

**CIMB THAI BANK PUBLIC COMPANY LIMITED**

**INTERIM CONSOLIDATED AND SEPARATE  
FINANCIAL INFORMATION (UNAUDITED)**

**31 MARCH 2026**

## **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 31 March 2026, the related consolidated and separate statements of comprehensive income, changes in equity, and cash flows for the three-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

14 May 2026

**CIMB Thai Bank Public Company Limited**  
**Statement of Financial Position**  
**As at 31 March 2026**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>(Unaudited)</b>	<b>(Audited)</b>	<b>(Unaudited)</b>	<b>(Audited)</b>
	<b>31 March</b>	<b>31 December</b>	<b>31 March</b>	<b>31 December</b>
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
<b>Notes</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>
<b>Assets</b>				
Cash	705,086	729,278	704,826	729,008
Interbank and money market items, net	7,522,972	7,273,867	7,373,563	7,065,699
Financial assets measured at fair value				
through profit or loss	6	68,778,450	69,995,800	68,778,450
Derivative assets	7	69,553,885	63,830,945	69,553,885
Investments, net	8	119,679,000	121,787,079	119,677,000
Investments in subsidiaries, net	9	-	-	2,895,421
Loans and accrued interest receivables, net	10, 11	234,888,727	231,229,236	232,854,533
Properties for sale, net		970,971	1,121,711	873,745
Premises and equipment, net		3,157,594	3,194,405	3,055,429
Right of use assets, net		284,340	246,471	267,616
Intangible assets, net		878,955	910,109	855,618
Deferred tax assets		2,148,298	1,223,927	1,008,755
Credit support assets on derivatives		16,929,656	28,286,468	16,929,656
Accounts receivable from sell of financial assets				
measured at fair value through profit or loss				
and investments		13,134,650	7,830,810	13,134,650
Other assets, net		3,944,942	1,819,092	3,943,669
<b>Total assets</b>		<b>542,577,526</b>	<b>539,479,198</b>	<b>541,906,816</b>
				<b>538,688,096</b>

Director \_\_\_\_\_ Director \_\_\_\_\_

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

**CIMB Thai Bank Public Company Limited**  
**Statement of Financial Position (Cont'd)**  
**As at 31 March 2026**

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	31 March	31 December	31 March	31 December
	2026	2025	2026	2025
Notes	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Liabilities and equity</b>				
<b>Liabilities</b>				
Deposits	242,119,599	253,648,068	242,853,115	254,167,695
Interbank and money market items	102,426,818	85,583,593	102,426,818	85,583,593
Liability payable on demand	420,746	316,673	420,746	316,673
Financial liabilities measured at fair value				
through profit or loss	12 30,849,312	26,712,233	30,849,312	26,712,233
Derivative liabilities	7 65,033,133	66,949,887	65,033,133	66,949,887
Debt issued and borrowings	15,196,960	17,613,856	15,196,960	17,613,856
Lease liabilities	289,530	251,394	272,598	231,103
Provisions	1,727,669	1,743,341	1,614,988	1,631,424
Deferred tax liabilities	-	824,219	-	744,708
Credit support liabilities on derivatives	17,042,233	23,116,601	17,042,233	23,116,601
Accounts payable from purchase of financial assets measured at fair value through profit or loss and investments	10,370,438	5,779,962	10,370,438	5,779,962
Other liabilities	5,789,482	4,746,745	5,346,919	4,267,315
<b>Total liabilities</b>	<b>491,265,920</b>	<b>487,286,572</b>	<b>491,427,260</b>	<b>487,115,050</b>
<b>Equity</b>				
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	803,946	2,289,931	829,419	2,315,404
Accretion of equity interests in subsidiary	(42,754)	(42,754)	-	-
Retained earnings				
Appropriated - statutory reserve	1,153,101	1,153,101	1,153,101	1,153,101
Unappropriated	21,840,216	21,235,251	20,939,939	20,547,444
<b>Total equity</b>	<b>51,311,606</b>	<b>52,192,626</b>	<b>50,479,556</b>	<b>51,573,046</b>
<b>Total liabilities and equity</b>	<b>542,577,526</b>	<b>539,479,198</b>	<b>541,906,816</b>	<b>538,688,096</b>

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 31 March 2026**

	Notes	Consolidated		Separate	
		2026	2025	2026	2025
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	16	3,597,074	4,411,338	3,001,589	3,783,272
Interest expenses	17	(1,555,047)	(2,212,506)	(1,554,963)	(2,212,411)
<b>Net interest income</b>		<b>2,042,027</b>	<b>2,198,832</b>	<b>1,446,626</b>	<b>1,570,861</b>
Fees and service income		413,148	485,810	362,764	393,822
Fees and service expenses		(133,794)	(124,256)	(63,782)	(59,915)
<b>Net fees and service income</b>	18	<b>279,354</b>	<b>361,554</b>	<b>298,982</b>	<b>333,907</b>
Gains on financial instruments measured at fair value through profit or loss, net	19	533,437	532,999	533,437	532,999
Gains on investments, net	20	344,441	188,040	344,441	188,040
Other operating income	21	274,017	302,408	172,625	209,854
<b>Total operating income</b>		<b>3,473,276</b>	<b>3,583,833</b>	<b>2,796,111</b>	<b>2,835,661</b>
<b>Other operating expenses</b>					
Employee expenses		922,272	1,023,080	823,241	892,875
Directors' remuneration		3,954	3,704	3,954	3,704
Premises and equipment expenses		246,229	227,981	220,341	198,889
Taxes and duties		91,074	111,849	89,438	110,152
Others		604,812	340,212	389,290	277,701
<b>Total other operating expenses</b>		<b>1,868,341</b>	<b>1,706,826</b>	<b>1,526,264</b>	<b>1,483,321</b>
Expected credit losses	22	865,608	828,539	796,051	271,029
<b>Profit before income tax expenses</b>		<b>739,327</b>	<b>1,048,468</b>	<b>473,796</b>	<b>1,081,311</b>
Income tax expenses	23	(137,142)	(210,334)	(84,081)	(217,272)
<b>Net profit for the period</b>		<b>602,185</b>	<b>838,134</b>	<b>389,715</b>	<b>864,039</b>

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 31 March 2026**

	Consolidated		Separate	
	2026	2025	2026	2025
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Other comprehensive expenses</b>				
<b>Items that will be reclassified</b>				
<b>subsequently to profit or loss</b>				
Losses on investments in debt instruments measured at fair value through other comprehensive income	(1,764,638)	(211,092)	(1,764,638)	(211,092)
Losses on fair value of hedging instruments for cash flow hedges	(5,418)	(24,670)	(5,418)	(24,670)
Income tax relating to items that will be reclassified subsequently to profit or loss	354,243	45,239	354,243	45,239
<b>Total items that will be reclassified subsequently to profit or loss</b>	<b>(1,415,813)</b>	<b>(190,523)</b>	<b>(1,415,813)</b>	<b>(190,523)</b>
<b>Items that will not be reclassified</b>				
<b>subsequently to profit or loss</b>				
Losses on investment in equity instruments designated at fair value through other comprehensive income	(92,224)	(7,221)	(92,224)	(7,221)
Gains on financial liabilities designated at fair value relating to own credit risk	4,637	31,592	4,637	31,592
Income tax relating to items that will not be reclassified subsequently to profit or loss	17,529	(5,913)	17,529	(5,913)
<b>Total items that will not be reclassified subsequently to profit or loss</b>	<b>(70,058)</b>	<b>18,458)</b>	<b>(70,058)</b>	<b>18,458)</b>
<b>Total other comprehensive expenses</b>	<b>(1,485,871)</b>	<b>(172,065)</b>	<b>(1,485,871)</b>	<b>(172,065)</b>
<b>Total comprehensive (expenses) income for the period</b>	<b>(883,686)</b>	<b>666,069)</b>	<b>(1,096,156)</b>	<b>691,974)</b>

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 31 March 2026**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>
<b>Net profit attributable to:</b>				
Shareholders of the Bank	602,185	838,134	389,715	864,039
Non-controlling interests	-	-	-	-
	<u>602,185</u>	<u>838,134</u>	<u>389,715</u>	<u>864,039</u>
<b>Total comprehensive (expenses) income attributable to:</b>				
Shareholders of the Bank	(883,686)	666,069	(1,096,156)	691,974
Non-controlling interests	-	-	-	-
	<u>(883,686)</u>	<u>666,069</u>	<u>(1,096,156)</u>	<u>691,974</u>
<b>Earnings per share for profit attributable to the shareholders of the Bank</b>				
Basic earnings per share (Baht per share)	<u>0.02</u>	<u>0.02</u>	<u>0.01</u>	<u>0.02</u>
Weighted average number of ordinary shares (shares)	<u>34,822,261,748</u>	<u>34,822,261,748</u>	<u>34,822,261,748</u>	<u>34,822,261,748</u>

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 three-month period ended 31 March 2026

Consolidated																
Attributable to owners of the Bank																
Other reserves																
	Issued and paid-up share capital	Share premium	Revaluation surplus on assets	Gains (losses) on investments in debt instruments measured at fair value through other comprehensive income		Gains (losses) on investment in equity instruments designated at fair value through other comprehensive income		(Losses) gains on financial liabilities designated 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	Accretion of equity interests in subsidiary	Legal reserve	Retained earnings	Total Equity
				comprehensive income	for cash flow hedges	comprehensive income	at fair value									
	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	Thousand Baht	Thousand Baht
<b>Balance as at 1 January 2026</b>	17,411,131	10,145,966	2,274,794	531,602	(35,868)	30,779	(158,920)	84,002	99,402	(535,860)	2,289,931	(42,754)	1,153,101	21,235,251	52,192,626	
Share-based payments	-	-	-	-	-	-	-	-	2,666	-	2,666	-	-	-	2,666	
Total comprehensive (expense) income for the period	-	-	-	(1,764,638)	(5,418)	(92,224)	4,637	-	-	371,772	(1,485,871)	-	-	602,185	(883,686)	
Transfer to retained earnings	-	-	(3,475)	-	-	-	-	-	-	695	(2,780)	-	-	2,780	-	
<b>Balance as at 31 March 2026</b>	<b>17,411,131</b>	<b>10,145,966</b>	<b>2,271,319</b>	<b>(1,233,036)</b>	<b>(41,286)</b>	<b>(61,445)</b>	<b>(154,283)</b>	<b>84,002</b>	<b>102,068</b>	<b>(163,393)</b>	<b>803,946</b>	<b>(42,754)</b>	<b>1,153,101</b>	<b>21,840,216</b>	<b>51,311,606</b>	
<b>Balance as at 1 January 2025</b>	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	
Share-based payments	-	-	-	-	-	-	-	-	6,250	-	6,250	-	-	-	6,250	
Total comprehensive income (expense) for the period	-	-	-	(211,092)	(24,670)	(7,221)	31,592	-	-	39,326	(172,065)	-	-	838,134	666,069	
Transfer to retained earnings	-	-	(5,676)	-	-	-	-	-	-	1,135	(4,541)	-	-	4,541	-	
<b>Balance as at 31 March 2025</b>	<b>17,411,131</b>	<b>10,145,966</b>	<b>2,302,917</b>	<b>(287,801)</b>	<b>6,274</b>	<b>(227,028)</b>	<b>(91,807)</b>	<b>142,190</b>	<b>114,569</b>	<b>(394,028)</b>	<b>1,565,286</b>	<b>(42,754)</b>	<b>927,601</b>	<b>21,412,130</b>	<b>51,419,360</b>	

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 three-month period ended 31 March 2026

	Separate													
	Issued and paid-up share capital	Share premium	Revaluation surplus on assets	Gains (losses) on investments in debt instruments measured at fair value through other comprehensive income		Gains (losses) on investment in equity instruments designated at fair value through other comprehensive income		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
(Losses) gains on measured fair value of hedging instruments for cash flow hedges				(Losses) gains on equity instruments designated at fair value through other comprehensive income	(Losses) gains on financial liabilities designated at fair value relating to own credit risk									
	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
<b>Balance as at 1 January 2026</b>	17,411,131	10,145,966	2,274,794	531,602	(35,868)	30,779	(158,920)	115,844	99,402	(542,229)	2,315,404	1,153,101	20,547,444	51,573,046
Share-based payments	-	-	-	-	-	-	-	-	2,666	-	2,666	-	-	2,666
Total comprehensive (expense) income for the period	-	-	-	(1,764,638)	(5,418)	(92,224)	4,637	-	-	371,772	(1,485,871)	-	389,715	(1,096,156)
Transfer to retained earnings	-	-	(3,475)	-	-	-	-	-	-	695	(2,780)	-	2,780	-
<b>Balance as at 31 March 2026</b>	17,411,131	10,145,966	2,271,319	(1,233,036)	(41,286)	(61,445)	(154,283)	115,844	102,068	(169,762)	829,419	1,153,101	20,939,939	50,479,556
<b>Balance as at 1 January 2025</b>	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
Share-based payments	-	-	-	-	-	-	-	-	6,250	-	6,250	-	-	6,250
Total comprehensive (expense) for the period	-	-	-	(211,092)	(24,670)	(7,221)	31,592	-	-	39,326	(172,065)	-	864,039	691,974
Transfer to retained earnings	-	-	(5,676)	-	-	-	-	-	-	1,135	(4,541)	-	4,541	-
<b>Balance as at 31 March 2025</b>	17,411,131	10,145,966	2,302,917	(287,801)	6,274	(227,028)	(91,807)	166,484	114,569	(398,886)	1,584,722	927,601	19,094,677	49,164,097

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 three-month period ended 31 March 2026**

	Notes	Consolidated		Separate	
		2026	2025	2026	2025
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Cash flows from operating activities</b>					
Profit before income tax expenses		739,327	1,048,468	473,796	1,081,311
Adjustments to reconcile net incomes before income tax to cash in (out) flows from operating activities:					
Depreciation and amortisation		166,427	174,840	154,941	161,890
Expected credit losses	22	865,608	828,539	796,051	271,029
Share-based payment		2,666	6,250	2,666	6,250
Provision for liabilities		12,483	33,183	9,487	30,030
Losses on impairment of properties for sale and other assets		287,745	9,818	115,107	4,003
(Gains) losses on exchange rate of debt issued and borrowing and derivatives		(4,489,408)	2,897,918	(4,489,408)	2,897,918
Unrealised losses (gains) on revaluation of financial assets measured at fair value through profit or loss		5,404,755	(1,516,457)	5,404,755	(1,516,457)
Gains on sale of investments	20	(344,441)	(188,040)	(344,441)	(188,040)
Gains on disposal of premises and equipment		(135)	(1,275)	(135)	(1,275)
Losses from write off premises and equipment and intangible assets		5	-	1	-
Gains on modification and termination of leases		(2)	(2,016)	-	-
Losses on financial instruments designated at fair value through profit or loss		(827,081)	204,895	(827,081)	204,895
Interest income	16	(3,597,074)	(4,411,338)	(3,001,589)	(3,783,272)
Dividend income		(2)	-	(2)	-
Interest expenses	17	1,555,047	2,212,506	1,554,963	2,212,411
<b>(Losses) gains from operations before changes in operating assets and liabilities</b>					
		(224,080)	1,297,291	(150,889)	1,380,693
<b>(Increase) decrease in operating assets</b>					
Interbank and money market items		(249,962)	(4,444,612)	(308,722)	(4,518,479)
Financial assets measured at fair value through profit or loss		(3,808,590)	(13,606,244)	(3,808,590)	(13,606,244)
Loans		(4,902,044)	3,238,753	(4,099,792)	4,719,962
Properties for sale		305,620	198,657	6,724	6,097
Credit support assets on derivatives		11,356,812	(1,002,720)	11,356,812	(1,002,720)
Other assets		(1,631,735)	228,903	(1,794,433)	(617,110)
<b>Increase (decrease) in operating liabilities</b>					
Deposits		(11,528,469)	(5,979,866)	(11,314,579)	(5,357,852)
Interbank and money market items		16,843,226	33,132,416	16,843,226	33,132,416
Liability payable on demand		104,072	374,404	104,072	374,404
Financial liabilities held for trading		2,939,537	-	2,939,537	-
Provisions		(50,987)	(33,760)	(50,497)	(32,062)
Credit support liabilities on derivatives		(6,074,368)	(3,914,279)	(6,074,368)	(3,914,279)
Other liabilities		(377,881)	(898,794)	(341,175)	(867,674)
<b>Cash flows provided by operating activities</b>					
		2,701,151	8,590,149	3,307,326	9,697,152
Cash received from interest income		2,892,009	3,259,492	2,233,459	2,553,291
Cash paid for interest expenses		(2,057,271)	(2,109,524)	(2,057,271)	(2,109,524)
Cash paid for income tax		(70,250)	(14,191)	(21,901)	(13,977)
<b>Net cash flows provided by operating activities</b>					
		3,465,639	9,725,926	3,461,613	10,126,942

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) (Cont'd)  
**For the three-month period ended 31 March 2026**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>
<b>Cash flows from investing activities</b>				
Cash paid for purchases of investments in debt instruments measured at fair value through other comprehensive income	(42,823,098)	(15,804,180)	(42,823,098)	(15,804,180)
Proceeds from disposals and maturity of investments in debt instruments measured at fair value through other comprehensive income	38,466,277	7,540,995	38,466,277	7,540,995
Cash paid for purchases of investments in debt instruments measured at amortised cost	-	(2,627,088)	-	(2,627,088)
Proceeds from maturity of investments in debt instruments measured at amortised cost	1,552,000	2,852,206	1,552,000	2,452,050
Cash paid for purchases of premises and equipment	(10,479)	(29,263)	(10,452)	(29,400)
Proceeds from disposals of premises and equipment	877	1,283	135	1,283
Cash paid for purchases of intangible assets	(57,179)	(82,097)	(56,970)	(82,097)
Dividend income	2	-	2	-
Interest received	387,657	189,374	387,657	185,631
<b>Net cash flows used in investing activities</b>	<b>(2,483,943)</b>	<b>(7,958,770)</b>	<b>(2,484,449)</b>	<b>(8,362,806)</b>
<b>Cash flows from financing activities</b>				
Proceeds from issuance of financial liabilities designated at fair value through profit or loss and borrowings	2,769,277	2,260,433	2,769,277	2,260,433
Cash paid for redemption of financial liabilities designated at fair value through profit or loss and borrowings	(3,742,624)	(3,042,077)	(3,742,624)	(3,042,077)
Cash paid for lease liabilities	(32,541)	(27,729)	(27,999)	(24,699)
<b>Net cash flows used in financing activities</b>	<b>(1,005,888)</b>	<b>(809,373)</b>	<b>(1,001,346)</b>	<b>(806,343)</b>
<b>Net (decrease) increase in cash and cash equivalents</b>	<b>(24,192)</b>	<b>957,783</b>	<b>(24,182)</b>	<b>957,793</b>
Cash and cash equivalents at beginning of the period	729,278	950,862	729,008	950,532
<b>Cash and cash equivalents at the end of the period</b>	<b>705,086</b>	<b>1,908,645</b>	<b>704,826</b>	<b>1,908,325</b>
<b>Supplemental disclosure of cash flows information</b>				
Non-cash transaction:				
Interest amortisation from premium or discount	200,149	111,875	200,149	111,875
Accounts receivable from sell of investments	-	515,994	-	515,994

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

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the three-month period ended 31 March 2026**

---

<b>Note</b>	<b>Content</b>	<b>Page</b>
1	General information	11
2	Basis of preparation	12
3	Estimates	12
4	Financial information by segments	12
5	Fair value	15
6	Financial assets measured at fair value through profit or loss	17
7	Derivatives	17
8	Investments, net	18
9	Investments in subsidiaries, net	20
10	Loans to customers and accrued interest receivable, net	21
11	Allowance for expected credit losses	23
12	Financial liabilities measured at fair value through profit or loss	24
13	Share capital	25
14	Dividend payments	25
15	Capital funds	25
16	Interest income	26
17	Interest expenses	27
18	Net fees and service income	27
19	Gains on financial instruments measured at fair value through profit or loss, net	28
20	Gains on investments, net	28
21	Other operating income	29
22	Expected credit losses	29
23	Corporate income tax	29
24	Encumbrance of assets	30
25	Commitments and contingent liabilities	30
26	Related party transactions	31
27	Events occurring after the reporting date	37

## **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 14 May 2026.

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 2025.

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 2025.

## **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 2025.

#### 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 31 March 2026 and 31 December 2025 are as follows:

	<b>Consolidated</b>				
	<b>For the three-month period ended 31 March 2026</b>				
	<b>Retail banking and SMEs Million Baht</b>	<b>Wholesale banking Million Baht</b>	<b>Others Million Baht</b>	<b>Eliminations Million Baht</b>	<b>Total Million Baht</b>
Net interest income from external	1,469	228	345	-	2,042
Net fees and service income	116	171	(8)	-	279
Other income	491	713	(6)	(46)	1,152
Other operating expenses	(1,285)	(466)	(163)	46	(1,868)
Expected credit losses	(659)	(205)	(459)	457	(866)
Income tax expenses	(21)	(84)	(32)	-	(137)
Net profit (loss) for the period	111	357	(323)	457	602

	<b>Consolidated</b>				
	<b>For the three-month period ended 31 March 2025</b>				
	<b>Retail banking and SMEs Million Baht</b>	<b>Wholesale banking Million Baht</b>	<b>Others Million Baht</b>	<b>Eliminations Million Baht</b>	<b>Total Million Baht</b>
Net interest income from external	1,689	177	333	-	2,199
Net fees and service income	170	197	(5)	-	362
Other income	392	736	(58)	(47)	1,023
Other operating expenses	(1,248)	(481)	(25)	47	(1,707)
Expected credit losses	(807)	(22)	(74)	74	(829)
Income tax expenses	(39)	(122)	(49)	-	(210)
Net profit for the period	157	485	122	74	838

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the three-month period ended 31 March 2026**

	Bank business		Hire-purchase business		Eliminations		Consolidated	
	31 March 2026 Million Baht	31 December 2025 Million Baht	31 March 2026 Million Baht	31 December 2025 Million Baht	31 March 2026 Million Baht	31 December 2025 Million Baht	31 March 2026 Million Baht	31 December 2025 Million Baht
Total assets	541,907	538,688	29,374	30,943	(28,703)	(30,152)	542,578	539,479
Interbank and money market Items, net (assets)	7,374	7,066	883	728	(734)	(520)	7,523	7,274
Financial assets measured at fair value through profit or loss	68,778	69,996	-	-	-	-	68,778	69,996
Investments, net	119,677	121,785	2	2	-	-	119,679	121,787
Loans and accrued interest receivables, net	232,855	229,421	26,837	28,454	(24,803)	(26,646)	234,889	231,229
Total liabilities	491,427	487,115	26,330	27,747	(26,491)	(27,575)	491,266	487,287
Deposits	242,853	254,168	-	-	(733)	(520)	242,120	253,648
Interbank and money market Items (liabilities)	102,427	85,584	25,575	27,025	(25,575)	(27,025)	102,427	85,584
Financial liabilities measured at fair value through profit or loss	30,849	26,712	-	-	-	-	30,849	26,712
Debt issued and borrowings	15,197	17,614	-	-	-	-	15,197	17,614

## 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 31 March 2026 and 31 December 2025.

	<b>Consolidated and Separate</b>				
	<b>31 March 2026</b>				
	<b>Book Value</b>	<b>Fair Value</b>			<b>Total</b>
<b>Million Baht</b>		<b>Level 1 Million Baht</b>	<b>Level 2 Million Baht</b>	<b>Level 3 Million Baht</b>	
<b>Assets</b>					
Financial assets measured at fair value through profit or loss	68,778	-	68,778	-	68,778
Investments in debt instruments measured at fair value through other comprehensive income	84,086	-	84,086	-	84,086
Investments in equity instruments designated at fair value through other comprehensive income	854	230	-	624	854
Derivative assets	69,554	-	69,554	-	69,554
<b>Total assets</b>	<b>223,272</b>	<b>230</b>	<b>222,418</b>	<b>624</b>	<b>223,272</b>
<b>Liabilities</b>					
Financial liabilities measured at fair value through profit or loss	30,849	-	30,849	-	30,849
Derivatives liabilities	65,033	-	65,033	-	65,033
<b>Total liabilities</b>	<b>95,882</b>	<b>-</b>	<b>95,882</b>	<b>-</b>	<b>95,882</b>
<b>Consolidated and Separate</b>					
<b>31 December 2025</b>					
	<b>Fair Value</b>			<b>Total</b>	<b>Million Baht</b>
	<b>Book Value</b>	<b>Level 1</b>	<b>Level 2</b>		
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
<b>Assets</b>					
Financial assets measured at fair value through profit or loss	69,996	-	69,996	-	69,996
Investments in debt instruments measured at fair value through other comprehensive income	84,535	-	84,535	-	84,535
Investments in equity instruments designated at fair value through other comprehensive income	946	6	-	940	946
Derivative assets	63,831	-	63,813	18	63,831
<b>Total assets</b>	<b>219,308</b>	<b>6</b>	<b>218,344</b>	<b>958</b>	<b>219,308</b>
<b>Liabilities</b>					
Financial liabilities measured at fair value through profit or loss	26,712	-	26,712	-	26,712
Derivatives liabilities	66,950	-	66,932	18	66,950
<b>Total liabilities</b>	<b>93,662</b>	<b>-</b>	<b>93,644</b>	<b>18</b>	<b>93,662</b>

## 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)

	<b>Consolidated and Separate</b>				
	<b>As at 1 January 2026 Million Baht</b>	<b>Losses recognised in profit or loss Million Baht</b>	<b>Gains recognised in other comprehensive income Million Baht</b>	<b>Transfer to level 1 Million Baht</b>	<b>As at 31 March 2026 Million Baht</b>
Investments in equity instruments designated at fair value through other comprehensive income	940	-	(151)	(165)	624
Derivative Assets					
Credit derivatives	18	(18)	-	-	-
Derivative Liabilities					
Credit derivatives	18	(18)	-	-	-
<b>Total</b>	<b>976</b>	<b>(36)</b>	<b>(151)</b>	<b>(165)</b>	<b>624</b>

  

	<b>Consolidated and Separate</b>					
	<b>As at 1 January 2025 Million Baht</b>	<b>Acquisitions Million Baht</b>	<b>Losses recognised in profit or loss Million Baht</b>	<b>Losses recognised in other comprehensive income Million Baht</b>	<b>Transfer from level 2 Million Baht</b>	<b>31 December 2025 Million Baht</b>
Investments in equity instruments designated at fair value through other comprehensive income	24	2	-	254	660	940
Derivative Assets						
Credit derivatives	31	-	(13)	-	-	18
Derivative Liabilities						
Credit derivatives	31	-	(13)	-	-	18
<b>Total</b>	<b>86</b>	<b>2</b>	<b>(26)</b>	<b>254</b>	<b>660</b>	<b>976</b>

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.

Transfer between fair value hierarchy:

During the period 31 March 2026, the Group transferred a portion of its investments in equity instruments from level 3 into level 1 as the restrictions on the sale of such investments had expired. As a result, the fair value of these equity investments can be directly observable from an active market, with the price inputs used being unadjusted quoted market prices.

## 6 Financial assets measured at fair value through profit or loss

### 6.1 Financial assets for trading

	<b>Consolidated and Separate</b>	
	<b>31 March 2026</b>	<b>31 December 2025</b>
	<b>Fair value Million Baht</b>	<b>Fair value Million Baht</b>
Government and state enterprise securities	25,394	31,876
Private enterprise debt securities - Domestic	6,516	5,650
<b>Total</b>	<b>31,910</b>	<b>37,526</b>

### 6.2 Financial assets designated at fair value through profit or loss

	<b>Consolidated and Separate</b>	
	<b>31 March 2026</b>	<b>31 December 2025</b>
	<b>Fair value Million Baht</b>	<b>Fair value Million Baht</b>
Government and state enterprise securities	36,868	32,470

## 7 Derivatives

### 7.1 Trading derivatives

Fair value and notional amount classified by type of risk

	<b>Consolidated and Separate</b>					
	<b>31 March 2026</b>			<b>31 December 2025</b>		
	<b>Fair value</b>		<b>Notional amount</b>	<b>Fair value</b>		<b>Notional amount</b>
	<b>Asset Million Baht</b>	<b>Liability Million Baht</b>	<b>Million Baht</b>	<b>Asset Million Baht</b>	<b>Liability Million Baht</b>	<b>Million Baht</b>
Exchange rate	41,448	39,060	2,302,606	40,851	38,286	2,232,478
Interest rate	21,426	21,621	3,730,828	21,636	20,530	3,158,101
Others	4,465	3,950	99,450	866	6,924	91,392
<b>Total</b>	<b>67,339</b>	<b>64,631</b>	<b>6,132,884</b>	<b>63,353</b>	<b>65,740</b>	<b>5,481,971</b>

**7.2 Derivative for hedging**

**7.2.1 Fair value hedge**

	<b>Consolidated and Separate</b>					
	<b>31 March 2026</b>			<b>31 December 2025</b>		
	<b>Fair value</b>			<b>Fair value</b>		
	<b>Asset</b>	<b>Liability</b>	<b>Notional amount</b>	<b>Asset</b>	<b>Liability</b>	<b>Notional amount</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Interest rate	1,706	158	54,825	202	693	58,004
Total	1,706	158	54,825	202	693	58,004

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**

	<b>Consolidated and Separate</b>					
	<b>31 March 2026</b>			<b>31 December 2025</b>		
	<b>Fair value</b>			<b>Fair value</b>		
	<b>Asset</b>	<b>Liability</b>	<b>Notional amount</b>	<b>Asset</b>	<b>Liability</b>	<b>Notional amount</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Exchange rate	509	244	20,646	276	517	19,801
Interest rate	-	-	400	-	-	-
Total	509	244	21,046	276	517	19,801

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, debenture 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**

	<b>Consolidated</b>	
	<b>31 March 2026</b>	<b>31 December 2025</b>
	<b>Amortised cost Million Baht</b>	<b>Amortised cost Million Baht</b>
<b>Investments in debt instruments measured at amortised cost</b>		
Government and state enterprise securities	34,739	36,306
Private debt securities	1	1
Total	34,740	36,307
<u>Less</u> Allowance for expected credit losses	(1)	(1)
Total	34,739	36,306

	<b>Consolidated</b>	
	<b>31 March 2026</b>	<b>31 December 2025</b>
	<b>Fair value Million Baht</b>	<b>Fair value Million Baht</b>
<b>Investments in debt instruments measured at fair value through other comprehensive income</b>		
Government and state enterprise securities	78,172	75,240
Private debt securities - Domestic	5,914	3,493
Debt securities - Foreign	-	5,802
Total	84,086	84,535
Allowance for expected credit losses	(286)	(284)

	<b>Consolidated</b>			
	<b>31 March 2026</b>		<b>31 December 2025</b>	
	<b>Fair value Million Baht</b>	<b>Dividend receives Million Baht</b>	<b>Fair value Million Baht</b>	<b>Dividend receives Million Baht</b>
<b>Investments in equity instruments designated at fair value through other comprehensive income</b>				
Domestic marketable equity securities	837	-	929	-
Domestic non-marketable equity securities	17	-	17	17
Total	854	-	946	17
Investments, net	119,679	-	121,787	17

	<b>Separate</b>	
	<b>31 March 2026</b>	<b>31 December 2025</b>
	<b>Amortised cost Million Baht</b>	<b>Amortised cost Million Baht</b>
<b>Investments in debt instruments measured at amortized cost</b>		
Government and state enterprise securities	34,737	36,304
Private debt securities	1	1
Total	34,738	36,305
<u>Less</u> Allowance for expected credit losses	(1)	(1)
Total	34,737	36,304

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the three-month period ended 31 March 2026**

	Separate	
	31 March 2026	31 December 2025
	Fair value Million Baht	Fair value Million Baht
<b>Investments in debt instruments measured at fair value through other comprehensive income</b>		
Government and state enterprise securities	78,172	75,240
Private debt securities - Domestic	5,914	3,493
Debt securities - Foreign	-	5,802
Total	84,086	84,535
Allowance for expected credit losses	(286)	(284)

	Separate			
	31 March 2026		31 December 2025	
	Fair value Million Baht	Dividend receives Million Baht	Fair value Million Baht	Dividend receives Million Baht
<b>Investments in equity instruments designated at fair value through other comprehensive income</b>				
Domestic marketable equity securities	837	-	929	-
Domestic non-marketable equity securities	17	-	17	17
Total	854	-	946	17
Investments, net	119,677	-	121,785	17

As at 31 March 2026 and 31 December 2025, the Group had investments pledged as collateral, as mentioned in note 24 to the interim financial information.

**9 Investments in subsidiaries, net**

Company name	Nature of business	Type of securities	Percentage of holding		Separate Cost method	
			31 March 2026 %	31 December 2025 %	31 March 2026 Million Baht	31 December 2025 Million Baht
<b>Subsidiaries - included in consolidated financial information</b>						
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**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>31 March 2026</b>	<b>31 December 2025</b>	<b>31 March 2026</b>	<b>31 December 2025</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Bank overdrafts	1,618	1,753	1,618	1,753
Loans	186,834	184,126	186,805	184,095
Bills	18,341	15,577	43,916	42,602
Hire-purchase receivables	29,542	31,093	-	-
Others	-	1	-	1
<b>Total loans to customers</b>	<b>236,335</b>	<b>232,550</b>	<b>232,339</b>	<b>228,451</b>
<b>Add</b> Accrued interest receivable and undue interest receivable	<b>7,528</b>	<b>7,483</b>	<b>7,573</b>	<b>7,465</b>
<b>Total loans to customers and accrued interest receivable</b>	<b>243,863</b>	<b>240,033</b>	<b>239,912</b>	<b>235,916</b>
<b>Less</b> Allowance for expected credit losses (Note 11)	<b>(8,974)</b>	<b>(8,804)</b>	<b>(7,057)</b>	<b>(6,495)</b>
<b>Loans to customer and accrued interest receivables, net</b>	<b>234,889</b>	<b>231,229</b>	<b>232,855</b>	<b>229,421</b>

**10.2 Classification of loans**

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

**Loans of the Group**

	<b>Consolidated</b>	
	<b>31 March 2026</b>	<b>31 December 2025</b>
	<b>Million Baht</b>	<b>Million Baht</b>
<b>Loans and accrued interest receivable</b>		
Financial assets with an insignificant increase in credit risk	224,571	220,034
Financial assets with a significant increase in credit risk	13,269	13,753
Credit-impaired financial assets	5,821	6,033
Purchased or originated credit-impaired financial assets	202	213
<b>Total</b>	<b>243,863</b>	<b>240,033</b>
<b>Separate</b>		
<b>Loans and accrued interest receivable</b>		
Financial assets with an insignificant increase in credit risk	201,950	196,418
Financial assets with a significant increase in credit risk	32,662	34,045
Credit-impaired financial assets	5,098	5,240
Purchased or originated credit-impaired financial assets	202	213
<b>Total</b>	<b>239,912</b>	<b>235,916</b>

### 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.

	<b>Consolidated</b>			
	<b>31 March 2026</b>			
	<b>Amounts due under lease agreement</b>			
	<b>Less than 1 year Million Baht</b>	<b>1 - 5 years Million Baht</b>	<b>Over 5 years Million Baht</b>	<b>Total Million Baht</b>
Gross investment in the lease	11,249	24,134	681	36,064
<u>Less</u> Unearned finance income	(2,947)	(3,516)	(59)	(6,522)
Present value of minimum lease payments receivable	8,302	20,618	622	29,542
<u>Less</u> Allowance for expected credit losses				(2,754)
Net receivables under hire-purchase agreements and financial leases				<u>26,788</u>
	<b>Consolidated</b>			
	<b>31 December 2025</b>			
	<b>Amounts due under lease agreement</b>			
	<b>Less than 1 year Million Baht</b>	<b>1 - 5 years Million Baht</b>	<b>Over 5 years Million Baht</b>	<b>Total Million Baht</b>
Gross investment in the lease	11,519	25,678	857	38,054
<u>Less</u> Unearned finance income	(3,086)	(3,837)	(38)	(6,961)
Present value of minimum lease payments receivable	8,433	21,841	819	31,093
<u>Less</u> Allowance for expected credit losses				(2,692)
Net receivables under hire-purchase agreements and financial leases				<u>28,401</u>

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the three-month period ended 31 March 2026**

**11 Allowance for expected credit losses**

	<b>Consolidated</b>					
	<b>31 March 2026</b>					
	<b>Financial assets with an insignificant increase in credit risk</b>	<b>Financial assets with a significant increase in credit risk</b>	<b>Credit-impaired financial assets</b>	<b>Purchased or originated credit-impaired financial assets</b>	<b>Surplus allowance</b>	<b>Total</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Balance as at 1 January 2026	2,361	2,284	2,397	213	1,549	8,804
Change due to reclassification	45	(143)	98	-	-	-
Change due to new estimation of credit loss	299	464	360	(11)	-	1,112
Newly acquired or purchased financial assets	136	69	-	-	-	205
Derecognised financial assets	(69)	(568)	(58)	-	-	(695)
Write-offs	-	(1)	(451)	-	-	(452)
<b>Balance as at 31 March 2026</b>	<b>2,772</b>	<b>2,105</b>	<b>2,346</b>	<b>202</b>	<b>1,549</b>	<b>8,974</b>
	<b>Consolidated</b>					
	<b>31 December 2025</b>					
	<b>Financial assets with an insignificant increase in credit risk</b>	<b>Financial assets with a significant increase in credit risk</b>	<b>Credit-impaired financial assets</b>	<b>Purchased or originated credit-impaired financial assets</b>	<b>Surplus allowance</b>	<b>Total</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Balance as at 1 January 2025	2,616	1,749	3,659	198	1,549	9,771
Change due to reclassification	(128)	(323)	451	-	-	-
Change due to new estimation of credit loss	(326)	1,232	1,263	15	-	2,184
Newly acquired or purchased financial assets	598	148	-	-	-	746
Derecognised financial assets	(399)	(519)	(207)	-	-	(1,125)
Write-offs	-	(3)	(2,064)	-	-	(2,067)
NPLs sale	-	-	(705)	-	-	(705)
<b>Balance as at 31 December 2025</b>	<b>2,361</b>	<b>2,284</b>	<b>2,397</b>	<b>213</b>	<b>1,549</b>	<b>8,804</b>
	<b>Separate</b>					
	<b>31 March 2026</b>					
	<b>Financial assets with an insignificant increase in credit risk</b>	<b>Financial assets with a significant increase in credit risk</b>	<b>Credit-impaired financial assets</b>	<b>Purchased or originated credit-impaired financial assets</b>	<b>Surplus allowance</b>	<b>Total</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Balance as at 1 January 2026	1,605	1,256	1,964	213	1,457	6,495
Change due to reclassification	55	(74)	19	-	-	-
Change due to new estimation of credit loss	77	498	106	(11)	-	670
Newly acquired or purchased financial assets	104	41	-	-	-	145
Derecognised financial assets	(60)	(41)	(16)	-	-	(117)
Write-offs	-	(1)	(135)	-	-	(136)
<b>Balance as at 31 March 2026</b>	<b>1,781</b>	<b>1,679</b>	<b>1,938</b>	<b>202</b>	<b>1,457</b>	<b>7,057</b>

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the three-month period ended 31 March 2026**

	<b>Separate</b>					<b>Total</b>
	<b>31 December 2025</b>					
	<b>Financial assets with an insignificant increase in credit risk</b>	<b>Financial assets with a significant increase in credit risk</b>	<b>Credit-impaired financial assets</b>	<b>Purchased or originated credit-impaired financial assets</b>	<b>Surplus allowance</b>	<b>Million Baht</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Balance as at 1 January 2025	1,999	632	3,192	198	1,457	7,478
Change due to reclassification	(353)	224	129	-	-	-
Change due to new estimation of credit loss	(107)	472	234	15	-	614
Newly acquired or purchased financial assets	415	235	-	-	-	650
Derecognised financial assets	(349)	(304)	(43)	-	-	(696)
Write-offs	-	(3)	(843)	-	-	(846)
NPLs sale	-	-	(705)	-	-	(705)
Balance as at 31 December 2025	1,605	1,256	1,964	213	1,457	6,495

The Group has recognized additional expected credit loss (ECL) and higher allowance for impairment of other assets arising subsequent to the Asset Purchase Agreement announced on 5 May 2026. This arose from loan components that were not transferred as part of the Asset Purchase Agreement for the sale of designated portfolios

**12 Financial liabilities measured at fair value through profit or loss**

**12.1 Financial liabilities held for trading**

	<b>Consolidated and Separate</b>	
	<b>31 March 2026</b>	<b>31 December 2025</b>
	<b>Million Baht</b>	<b>Million Baht</b>
Obligation to return securities	16,837	14,289
Total	16,837	14,289

**12.2 Financial liabilities measured at fair value through profit or loss**

	<b>Consolidated and Separate</b>	
	<b>31 March 2026</b>	<b>31 December 2025</b>
	<b>Million Baht</b>	<b>Million Baht</b>
Debenture	3,182	1,439
Bills of Exchange	10,830	10,984
Total	14,012	12,423

	<b>Consolidated and Separate</b>	
	<b>31 March 2026</b>	<b>31 December 2025</b>
	<b>Million Baht</b>	<b>Million Baht</b>
Cumulative change in fair values due to a change in credit risk of liabilities recognised in other comprehensive income	154	159
Difference between book values and notional amounts to be settled as the contracts mature	865	1,295

**13 Share capital**

	<b>Consolidated and Separate</b>			
	<b>31 March 2026</b>		<b>31 December 2025</b>	
	<b>Number</b>	<b>Amount</b>	<b>Number</b>	<b>Amount</b>
	<b>Million shares</b>	<b>Million Baht</b>	<b>Million shares</b>	<b>Million Baht</b>
<b>Registered</b>				
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
<b>Issued and paid-up</b>				
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.

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the three-month period ended 31 March 2026**

**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:

<b>Capital fund for consolidated</b>	<b>31 March 2026 Million Baht</b>	<b>Total capital to risk assets %</b>	<b>31 December 2025 Million Baht</b>	<b>Total capital to risk assets %</b>
<u>Tier I</u>				
Issued and paid-up share capital	17,411		17,411	
Share premium	10,146		10,146	
Statutory reserve	1,153		1,153	
Unappropriated surplus	19,196		19,196	
Other reserves	478		1,967	
Deduction on Tier I capital fund	<u>(2,917)</u>		<u>(2,025)</u>	
Total Tier I capital fund	<u>45,467</u>	15.19	<u>47,848</u>	16.75
<u>Tier II</u>				
Long-term subordinated debentures	10,374		10,374	
Reserve for loan classified as pass	<u>2,678</u>		<u>2,602</u>	
Total Tier II capital fund	<u>13,052</u>	4.36	<u>12,976</u>	4.55
Total capital funds	<u>58,517</u>	19.55	<u>60,824</u>	21.30
<b>Capital funds for separate</b>	<b>31 March 2026 Million Baht</b>	<b>Total capital to risk assets %</b>	<b>31 December 2025 Million Baht</b>	<b>Total capital to risk assets %</b>
<u>Tier I</u>				
Issued and paid-up share capital	17,411		17,411	
Share premium	10,146		10,146	
Statutory reserve	1,153		1,153	
Unappropriated surplus	18,315		18,315	
Other reserves	481		1,970	
Deduction on Tier I capital fund	<u>(1,748)</u>		<u>(769)</u>	
Total Tier I capital fund	<u>45,758</u>	15.26	<u>48,226</u>	16.82
<u>Tier II</u>				
Long-term subordinated debentures	10,374		10,374	
Reserve for loan classified as pass	<u>2,763</u>		<u>2,695</u>	
Total Tier II capital fund	<u>13,137</u>	4.38	<u>13,069</u>	4.56
Total capital funds	<u>58,895</u>	19.64	<u>61,295</u>	21.38

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**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month period ended 31 March</b>		<b>For the three-month period ended 31 March</b>	
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Interbank and money market items	13	29	13	29
Investments and trading transactions	177	239	177	235
Investments in debt instruments	528	602	528	602
Loans	1,994	2,587	2,201	2,833
Hire purchase and financial lease income	795	863	-	-
Credit support assets on derivatives	83	84	83	84
Others	7	7	-	-
<b>Interest income</b>	<b>3,597</b>	<b>4,411</b>	<b>3,002</b>	<b>3,783</b>

**17 Interest expenses**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month period ended 31 March</b>		<b>For the three-month period ended 31 March</b>	
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Deposits	695	1,189	695	1,189
Interbank and money market item	262	428	262	428
Contribution fee to the Deposit Protection Agency	6	7	6	7
Contribution fee to FIDF	306	337	306	337
Debt securities issued				
- Subordinated debentures	91	91	91	91
- Structured bills of exchange	25	44	25	44
- Structured debentures	7	12	7	12
Credit support liabilities on derivatives	113	103	113	103
Others	50	2	50	1
<b>Interest expenses</b>	<b>1,555</b>	<b>2,213</b>	<b>1,555</b>	<b>2,212</b>

**18 Net fees and service income**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month period ended 31 March</b>		<b>For the three-month period ended 31 March</b>	
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Fees and service incomes				
Acceptances, aval and guarantees	11	13	11	13
Transfer fees	70	65	70	65
Insurance brokerage income	191	268	158	194
Underwriting fees	31	56	31	56
Goods and services payment fees	77	48	75	43
Others	33	36	18	23
<b>Fees and service income</b>	<b>413</b>	<b>486</b>	<b>363</b>	<b>394</b>
Fees and service expenses				
Collection fees	(101)	(99)	(32)	(36)
Others	(33)	(25)	(32)	(24)
<b>Fees and service expenses</b>	<b>(134)</b>	<b>(124)</b>	<b>(64)</b>	<b>(60)</b>
<b>Net fees and service income</b>	<b>279</b>	<b>362</b>	<b>299</b>	<b>334</b>

**19 Gains on financial instruments measured at fair value through profit or loss, net**

	<b>Consolidated and Separate</b>	
	<b>For the three-month period ended 31 March</b>	
	<b>2026</b>	<b>2025</b>
	<b>Million Baht</b>	<b>Million Baht</b>
Gains (losses) on tradings and foreign exchange transactions		
Foreign currencies and foreign exchange rate derivatives	1,672	(128)
Interest rate derivatives	(1,164)	133
Debt instruments	4,611	(376)
Equity instruments	-	1
Financial liabilities	397	-
Others	7	-
<b>Gains (losses) on tradings and foreign exchange transactions</b>	<b>5,523</b>	<b>(370)</b>
Gains (losses) on financial instruments designated at fair value through profit or loss		
Net changes in fair values		
Investments in debt instrument	(5,341)	1,080
Bills of exchange	233	(239)
Debentures	183	(20)
Net gain from derecognition, including interest receivable and payable only those not included in net changes in fair values	145	148
<b>(Losses) gains on financial liabilities designated at fair value through profit or loss</b>	<b>(4,780)</b>	<b>969</b>
Losses from hedge accounting	(210)	(66)
<b>Total</b>	<b>533</b>	<b>533</b>

**20 Gains on investments, net**

	<b>Consolidated and Separate</b>	
	<b>For the three-month period ended 31 March</b>	
	<b>2026</b>	<b>2025</b>
	<b>Million Baht</b>	<b>Million Baht</b>
Gains from derecognition		
Investments measured at fair value through other comprehensive income	344	188
Gains on investments, net	344	188

**21 Other operating income**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month period ended 31 March</b>		<b>For the three-month period ended 31 March</b>	
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Bad debt recovery	246	266	107	129
Administration and IT support income	3	-	45	47
Other income	25	36	21	34
Other operating income	274	302	173	210

**22 Expected credit losses**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month period ended 31 March</b>		<b>For the three-month period ended 31 March</b>	
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Modification loss of loan	68	45	63	2
Loans to customers and accrued interest receivable	774	803	707	286
Credit line commitments and financial guarantees	23	(9)	25	(7)
Others	1	(10)	1	(10)
Expected credit losses	866	829	796	271

## 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 three-month period ended 31 March 2026 for the Group and the Bank are 18.55% and 17.75%, compared to 20% and 20% for the three-month period ended 31 March 2025. 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:

	<b>Consolidated</b>	
	<b>31 March 2026 Million Baht</b>	<b>31 December 2025 Million Baht</b>
Securities sold under repurchase	61,558	46,042
Utilities usage	13	13
Insurance broker business	2	2
<b>Total</b>	<b>61,573</b>	<b>46,057</b>
	<b>Separate</b>	
	<b>31 March 2026 Million Baht</b>	<b>31 December 2025 Million Baht</b>
Securities sold under repurchase	61,558	46,042
Utilities usage	13	13
<b>Total</b>	<b>61,571</b>	<b>46,055</b>

## 25 Commitments and contingent liabilities

### 25.1 Commitments

As at 31 March 2026 and 31 December 2025, significant commitments of the Group consist of:

	<b>Consolidated</b>					
	<b>31 March 2026</b>			<b>31 December 2025</b>		
	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>
<b>Avals to bills:</b>						
Avals to bills	-	202	202	7	193	200
<b>Liability under unmatured import bills:</b>						
Liability under unmatured import bills	-	260	260	-	67	67
<b>Letters of credit:</b>						
Letters of credit	-	348	348	-	348	348
<b>Other commitments:</b>						
Undrawn bank overdrafts	8,586	-	8,586	8,564	-	8,564
Undrawn credit line	20,216	-	20,216	14,742	2,899	17,641
Other guarantees	7,117	121	7,238	7,149	116	7,265
<b>Other commitments</b>	<b>35,919</b>	<b>121</b>	<b>36,040</b>	<b>30,455</b>	<b>3,015</b>	<b>33,470</b>
<b>Total commitments</b>	<b>35,919</b>	<b>931</b>	<b>36,850</b>	<b>30,462</b>	<b>3,623</b>	<b>34,085</b>

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the three-month period ended 31 March 2026**

	Separate					
	31 March 2026			31 December 2025		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
<b>Avals to bills and guarantees of loans:</b>						
Avals to bills and guarantees of loans	-	202	202	7	193	200
<b>Liability under unmatured import bills:</b>						
Liability under unmatured import bills	-	260	260	-	67	67
<b>Letters of credit:</b>						
Letters of credit	-	348	348	-	348	348
<b>Other commitments:</b>						
Undrawn bank overdrafts	8,586	-	8,586	8,564	-	8,564
Undrawn credit line	22,791	-	22,791	21,932	2,899	24,831
Other guarantees	7,117	121	7,238	7,149	116	7,265
Other commitments	38,494	121	38,615	37,645	3,015	40,660
Total commitments	38,494	931	39,425	37,652	3,623	41,275

## 25.2 Contingent liabilities

As at 31 March 2026, 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 419 million and Baht 404 million, respectively (31 December 2025: Baht 444 million and Baht 434 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 31 March 2026 and 31 December 2025, capital expenditure contracted but not recognised as liabilities is as follows:

	Consolidated		Separate	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
	Million Baht	Million Baht	Million Baht	Million Baht
Property, plant and equipment	44	69	44	69
Intangible assets	7	114	7	110
Total	51	183	51	179

## 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.

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month period ended 31 March</b>		<b>For the three-month period ended 31 March</b>	
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
<b>Subsidiaries</b>				
Revenue:				
Interest income	-	-	208	247
Fees income	-	-	43	47
Expenses:				
Premises and equipment expenses	-	-	(3)	(3)
<b>Parent company</b>				
Revenue:				
Interest income	8	6	8	6
Fees income	9	29	9	29
Expenses:				
Interest expenses	56	54	56	54
Operating expenses	39	23	39	23
<b>Companies under common control</b>				
Revenue:				
Interest income	2	-	2	-
Fees income	4	4	4	4
Expenses:				
Interest expenses	-	1	-	1
Fees expenses	1	1	1	1
<b>Joint venture of the group parent company</b>				
Revenue:				
Fees income	32	37	32	37
Expenses:				
Premises and equipment expenses	(3)	(3)	(3)	(3)
<b>Other related persons or parties</b>				
Revenue:				
Interest income	3	-	3	-

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the three-month period ended 31 March 2026**

The outstanding balances of significant related party transactions as at 31 March 2026 and 31 December 2025 are as follows:

	<b>Consolidated</b>											
	<b>31 March 2026</b>											
	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	Debt issued and borrowings Million Baht	Credit supports liabilities on derivatives 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
<b>Parent company</b>												
CIMB Bank Berhad	-	36	6	-	2,071	35	-	315	5,498	331	1,013	108
	-	36	6	-	2,071	35	-	315	5,498	331	1,013	108
<b>Companies under common control</b>												
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	69	-	-	-	-	-
CIMB Islamic Bank Bhd	-	-	-	-	-	-	15	-	-	-	-	-
iCIMB (MSC) Sdn Bhd	-	-	-	-	17	-	-	-	-	-	-	6
PT Bank CIMB Niaga Tbk	-	1	-	-	-	-	18	-	-	-	-	-
Sathorn Asset Management Co., Ltd.	-	-	-	-	3	282	-	-	-	-	-	4
	-	1	-	-	-	20	282	102	-	-	-	10
<b>Joint venture of the group parent company</b>												
Principal Asset Management Co., Ltd.	-	-	-	-	-	10	-	5	-	-	-	2
	-	-	-	-	-	10	-	5	-	-	-	2
<b>Other related persons or parties</b>												
	12	-	-	-	-	-	569	-	-	-	-	-
	12	-	-	-	-	-	569	-	-	-	-	-

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the three-month period ended 31 March 2026**

<b>Consolidated</b>												
<b>31 December 2025</b>												
	<b>Outstanding loans Million Baht</b>	<b>Interbank and money market items (asset) Million Baht</b>	<b>Obligations Million Baht</b>	<b>Credit supports assets on derivatives Million Baht</b>	<b>Accounts receivable from sell of financial assets measured at fair value through profit or loss and investments Million Baht</b>	<b>Other assets Million Baht</b>	<b>Deposits Million Baht</b>	<b>Interbank and money market items (liability) Million Baht</b>	<b>Debt issued and borrowings Million Baht</b>	<b>Credit supports liabilities on derivatives Million Baht</b>	<b>Accounts payable from purchase of financial assets measured at fair value through profit or loss and investments Million Baht</b>	<b>Other liabilities Million Baht</b>
<b><u>Parent company</u></b>												
CIMB Bank Berhad	-	36	81	1,924	1,347	37	-	78	5,258	-	624	84
	-	36	81	1,924	1,347	37	-	78	5,258	-	624	84
<b><u>Companies under common control</u></b>												
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	-	63	-	-	-	-
CIMB Islamic Bank Bhd	-	-	-	-	-	-	-	9	-	-	-	-
iCIMB (MSC) Sdn Bhd	-	-	-	-	-	-	-	-	-	-	-	3
PT Bank CIMB Niaga Tbk	-	4	-	-	-	-	-	13	-	-	-	-
Sathorn Asset Management Co., Ltd.	-	-	-	-	-	5	279	-	-	-	-	5
	-	4	-	-	-	5	279	85	-	-	-	8
<b><u>Joint venture of the group parent company</u></b>												
Principal Asset Management Co., Ltd.	-	-	-	-	-	9	-	844	-	-	-	3
	-	-	-	-	-	9	-	844	-	-	-	3
<b><u>Other related persons or parties</u></b>												
	23	-	-	-	-	-	1,735	-	-	-	-	-
	23	-	-	-	-	-	1,735	-	-	-	-	-

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the three-month period ended 31 March 2026**

	Separate 31 March 2026											
	Outstanding loans Million Baht	Interbank and money market items (asset) Million Baht	Obligations Million Baht	Credit supports assets on derivatives Million Baht	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	Debt issued and borrowings Million Baht	Credit supports liabilities on derivatives 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
<b>Parent company</b>												
CIMB Thai Auto Co., Ltd.	25,641	-	-	-	-	40	277	-	-	-	-	45
Worldlease Co., Ltd.	-	-	-	-	-	10	456	-	-	-	-	-
	25,641	-	-	-	-	50	733	-	-	-	-	45
<b>Parent company</b>												
CIMB Bank Berhad	-	36	6	-	2,071	35	-	315	5,498	331	1,013	108
	-	36	6	-	2,071	35	-	315	5,498	331	1,013	108
<b>Companies under common control</b>												
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	-	69	-	-	-	-
CIMB Islamic Bank Bhd	-	-	-	-	-	-	-	15	-	-	-	-
iCIMB (MSC) Sdn Bhd	-	-	-	-	-	17	-	-	-	-	-	6
PT Bank CIMB Niaga Tbk	-	1	-	-	-	-	-	18	-	-	-	-
Sathorn Asset Management Co., Ltd.	-	-	-	-	-	3	282	-	-	-	-	4
	-	1	-	-	-	20	282	102	-	-	-	10
<b>Joint venture of the group parent company</b>												
Principal Asset Management Co., Ltd.	-	-	-	-	-	10	-	5	-	-	-	2
	-	-	-	-	-	10	-	5	-	-	-	2
<b>Other related persons or parties</b>												
	12	-	-	-	-	-	569	-	-	-	-	-
	12	-	-	-	-	-	569	-	-	-	-	-

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the three-month period ended 31 March 2026**

	Separate 31 December 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	Debt issued and borrowings Million Baht	Credit supports liabilities on derivatives 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
<b>Parent company</b>												
CIMB Thai Auto Co., Ltd.	27,030	-	-	-	-	40	173	-	-	-	-	34
Worldlease Co., Ltd.	-	-	-	-	-	16	346	-	-	-	-	1
	27,030	-	-	-	-	56	519	-	-	-	-	35
<b>Parent company</b>												
CIMB Bank Berhad	-	36	81	1,924	1,347	37	-	78	5,258	-	624	84
	-	36	81	1,924	1,347	37	-	78	5,258	-	624	84
<b>Companies under common control</b>												
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	-	63	-	-	-	-
CIMB Islamic Bank Bhd	-	-	-	-	-	-	-	9	-	-	-	-
iCIMB (MSC) Sdn Bhd	-	-	-	-	-	-	-	-	-	-	-	3
PT Bank CIMB Niaga Tbk	-	4	-	-	-	-	-	13	-	-	-	-
Sathorn Asset Management Co., Ltd.	-	-	-	-	-	5	279	-	-	-	-	5
	-	4	-	-	-	5	279	85	-	-	-	8
<b>Joint venture of the group parent company</b>												
Principal Asset Management Co., Ltd.	-	-	-	-	-	9	-	844	-	-	-	3
	-	-	-	-	-	9	-	844	-	-	-	3
<b>Other related persons or parties</b>												
	23	-	-	-	-	-	1,735	-	-	-	-	-
	23	-	-	-	-	-	1,735	-	-	-	-	-

**Director and management remuneration**

For the three-month period ended 31 March 2026 and 2025, compensations paid to directors and key management personnel are as follows:

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month period ended 31 March</b>		<b>For the three-month period ended 31 March</b>	
	<b>2026</b>	<b>2025</b>	<b>2026</b>	<b>2025</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Short-term employee benefits	182	208	177	199
Long-term employee benefits	11	4	10	4
Share based payment	3	6	3	6
Director and management remuneration	196	218	190	209

**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.

**27 Events occurring after the reporting date**

On 23 April 2026, the Annual General Meeting of Shareholders approved a resolution to pay dividends for the year 2025 of CIMB Thai Bank Public Company Limited at the rate of Baht 0.059 per share for 34,822,261,748 shares, totalling Baht 2,054,513,443.13. The bank will pay the dividends to shareholders on 21 May 2026.