,868

1 General information

CIMB Thai Bank Public Company Limited ("the Bank") is a public limited company which is listed on the Stock Exchange of Thailand and is incorporated and domiciled in Thailand. The Bank has operated as a commercial bank in Thailand since 8 March 1949. The address of the Bank's registered office is 44 Langsuan Road, Lumpini, Patumwan, Bangkok.

The Bank is listed on the Stock Exchange of Thailand. For reporting purposes, the Bank and its subsidiaries are referred to as the Group. Its parent company is CIMB Bank Berhad. CIMB Group Holdings Berhad is the parent company of the CIMB Group. Those companies are incorporated in Malaysia.

All subsidiaries were incorporated as limited companies under Thai laws, and all operate in Thailand, engaging mainly in the hire-purchase and leasing business.

The interim consolidated and separate financial information was authorised for issue by the Board of Directors on 13 November 2025.

This interim consolidated and separate financial information has been reviewed, not audited.

2 Basis of preparation

The interim financial information has been prepared in accordance with Thai Accounting Standard 34 Interim Financial Reporting. The primary financial information (statement of financial position, statement of comprehensive income, statement of changes in equity and statement of cash flows) is presented in a format consistent with the annual financial statements complying with Thai Accounting Standard 1 Presentation of Financial Statements. In addition, the interim financial information presentation are based on the Notification of the Bank of Thailand ("BOT") no. SorNorSor 21/2561 The Preparation and Format of the Financial Statements of Commercial Bank and Holding Parent Company of Financial Group dated on 31 October 2018. The notes to the interim financial information are prepared in a condensed format. Additional notes are presented as required by BOT's regulation and the Securities and Exchange Commission under the Securities and Exchange Act.

The interim financial information should be read in conjunction with the annual financial statements for the year ended 31 December 2024.

An English version of the interim consolidated and separate financial information has been prepared from the interim financial information that is in the Thai language. In the event of a conflict or a difference in interpretation between the two languages, the Thai language interim financial information shall prevail.

The accounting policies used in the preparation of the interim financial information are consistent with those used in the annual financial statements for the year ended 31 December 2024.

3 Estimates

In preparing this interim financial information, the significant judgements made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated and separate financial statements for the year ended 31 December 2024.

4 Financial information by segments

Financial information related to the Group's performance is reviewed regularly by the Group's management. The segmentation is summarised as follows:

Retail banking and SMEs

Retail banking and SMEs provides financial services to individuals and commercial customers. The products include consumer sales & distribution, retail financial services, commercial banking and personal financing.

Wholesale banking

Wholesale banking comprises of investment banking, corporate banking, and treasury and market.

- Investment banking service provides financial advisory, trade securities transactions, and asset management businesses.
- Corporate banking and treasury and market are responsible for corporate lending and deposit taking, transaction banking, treasury and market activities.

Others

Other services comprise of all middle and back-office processes, cost centers and nonprofit generating divisions of companies whose results are not material to the Group.

For financial information related to the Group's financial position which is reviewed regularly by the Group's management. The segmentation is summarised as follows:

Bank business

The Bank business is the banking operations of CIMB Thai Bank Public Company Limited.

Hire-purchase business

The hire-purchase business consists of two subsidiaries, CIMB Thai Auto Company Limited and Worldlease Company Limited, which operate hire-purchase of automobile and motorcycle.

Financial information presented in the interim consolidated financial information as at 30 September 2025 and 31 December 2024 and for the nine-month period ended 30 September 2025 and 2024 are as follows:

	Consolidated				
	For the nine-month period ended 30 September 2025				
	Retail banking and SMEs Million Baht	Wholesale banking Million Baht	Others Million Baht	Eliminations Million Baht	Total Million Baht
Net interest income from external	4,547	608	1,000	-	6,155
Net fees and service income	438	578	(23)	-	993
Other income	1,149	2,410	1,283	(1,441)	3,401
Other operating expenses	(3,857)	(1,521)	(73)	150	(5,301)
Expected credit losses	(2,712)	(246)	(245)	244	(2,959)
Income tax expenses	87	(367)	(179)	-	(459)
Net (losses) profit for the period	(348)	1,462	1,763	(1,047)	1,830

	Consolidated				
	For the nine-month period ended 30 September 2024				
	Retail banking and SMEs Million Baht	Wholesale banking Million Baht	Others Million Baht	Eliminations Million Baht	Total Million Baht
Net interest income from external	4,985	883	1,381	-	7,249
Net fees and service income	585	464	(51)	-	998
Other income	1,259	1,626	(199)	(147)	2,539
Other operating expenses	(5,223)	(1,471)	(28)	147	(6,575)
Expected credit losses	(1,996)	(34)	138	36	(1,856)
Income tax expenses	77	(290)	(252)	-	(465)
Net (losses) profit for the period	(313)	1,178	989	36	1,890

	Bank business		Hire-purchase business		Eliminations		Consolidated	
	30 September 2025 Million Baht	31 December 2024 Million Baht	30 September 2025 Million Baht	31 December 2024 Million Baht	30 September 2025 Million Baht	31 December 2024 Million Baht	30 September 2025 Million Baht	31 December 2024 Million Baht
Total assets	558,606	505,578	32,485	36,280	(31,415)	(33,402)	559,676	508,456
Interbank and money market Items, net (assets)	3,319	6,912	723	615	(477)	(377)	3,565	7,150
Financial assets measured at fair value through profit or loss	86,689	62,283	-	-	-	-	86,689	62,283
Investments, net	121,082	105,584	2	820	-	-	121,084	106,404
Loans and accrued interest receivables, net	237,944	245,812	29,984	33,105	(27,960)	(30,067)	239,968	248,850
Total liabilities	506,998	457,112	29,262	31,386	(28,997)	(30,789)	507,263	457,709
Deposits	278,110	279,306	-	-	(476)	(377)	277,634	278,929
Interbank and money market Items (liabilities)	95,390	67,945	28,475	30,400	(28,475)	(30,400)	95,390	67,945
Financial liabilities measured at fair value through profit or loss	16,070	10,820	-	-	-	-	16,070	10,820
Debt issued and borrowings	16,519	18,351	-	-	-	-	16,519	18,351

5 Fair value

5.1 Fair value estimation

The table below analyses financial instruments carried at fair value, by valuation method. The different levels have been defined as follows:

- Level 1: The fair value of financial instruments is based on the current bid price/ closing price by reference to the Stock Exchange of Thailand.
- Level 2: The fair value of financial instruments is determined using significant observable inputs and, as little as possible, entity-specific estimates.
- Level 3: The fair value of financial instruments is not based on observable market data.

The following table presents the financial assets and liabilities that are measured at fair value at 30 September 2025 and 31 December 2024.

	Consolidated and Separate				
	30 September 2025				
		Fair Value			
	Book Value Million Baht	Level 1 Million Baht	Level 2 Million Baht	Level 3 Million Baht	Total Million Baht
Assets					
Financial assets measured at fair value through profit or loss	86,689	-	86,689	-	86,689
Investments in debt instruments measured at fair value through other comprehensive income	82,967	-	82,967	-	82,967
Investments in equity instruments designated at fair value through other comprehensive income	1,428	8	-	1,420	1,428
Derivative assets	58,333	-	58,315	18	58,333
Total assets	229,417	8	227,971	1,438	229,417
Liabilities					
Financial liabilities measured at fair value through profit or loss	16,070	-	16,070	-	16,070
Derivatives liabilities	68,268	-	68,250	18	68,268
Total liabilities	84,338	-	84,320	18	84,338

	Consolidated and Separate				
	31 December 2024				
		Fair Value			
	Book Value Million Baht	Level 1 Million Baht	Level 2 Million Baht	Level 3 Million Baht	Total Million Baht
Assets					
Financial assets measured at fair value through profit or loss	62,283	-	62,283	-	62,283
Investments in debt instruments measured at fair value through other comprehensive income	68,334	-	68,334	-	68,334
Investments in equity instruments designated at fair value through other comprehensive income	693	9	660	24	693
Derivative assets	56,229	-	56,198	31	56,229
Total assets	187,539	9	187,475	55	187,539
Liabilities					
Financial liabilities measured at fair value through profit or loss	10,820	-	10,820	-	10,820
Derivatives liabilities	57,793	-	57,762	31	57,793
Total liabilities	68,613	-	68,582	31	68,613

5.2 Valuation techniques used to derive Level 2 fair values

Level 2 financial assets measured at fair value through profit or loss and investments in debt instruments measured at fair value through other comprehensive income are fair valued using a discounted cash flow approach, which discounts the contractual cash flows using discount rates derived from observable market prices of other quoted debt instrument of counterparties

Level 2 trading and hedging derivatives, and financial liabilities designated at fair value through profit or loss comprise of forward foreign exchange contracts, interest rate swaps, structured debentures, and accreting structured bill of exchanged. These forward foreign exchange contracts have been fair valued using forward exchange rates that are quoted in an active market. Interest rate swaps, structured debentures, and accreting structured bill of exchanged are fair valued using forward interest rates extracted from observable yield curves. The effects of discounting are generally insignificant for Level 2 derivatives.

5.3 Fair value measurements using significant unobservable inputs (Level 3)

	Consolidated and Separate				
	As at 1 January 2025 Million Baht	**Losses recognised in profit or loss Million Baht**	**Gains recognised in other comprehensive income Million Baht**	**Transfer from level 2 Million Baht**	**As at 30 September 2025 Million Baht**
Investments in equity instruments designated at fair value through other comprehensive income	24	-	736	660	1,420
Derivative Assets					
Credit derivatives	31	(13)	-	-	18
Derivative Liabilities					
Credit derivatives	31	(13)	-	-	18

	Consolidated and Separate				
	As at 1 January 2024 Million Baht	**Losses recognised in profit or loss Million Baht**	**Losses recognised in other comprehensive income Million Baht**	**Transfer from level 2 Million Baht**	**As at 31 December 2024 Million Baht**
Investments in equity instruments designated at fair value through other comprehensive income	31	-	(7)	-	24
Derivative Assets					
Credit derivatives	39	(8)	-	-	31
Derivative Liabilities					
Credit derivatives	39	(8)	-	-	31

The Group measures a Level 3:

Investment in non-marketable equity instrument, and marketable equity instrument which are temporarily prohibited from trading, are designated at fair value through other comprehensive income by using comparable company analysis techniques of companies registered in the Stock Exchange of Thailand and companies within the same industry, respectively. The Group considered its financial position comparable with the equity instruments.

Credit derivatives products, where valuation inputs are unobservable, are valued using analytic/semi-analytic pricing models that model credit default with other market variables such as foreign exchange ("FX") rates in a mathematically and theoretically consistent framework. These valuation models are the usual market standard used in credit derivatives pricing.

6 Financial assets measured at fair value through profit or loss

6.1 Financial assets for trading

	Consolidated and Separate	
	30 September 2025 Fair value Million Baht	31 December 2024 Fair value Million Baht
Government and state enterprise securities	44,670	22,233
Private enterprise debt securities - Domestic	5,925	4,052
Total	50,595	26,285

6.2 Financial assets designated at fair value through profit or loss

	Consolidated and Separate	
	30 September 2025 Fair value Million Baht	31 December 2024 Fair value Million Baht
Government and state enterprise securities	36,094	35,998

7 Derivatives

7.1 Trading derivatives

Fair value and notional amount classified by type of risk

	Consolidated and Separate					
	30 September 2025			31 December 2024		
	Fair value			Fair value		
	Asset Million Baht	Liability Million Baht	Notional amount Million Baht	Asset Million Baht	Liability Million Baht	Notional amount Million Baht
Exchange rate	29,356	28,881	2,320,276	37,448	37,056	2,441,006
Interest rate	28,465	26,904	3,950,620	17,942	14,304	3,340,013
Others	286	10,948	78,360	208	4,647	62,246
Total	58,107	66,733	6,349,256	55,598	56,007	5,843,265

7.2 Derivative for hedging

7.2.1 Fair value hedge

	Consolidated and Separate					
	30 September 2025			31 December 2024		
	Fair value			Fair value		
	Asset Million Baht	Liability Million Baht	Notional amount Million Baht	Asset Million Baht	Liability Million Baht	Notional amount Million Baht
Interest rate	50	1,052	58,948	16	982	48,775
Total	50	1,052	58,948	16	982	48,775

Fair value hedges are used to hedge the exposure to changes in fair value of financial assets and financial liabilities due to movements in market interest rates. The Bank enters into interest rate swaps to hedge against interest rate risk of bond. The Bank recognises gains or losses from changes in fair value of derivatives from hedging and hedged items in the statements of comprehensive income.

7.2.2 Cash flow hedge

	Consolidated and Separate					
	30 September 2025			31 December 2024		
	Fair value			Fair value		
	Asset Million Baht	Liability Million Baht	Notional amount Million Baht	Asset Million Baht	Liability Million Baht	Notional amount Million Baht
Exchange rate	176	483	20,110	615	804	22,336
Total	176	483	20,110	615	804	22,336

Cash flow hedges are used to protect against exposure to variability in future cash flows attributable to movements in foreign exchange rates and interest rates of financial assets and financial liabilities. The Bank hedges cash flows from loan, structure bill of exchange, credit linked note and subordinated debentures against foreign exchange rates risk and interest rates risk using Cross Currency and Interest Rate Swap contract, and Interest Rate Swap contract with CIMB Bank Berhad and other parties.

8 Investments, net

	Consolidated	
	30 September 2025	31 December 2024
	Amortised cost Million Baht	Amortised cost Million Baht
Investments in debt instruments measured at amortised cost		
Government and state enterprise securities	36,689	37,377
Private debt securities	1	1
Total	36,690	37,378
Less Allowance for expected credit losses	(1)	(1)
Total	36,689	37,377

	Consolidated	
	30 September 2025	31 December 2024
	Fair value Million Baht	Fair value Million Baht
Investments in debt instruments measured at fair value through other comprehensive income		
Government and state enterprise securities	72,733	64,174
Private debt securities - Domestic	3,854	4,160
Debt securities - Foreign	6,380	-
Total	82,967	68,334
Allowance for expected credit losses	(286)	(118)

	Consolidated			
	30 September 2025		31 December 2024	
	Fair value Million Baht	Dividend receives Million Baht	Fair value Million Baht	Dividend receives Million Baht
Investments in equity instruments designated at fair value through other comprehensive income				
Domestic marketable equity securities	1,408	-	9	-
Foreign non-marketable equity securities	-	-	1	-
Domestic non-marketable equity securities	20	12	683	23
Total	1,428	12	693	23
Investments, net	121,084	12	106,404	23

	Separate	
	30 September 2025	31 December 2024
	Amortised cost Million Baht	Amortised cost Million Baht
Investments in debt instruments measured at amortized cost		
Government and state enterprise securities	36,687	36,557
Private debt securities	1	1
Total	36,688	36,558
Less Allowance for expected credit losses	(1)	(1)
Total	36,687	36,557

	Separate	
	30 September 2025	**31 December 2024**
	Fair value Million Baht	**Fair value Million Baht**
Investments in debt instruments measured at fair value through other comprehensive income		
Government and state enterprise securities	72,733	64,174
Private debt securities - Domestic	3,854	4,160
Debt securities - Foreign	6,380	-
Total	82,967	68,334
Allowance for expected credit losses	(286)	(118)

	Separate			
	30 September 2025		**31 December 2024**	
	Fair value Million Baht	**Dividend receives Million Baht**	**Fair value Million Baht**	**Dividend receives Million Baht**
Investments in equity instruments designated at fair value through other comprehensive income				
Domestic marketable equity securities	1,408	-	9	-
Foreign non-marketable equity securities	-	-	1	-
Domestic non-marketable equity securities	20	12	683	23
Total	1,428	12	693	23
Investments, net	121,082	12	105,584	23

As at 30 September 2025 and 31 December 2024, the Group had investments pledged as collateral, as mentioned in note 24 to the interim financial information.

9 Investments in subsidiaries, net

					Separate	
			Percentage of holding		Cost method	
Company name	**Nature of business**	**Type of securities**	**30 September 2025 %**	**31 December 2024 %**	**30 September 2025 Million Baht**	**31 December 2024 Million Baht**
Subsidiaries - included in consolidated financial information						
CIMB Thai Auto Company Limited	Hire- Purchase of automobile and motorcycle	Common stock	99.99	99.99	2,328	2,328
World Lease Company Limited	Hire-purchase of motorcycle	Common stock	99.99	99.99	567	567
Investments in subsidiaries, net					2,895	2,895

All subsidiary undertakings are included in the consolidation. The proportion of the voting rights in the subsidiary undertakings held directly by the parent company do not differ from the proportion of ordinary shares held. There are no other type of shares issued by subsidiaries other than ordinary shares.

10 Loans to customers and accrued interest receivable, net

10.1 Classified by type of loans

	Consolidated		Separate	
	30 September 2025 Million Baht	31 December 2024 Million Baht	30 September 2025 Million Baht	31 December 2024 Million Baht
Bank overdrafts	1,845	2,285	1,845	2,285
Loans	189,731	193,333	189,698	193,308
Bills	17,518	19,685	45,993	50,085
Hire-purchase receivables	32,652	35,693	-	-
Others	334	324	333	324
Total loans to customers	242,080	251,320	237,869	246,002
Add Accrued interest receivable and undue interest receivable	7,641	7,301	7,688	7,288
Total loans to customers and accrued interest receivable	249,721	258,621	245,557	253,290
Less Allowance for expected credit losses (Note 11)	(9,753)	(9,771)	(7,613)	(7,478)
Loans to customer and accrued interest receivables, net	239,968	248,850	237,944	245,812

10.2 Classification of loans

The Group classified loans by business type and classification as summarised below:

Loans of the Group

	Consolidated	
	Loans and accrued interest receivable	
	30 September 2025 Million Baht	31 December 2024 Million Baht
Financial assets with an insignificant increase in credit risk	225,047	237,173
Financial assets with a significant increase in credit risk	17,076	13,521
Credit-impaired financial assets	7,380	7,729
Purchased or originated credit-impaired financial assets	218	198
Total	249,721	258,621

	Separate	
	Loans and accrued interest receivable	
	30 September 2025 Million Baht	31 December 2024 Million Baht
Financial assets with an insignificant increase in credit risk	200,116	239,244
Financial assets with a significant increase in credit risk	38,706	6,998
Credit-impaired financial assets	6,517	6,850
Purchased or originated credit-impaired financial assets	218	198
Total	245,557	253,290

10.3 Hire purchase and finance lease receivables

Subsidiaries had receivables under hire purchase agreements and finance lease receivables, mostly comprising hire purchase agreements and financial leases for cars and motorcycles. The term of the agreements are between 3 - 7 years and interest is mostly charged at a fixed rate.

	Consolidated			
	30 September 2025			
	Amounts due under lease agreement			
	Less than 1 year Million Baht	1 - 5 years Million Baht	Over 5 years Million Baht	Total Million Baht
Gross investment in the lease	11,796	27,127	1,122	40,045
Less Unearned finance income	(3,191)	(4,144)	(58)	(7,393)
Present value of minimum lease payments receivable	8,605	22,983	1,064	32,652
Less Allowance for expected credit losses				(2,723)
Net receivables under hire-purchase agreements and financial leases				29,929

	Consolidated			
	31 December 2024			
	Amounts due under lease agreement			
	Less than 1 year Million Baht	1 - 5 years Million Baht	Over 5 years Million Baht	Total Million Baht
Gross investment in the lease	12,073	29,685	2,336	44,094
Less Unearned finance income	(3,334)	(4,941)	(126)	(8,401)
Present value of minimum lease payments receivable	8,739	24,744	2,210	35,693
Less Allowance for expected credit losses				(2,632)
Net receivables under hire-purchase agreements and financial leases				33,061

During the period, the subsidiary realised gains on sale of non-performing loans totalling Baht 12 million. These non-performing loans have been written-off according to the Group's policy. (30 September 2024: Baht 90 million)

11 Allowance for expected credit losses

	Consolidated					
	30 September 2025					
	Financial assets with an insignificant increase in credit risk Million Baht	Financial assets with a significant increase in credit risk Million Baht	Credit-impaired financial assets Million Baht	Purchased or originated credit-impaired financial assets Million Baht	Surplus allowance Million Baht	Total Million Baht
Balance as at 1 January 2025	2,616	1,749	3,659	198	1,549	9,771
Change due to reclassification	(123)	(241)	364	-	-	-
Change due to new estimation of credit loss	(62)	818	1,691	-	-	2,447
Newly acquired or purchased financial assets	478	244	-	20	-	742
Derecognised financial assets	(335)	(602)	(523)	-	-	(1,460)
Write-offs	-	(2)	(1,349)	-	-	(1,351)
NPLs sale	-	-	(396)	-	-	(396)
Balance as at 30 September 2025	2,574	1,966	3,446	218	1,549	9,753

	Consolidated					
	31 December 2024					
	Financial assets with an insignificant increase in credit risk Million Baht	Financial assets with a significant increase in credit risk Million Baht	Credit-impaired financial assets Million Baht	Purchased or originated credit-impaired financial assets Million Baht	Surplus allowance Million Baht	Total Million Baht
Balance as at 1 January 2024	2,193	2,366	4,295	14	1,549	10,417
Change due to reclassification	(180)	(549)	729	-	-	-
Change due to new estimation of credit loss	186	353	3,070	12	-	3,621
Newly acquired or purchased financial assets	701	33	-	186	-	920
Derecognised financial assets	(284)	(450)	(852)	(5)	-	(1,591)
Write-offs	-	(4)	(2,138)	(9)	-	(2,151)
NPLs sale	-	-	(1,445)	-	-	(1,445)
Balance as at 31 December 2024	2,616	1,749	3,659	198	1,549	9,771

	Separate					
	30 September 2025					
	Financial assets with an insignificant increase in credit risk Million Baht	Financial assets with a significant increase in credit risk Million Baht	Credit-impaired financial assets Million Baht	Purchased or originated credit-impaired financial assets Million Baht	Surplus allowance Million Baht	Total Million Baht
Balance as at 1 January 2025	1,999	632	3,192	198	1,457	7,478
Change due to reclassification	(373)	256	117	-	-	-
Change due to new estimation of credit loss	(67)	442	523	-	-	898
Newly acquired or purchased financial assets	333	175	-	20	-	528
Derecognized financial assets	(290)	(144)	(28)	-	-	(462)
Write-offs	-	(2)	(431)	-	-	(433)
NPLs sale	-	-	(396)	-	-	(396)
Balance as at 30 September 2025	1,602	1,359	2,977	218	1,457	7,613

	Separate					
	31 December 2024					
	Financial assets with an insignificant increase in credit risk Million Baht	Financial assets with a significant increase in credit risk Million Baht	Credit-impaired financial assets Million Baht	Purchased or originated credit-impaired financial assets Million Baht	Surplus allowance Million Baht	Total Million Baht
Balance as at 1 January 2024	1,760	1,278	3,905	14	1,457	8,414
Change due to reclassification	(66)	(279)	345	-	-	-
Change due to new estimation of credit loss	39	(316)	1,102	12	-	837
Newly acquired or purchased financial assets	528	20	-	186	-	734
Derecognised financial assets	(262)	(67)	(146)	(5)	-	(480)
Write-offs	-	(4)	(569)	(9)	-	(582)
NPLs sale	-	-	(1,445)	-	-	(1,445)
Balance as at 31 December 2024	1,999	632	3,192	198	1,457	7,478

12 Financial liabilities measured at fair value through profit or loss

12.1 Financial liabilities held for trading

	Consolidated and Separate	
	30 September 2025 Million Baht	31 December 2024 Million Baht
Obligation to return securities	4,532	-
Total	4,532	-

12.2 Financial liabilities measured at fair value through profit or loss

	Consolidated and Separate	
	30 September 2025 Million Baht	31 December 2024 Million Baht
Debenture	593	562
Bills of Exchange	10,945	10,258
Total	11,538	10,820

	Consolidated and Separate	
	30 September 2025 Million Baht	31 December 2024 Million Baht
Cumulative change in fair values due to a change in credit risk of liabilities recognised in other comprehensive income	125	123
Difference between book values and notional amounts to be settled as the contracts mature	1,318	868

13 Share capital

	Consolidated and Separate			
	30 September 2025		31 December 2024	
	Number Million shares	Amount Million Baht	Number Million shares	Amount Million Baht
Registered				
Beginning of the period/year				
- Ordinary shares	34,822	17,411	34,822	17,411
Issue of shares	-	-	-	-
End of the period/year	34,822	17,411	34,822	17,411
Issued and paid-up				
Beginning of the period/year				
- Ordinary shares	34,822	17,411	34,822	17,411
Issue of shares	-	-	-	-
End of the period/year	34,822	17,411	34,822	17,411

14 Dividend payments

On 18 April 2025, the Annual General Meeting of Shareholders approved a resolution to pay dividends for the year 2024 of CIMB Thai Bank Public Company Limited at the rate of Baht 0.04 per share for 34,822,261,748 shares, totalling Baht 1,392,890,470. The bank will pay the dividends to shareholders on 16 May 2025.

On 18 April 2025, the Board of Directors Meeting approved a resolution to pay dividends for the year 2024 of Worldlease Co., Ltd. at the rate of Baht 30 per paid up share for 100,000,000 shares, totalling Baht 1,290,131,781. The company will pay the dividends to shareholders on 27 May 2025.

On 19 April 2024, the Annual General Meeting of Shareholders approved a resolution to not pay dividends for the year 2023.

15 Capital funds

The primary objectives of the Group's capital management are to maintain the Group's ability to continue as a going concern and to maintain a capital adequacy ratio in accordance with the Banking Business Act B.E. 2551. The capital funds comprise:

Capital fund for consolidated	30 September 2025 Million Baht	Total capital to risk assets %	31 December 2024 Million Baht	Total capital to risk assets %
Tier I				
Issued and paid-up share capital	17,411		17,411	
Share premium	10,146		10,146	
Statutory reserve	1,153		928	
Unappropriated surplus	19,195		19,075	
Other reserves	2,586		1,381	
Deduction on Tier I capital fund	(2,039)		(2,017)	
Total Tier I capital fund	48,452	16.61	46,924	16.96
Tier II				
Long-term subordinated debentures	10,374		10,374	
Reserve for loan classified as pass	2,601		2,526	
Total Tier II capital fund	12,975	4.45	12,900	4.66
Total capital funds	61,427	21.06	59,824	21.62

Capital funds for separate	30 September 2025 Million Baht	Total capital to risk assets %	31 December 2024 Million Baht	Total capital to risk assets %
Tier I				
Issued and paid-up share capital	17,411		17,411	
Share premium	10,146		10,146	
Statutory reserve	1,153		928	
Unappropriated surplus	18,315		16,259	
Other reserves	2,588		1,383	
Deduction on Tier I capital fund	(802)		(874)	
Total Tier I capital fund	48,811	16.69	45,253	16.33
Tier II				
Long-term subordinated debentures	10,374		10,374	
Reserve for loan classified as pass	2,692		2,618	
Total Tier II capital fund	13,066	4.47	12,992	4.68
Total capital funds	61,877	21.16	58,245	21.01

The Bank has maintained capital fund and liquidity coverage ratio under BOT notification of international capital requirement standards under the Basel III regulatory framework in accordance with the Notification of the Bank of Thailand.

16 Interest income

	Consolidated		Separate	
	For the nine-month period ended 30 September		For the nine-month period ended 30 September	
	2025 Million Baht	2024 Million Baht	2025 Million Baht	2024 Million Baht
Interbank and money market items	75	147	73	146
Investments and trading transactions	644	663	639	660
Investments in debt instruments	1,790	1,919	1,790	1,919
Loans	7,045	8,417	7,784	9,109
Hire purchase and financial lease income	2,607	2,484	-	1
Credit support assets on derivatives	334	475	334	475
Interest income	12,495	14,105	10,620	12,310

17 Interest expenses

	Consolidated		Separate	
	For the nine-month period ended 30 September		For the nine-month period ended 30 September	
	2025 Million Baht	2024 Million Baht	2025 Million Baht	2024 Million Baht
Deposits	3,322	3,574	3,322	3,574
Interbank and money market item	1,206	1,351	1,206	1,351
Contribution fee to the Deposit Protection Agency	21	20	21	20
Contribution fee to FIDF	1,005	1,020	1,005	1,020
Debt securities issued				
- Subordinated debentures	273	176	273	176
- Structured bills of exchange	129	140	129	140
- Structured debentures	33	25	33	25
- Debentures	-	22	-	22
Credit support liabilities on derivatives	345	525	345	525
Others	6	3	6	3
Interest expenses	6,340	6,856	6,340	6,856

18 Net fees and service income

	Consolidated		Separate	
	For the nine-month period ended 30 September		For the nine-month period ended 30 September	
	2025	2024	2025	2024
	Million Baht	Million Baht	Million Baht	Million Baht
Fees and service incomes				
Acceptances, aval and guarantees	37	38	37	38
Transfer fees	202	155	202	155
Insurance brokerage income	702	920	546	641
Advisory income	18	20	18	20
Underwriting fees	131	113	131	113
Collection fees	20	21	-	-
Goods and services payment fees	183	157	175	131
Others	76	92	55	70
Fees and service income	1,369	1,516	1,164	1,168
Fees and service expenses				
Collection fees	(288)	(329)	(106)	(128)
ATM fees	(10)	(14)	(10)	(14)
Others	(78)	(175)	(75)	(173)
Fees and service expenses	(376)	(518)	(191)	(315)
Net fees and service income	993	998	973	853

19 (Losses) gains on financial instruments measured at fair value through profit or loss, net

	Consolidated and Separate	
	For the nine-month period ended 30 September	
	2025	2024
	Million Baht	Million Baht
(Losses) gains on tradings and foreign exchange transactions		
Foreign currencies and foreign exchange rate derivatives	(710)	(126)
Interest rate derivatives	975	513
Debt instruments	(3,130)	(2,062)
Equity instruments	(12)	2
Others	(3)	(13)
Losses on tradings and foreign exchange transactions	(2,880)	(1,686)
Gains (losses) on financial instruments designated at fair value through profit or loss		
Net changes in fair values		
Investments in debt instrument	4,827	2,778
Bills of exchange	(415)	(27)
Debentures	(31)	380
Net gain from derecognition, including interest receivable and payable only those not included in net changes in fair values	383	(192)
Gains on financial liabilities designated at fair value through profit or loss	4,764	2,939
Losses from hedge accounting	(2,531)	(76)
Total	(647)	1,177

20 Gains on investments, net

	Consolidated and Separate	
	For the nine-month period ended 30 September	
	2025 Million Baht	2024 Million Baht
Gains from derecognition		
Investments measured at fair value through other comprehensive income	3,213	361
Gains on investments, net	3,213	361

21 Other operating income

	Consolidated		Separate	
	For the nine-month period ended 30 September		For the nine-month period ended 30 September	
	2025 Million Baht	2024 Million Baht	2025 Million Baht	2024 Million Baht
Gain on sales of premises and equipment	4	-	4	6
Gain on sales of properties for sales	6	-	6	1
Bad debt recovery	730	825	349	405
Dividend income	12	19	1,302	19
Income from insourcing service	4	9	154	155
Other income	68	58	58	51
Other operating income	824	911	1,873	637

22 Expected credit losses

	Consolidated		Separate	
	For the nine-month period ended 30 September		For the nine-month period ended 30 September	
	2025 Million Baht	2024 Million Baht	2025 Million Baht	2024 Million Baht
Loans to customers and accrued interest receivable	2,801	2,166	1,114	801
Credit line commitments and financial guarantees	(10)	(357)	(11)	(356)
Investments in debt instruments measured at fair value through other comprehensive income	168	47	168	47
Expected credit losses	2,959	1,856	1,271	492

23 Corporate income tax

Income tax expense is recognised based on management's estimate of the weighted average effective annual income tax rate expected for the full financial year. The estimated average annual tax rate used for the nine-month period ended 30 September 2025 for the Group and the Bank are 20% and 13%, compared to 20% and 20% for the nine-month period ended 30 September 2024. The tax rate for the Bank was higher in prior period due to the Bank received the dividend from subsidiary which is the income not subject to tax.

24 Encumbrance of assets

Assets used as collateral

The Group placed investments in government and state enterprise bonds as collateral against the following:

	Consolidated	
	30 September 2025 Million Baht	31 December 2024 Million Baht
Securities sold under repurchase	56,003	38,848
Utilities usage	6	6
Insurance broker business	2	2
Total	56,011	38,856

	Separate	
	30 September 2025 Million Baht	31 December 2024 Million Baht
Securities sold under repurchase	56,003	38,848
Utilities usage	6	6
Total	56,009	38,854

25 Commitments and contingent liabilities

25.1 Commitments

As at 30 September 2025 and 31 December 2024, significant commitments of the Group consist of:

	Consolidated					
	30 September 2025			31 December 2024		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
Avals to bills:						
Avals to bills	7	197	204	22	-	22
Liability under unmatured import bills:						
Liability under unmatured import bills	-	90	90	-	121	121
Letters of credit:						
Letters of credit	-	644	644	-	558	558
Other commitments:						
Undrawn bank overdrafts	8,638	-	8,638	9,294	-	9,294
Undrawn credit line	13,019	2,965	15,984	11,398	-	11,398
Other guarantees	7,324	157	7,481	7,719	142	7,861
Other commitments	28,981	3,122	32,103	28,411	142	28,553
Total commitments	28,988	4,053	33,041	28,433	821	29,254

	Separate					
	30 September 2025			31 December 2024		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
Avals to bills and guarantees of loans:						
Avals to bills and guarantees of loans	7	197	204	22	-	22
Liability under unmatured import bills:						
Liability under unmatured import bills	-	90	90	-	121	121
Letters of credit:						
Letters of credit	-	644	644	-	558	558
Other commitments:						
Undrawn bank overdrafts	8,638	-	8,638	9,294	-	9,294
Undrawn credit line	18,549	2,965	21,514	17,628	-	17,628
Other guarantees	7,324	157	7,481	7,719	142	7,861
Other commitments	34,511	3,122	37,633	34,641	142	34,783
Total commitments	34,518	4,053	38,571	34,663	821	35,484

25.2 Contingent liabilities

As at 30 September 2025, the Group and the Bank had contingent liabilities in connection with court cases in which they were being sued as defendants in court with the sum of claims amounting to Baht 164 million and Baht 154 million, respectively (31 December 2024: Baht 78 million and Baht 69 million, respectively) in the ordinary course of business. Management of the Group and the Bank has appropriately recorded the provision for possible losses and of the view that, when resolved, will not materially affect the Group and the Bank.

25.3 Capital commitments

As at 30 September 2025 and 31 December 2024, capital expenditure contracted but not recognised as liabilities is as follows:

	Consolidated		Separate	
	30 September 2025 Million Baht	31 December 2024 Million Baht	30 September 2025 Million Baht	31 December 2024 Million Baht
Property, plant and equipment	46	50	46	50
Intangible assets	243	351	239	343
Total	289	401	285	393

26 Related party transactions

Enterprises and individuals that directly or indirectly through one or more intermediaries, control, or are controlled by, or are under common control with the Bank and subsidiaries, including holding companies, subsidiaries and fellow subsidiaries are related parties of the Bank and subsidiaries. Associates and individuals owning, directly or indirectly, an interest in the voting power of the Bank and subsidiaries that gives them significant influence over the enterprise, key management personnel, including directors and officers of the Bank and subsidiaries and close members of the family of these individuals and companies associated with these individuals also constitute related parties.

In considering each possible related-party relationship, attention is directed to the substance of the relationship, and not merely the legal form.

During the period, the Group had significant business transactions with its related parties. These transactions were concluded on commercial terms and based on contracts. Below are a summary of those transactions.

	Consolidated		Separate	
	For the three-month period ended 30 September		For the three-month period ended 30 September	
	2025 Million Baht	2024 Million Baht	2025 Million Baht	2024 Million Baht
Subsidiaries				
Revenue:	-			
Interest income	-	-	243	236
Fees income		-	51	49
Expenses:	-			
Premises and equipment expenses	-	-	(3)	(3)
Parent company				
Revenue:				
Interest income	15	10	15	10
Fees income	14	28	14	28
Expenses:				
Interest expenses	55	60	55	60
Operating expenses	45	53	45	53
Companies under common control				
Revenue:				
Fees income	7	8	7	8
Expenses:				
Interest expenses	1	2	1	2
Fees expenses	1	1	1	1
Joint venture of the group parent company				
Revenue:				
Fees income	33	28	33	28
Expenses:				
Fees expenses	-	10	-	10
Premises and equipment expenses	(3)	(1)	(3)	(1)
Others	-	(5)	-	(5)
Other related persons or parties				
Expenses:				
Interest expenses	7	2	7	2

	Consolidated		Separate	
	For the nine-month period ended 30 September		For the nine-month period ended 30 September	
	2025 Million Baht	2024 Million Baht	2025 Million Baht	2024 Million Baht
Subsidiaries				
Revenue:				
Interest income	-	-	741	692
Fees income	-	-	145	147
Dividend income	-	-	1,290	-
Expenses:				
Premises and equipment expenses	-	-	(9)	(9)
Parent company				
Revenue:				
Interest income	33	55	33	55
Fees income	63	93	63	93
Expenses:				
Interest expenses	165	240	165	240
Operating expenses	100	122	100	122
Dividend expense	1,321	-	1,321	-
Companies under common control				
Revenue:				
Fees income	18	25	18	25
Expenses:				
Interest expenses	2	6	2	6
Fees expenses	2	7	2	7
Joint venture of the group parent company				
Revenue:				
Fees income	103	107	103	107
Expenses:				
Interest income	5	3	5	3
Fees expenses	-	10	-	10
Premises and equipment expenses	(7)	(6)	(7)	(6)
Others	-	1	-	1
Other related persons or parties				
Expenses:				
Interest expenses	21	13	21	13

The outstanding balances of significant related party transactions as at 30 September 2025 and 31 December 2024 are as follows:

	Consolidated									
	30 September 2025									
	Outstanding loans Million Baht	**Interbank and money market items (asset) Million Baht**	**Obligations Million Baht**	**Credit supports assets on derivatives Million Baht**	**Accounts receivable from sell of financial assets measured at fair value through profit or loss and investments Million Baht**	**Other assets Million Baht**	**Deposits Million Baht**	**Interbank and money market items (liability) Million Baht**	**Accounts payable from purchase of financial assets measured at fair value through profit or loss and investments Million Baht**	**Other liabilities Million Baht**
Parent company										
CIMB Bank Berhad	-	111	81	1,161	1,220	8	-	6,179	1,474	36
	-	111	81	1,161	1,220	8	-	6,179	1,474	36
Companies under common control										
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	-	64	-	-
CIMB Islamic Bank Bhd	-	-	-	-	-	-	-	12	-	-
iCIMB (MSC) Sdn Bhd	-	-	-	-	-	1	-	-	-	17
PT Bank CIMB Niaga Tbk	-	2	-	-	-	-	-	12	-	-
Sathorn Asset Management Co., Ltd.	-	-	-	-	-	229	473	-	-	-
	-	2	-	-	-	230	473	88	-	17
Joint venture of the group parent company										
Principal Asset Management Co., Ltd.	-	-	-	-	-	11	-	892	-	5
	-	-	-	-	-	11	-	892	-	5
Other related persons or parties	24	-	-	-	-	-	1,227	260	-	3
	24	-	-	-	-	-	1,227	260	-	3

	Consolidated									
	31 December 2024									
	Outstanding loans Million Baht	Interbank and money market items (asset) Million Baht	Obligations Million Baht	Credit supports assets on derivatives Million Baht	Accounts receivable from sell of financial assets measured at fair value through profit or loss and investments Million Baht	Other assets Million Baht	Deposits Million Baht	Interbank and money market items (liability) Million Baht	Accounts payable from purchase of financial assets measured at fair value through profit or loss and investments Million Baht	Other liabilities Million Baht
Parent company										
CIMB Bank Berhad	-	12	24	470	1,377	20	-	5,359	685	82
	-	12	24	470	1,377	20	-	5,359	685	82
Companies under common control										
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	-	86	-	-
CIMB Islamic Bank Bhd	-	-	-	-	-	-	-	14	-	-
iCIMB (MSC) Sdn Bhd	-	-	-	-	-	-	-	-	-	13
PT Bank CIMB Niaga Tbk	-	1	-	-	-	-	-	24	-	-
Sathorn Asset Management Co., Ltd.	-	-	-	-	-	3	488	-	-	2
	-	1	-	-	-	3	488	124	-	15
Joint venture of the group parent company										
Principal Asset Management Co., Ltd	-	-	-	-	-	16	-	794	-	2
	-	-	-	-	-	16	-	794	-	2
Other related persons or parties	19	-	-	-	-	-	1,021	160	-	1
	19	-	-	-	-	-	1,021	160	-	1

	Separate									
	30 September 2025									
	Outstanding loans Million Baht	Interbank and money market items (asset) Million Baht	Obligations Million Baht	Credit supports assets on derivatives Million Baht	Accounts receivable from sell of financial assets measured at fair value through profit or loss and investments Million Baht	Other assets Million Baht	Deposits Million Baht	Interbank and money market items (liability) Million Baht	Accounts payable from purchase of financial assets measured at fair value through profit or loss and investments Million Baht	Other liabilities Million Baht
Subsidiary companies										
CIMB Thai Auto Co., Ltd.	28,543	-	-	-	-	45	259	-		2-
Worldlease Co., Ltd.	-	-	-	-	-	17	218	-		1
	28,543	-	-	-	-	62	477	-		3
Parent company										
CIMB Bank Berhad	-	111	81	1,161	1,220	8	-	6,179	1,474	36
	-	111	81	1,161	1,220	8	-	6,179	1,474	36
Companies under common control										
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	-	64	-	-
CIMB Islamic Bank Bhd	-	-	-	-	-	-	-	12	-	-
iCIMB (MSC) Sdn Bhd	-	-	-	-	-	1	-	-	-	17
PT Bank CIMB Niaga Tbk	-	2	-	-	-	-	-	12	-	-
Sathorn Asset Management Co., Ltd.	-	-	-	-	-	229	473	-	-	-
	-	2	-	-	-	230	473	88	-	17
Joint venture of the group parent company										
Principal Asset Management Co., Ltd.	-	-	-	-	-	11	-	892	-	5
	-	-	-	-	-	11	-	892	-	5
Other related persons or parties	24	-	-	-	-	-	1,227	260	-	3
	24	-	-	-	-	-	1,227	260	-	3

	Separate									
	31 December 2024									
	Outstanding loans Million Baht	Interbank and money market items (asset) Million Baht	Obligations Million Baht	Credit supports assets on derivatives Million Baht	Accounts receivable from sell of financial assets measured at fair value through profit or loss and investments Million Baht	Other assets Million Baht	Deposits Million Baht	Interbank and money market items (liability) Million Baht	Accounts payable from purchase of financial assets measured at fair value through profit or loss and investments Million Baht	Other liabilities Million Baht
Subsidiary companies										
CIMB Thai Auto Co., Ltd.	30,405	-	-	-	-	37	238	-	-	-
Worldlease Co., Ltd.	-	-	-	-	-	21	140	-	-	-
	30,405	-	-	-	-	58	378	-	-	-
Parent company										
CIMB Bank Berhad	-	12	24	470	1,377	20	-	5,359	685	82
	-	12	24	470	1,377	20	-	5,359	685	82
Companies under common control										
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	-	86	-	-
CIMB Islamic Bank Bhd	-	-	-	-	-	-	-	14	-	-
iCIMB (MSC) Sdn Bhd	-	-	-	-	-	-	-	-	-	13
PT Bank CIMB Niaga Tbk	-	1	-	-	-	-	-	24	-	-
Sathorn Asset Management Co., Ltd.	-	-	-	-	-	3	488	-	-	2
	-	1	-	-	-	3	488	124	-	15
Joint venture of the group parent company										
Principal Asset Management Co., Ltd	-	-	-	-	-	16	-	794	-	2
	-	-	-	-	-	16	-	794	-	2
Other related persons or parties	19	-	-	-	-	-	1,021	160	-	1
	19	-	-	-	-	-	1,021	160	-	1

Director and management remuneration

For the three-month and nine-month period ended 30 September 2025 and 2024, compensations paid to directors and key management personnel are as follows:

	Consolidated		Separate	
	For the nine-month period ended 30 September		For the nine-month period ended 30 September	
	2025 Million Baht	2024 Million Baht	2025 Million Baht	2024 Million Baht
Short-term employee benefits	388	429	368	408
Long-term employee benefits	18	18	17	17
Share based payment	-	14	-	14
Director and management remuneration	406	461	385	439

Benefits paid to directors and executives

The Bank has no special benefits given to the directors and executives beyond the general benefits provided such as director's fees, director's bonuses (if any), income tax, executives' salary and bonus (if any) and share based payment.