CIMB THAI
ธนาคาร ซีไอเอ็มบี ไทย

(Translation)

Ref.CIMBT.CSA. 0๘๙ / 2026

24 August 2026

Subject: CIMB Thai Group consolidated audited financial results for the six months ended 30 June 2026

To : President
The Stock Exchange of Thailand

Dear Sir,

On behalf of CIMB Thai Bank PCL, I am pleased to submit the audited consolidated financial results for the six months ended 30 June 2026. The key summaries are as follows:

On 5 May 2026, CIMB Thai Group entered into an Asset Purchase Agreement for the sale of designated portfolios. As the disposal transaction met the criteria under TFRS 5, Non-current Assets Held for Sale and Discontinued Operations, CIMB Thai Group classified the assets not transferred under the Asset Purchase Agreement as "a disposal group held for sale" and the related operating results as "discontinued operations" in the statement of comprehensive income for the six months ended 30 June 2026.

CIMB Thai Group continues to analyse key ratios including the assets, liabilities, income and expenses of the Disposal Group in light of the economic nature of the transaction until the sale is completed.

For the six months ended 30 June 2026, CIMB Thai Group recorded a consolidated net profit of THB 1,488.5 million, a year-on-year ("YoY") increase of THB 475.9 million or 47.0%. The consolidated net profit from continuing operations stood at THB 1,265.5 million, a YoY increase of THB 579.6 million or 84.5%, mainly attributed to a 9.8% rise in operating income and 0.9% decline in operating expenses, as well as a 30.4% decrease in expected credit loss.

On a YoY basis, CIMB Thai Group's consolidated operating income increased by THB 461.7 million or 9.8% from 6M2025 to THB 5,176.2 million from higher net interest income of THB 270.9 million or 11.6% YoY due to a larger decline in interest expenses compared to interest income, and higher net fee and service income of THB 15.4 million or 2.4%, from an increase in goods and services payment fees income and arrangement fee income. Other operating income increased by THB 175.4 million or 10.1% due to higher gains on financial instruments measured at fair value through profit or loss, partially offset by lower gains on investments.

On a YoY basis, operating expenses decreased THB 27.8 million or 0.9%, largely due to lower employee expenses and taxes and duties, partially offset by higher impairment loss on foreclosed properties. The cost to income ratio stood at 53.9% in 6M2026 compared to 52.1% in 6M2025.

Net Interest Margin (NIM) over earning assets stood at 2.0% in 6M2026, slightly higher than the 1.9% in 6M2025, as lower funding costs offset asset yield compression.

ธนาคาร ซีไอเอ็มบี ไทย จำกัด (มหาชน) เลขที่ 44 ถนนหลังสวน แขวงลุมพินี เขตปทุมวัน กรุงเทพมหานคร 10330
โทรศัพท์ 0 2638 8000 0 2626 7000 โทรสาร 0 2657 3333 ทะเบียนเลขที่ 0107537002338
CIMB Thai Bank Public Company Limited 44 Langsuan Road, Lumpini, Patumwan, Bangkok 10330
Tel 0 2638 8000 0 2626 7000 Fax 0 2657 3333 www.cimbthai.com Pcl. Register No. 0107537002338

10001742

CIMB THAI
ธนาคาร ซีไอเอ็มบี ไทย

As at 30 June 2026, total gross loans (inclusive of loans guaranteed by other banks and loans to financial institutions) stood at THB 242.2 billion, an increase of 4.1% from 31 December 2025. Deposits (inclusive of Bill of Exchanges, Debentures and selected Structured Deposit Products) stood at THB309.2 billion, an increase of 2.6% from THB 301.5 billion as at end of December 2025. The Modified Loan to Deposit Ratio was slightly higher at 78.3% compared to 77.2% as at 31 December 2025.

The gross non-performing loans ("NPL") stood at THB 5 billion, with a lower gross NPL ratio of 2.1% from 2.2% as at 31 December 2025. The improvement in the gross NPL ratio is reflective of CIMB Thai Group's stringent credit risk underwriting, effective risk management policies, improvement in loan collection processes and the continued management of the Bank's NPLs.

CIMB Thai Group's loan loss coverage ratio as at 30 June 2026 stood at 179.3% from 171.5% at the end of December 2025. Total allowance for expected credit losses stood at THB 8.9 billion, THB 1.5 billion above the Bank of Thailand's reserve requirements.

Total consolidated capital funds as at 30 June 2026 stood at THB 59.4 billion. The BIS ratio stood at 19.7%, of which 15.4% comprised Tier-1-capital.

Yours faithfully,

Mr. Wut Thanittiraporn
President and Chief Executive Officer
CIMB Thai Bank PCL

ธนาคาร ซีไอเอ็มบี ไทย จำกัด (มหาชน) เลขที่ 44 ถนนหลังสวน แขวงลุมพินี เขตปทุมวัน กรุงเทพมหานคร 10330
โทรศัพท์ 0 2638 8000 0 2626 7000 โทรสาร 0 2657 3333 ทะเบียนเลขที่ 0107537002338

CIMB Thai Bank Public Company Limited 44 Langsuan Road, Lumpini, Patumwan, Bangkok 10330
Tel 0 2638 8000 0 2626 7000 Fax 0 2657 3333 www.cimbthai.com Pcl. Register No. 0107537002338