CIMB THAI
ธนาคาร ซีไอเอ็มบี ไทย

Basel III - Pillar 3 and Liquidity coverage ratio (LCR) disclosures

As of June 30, 2026

CIMB THAI
ธนาคาร ซีไอเอ็มบี ไทย

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Part 1: Disclosure of capital adequacy information (Pillar 3 Disclosures)

1. Introduction

Basel Capital Accord in accordance with Basel Framework consists of three pillars:

Pillar 1: Minimum Capital Requirement

Pillar 1 defines the minimum levels of capital that commercial banks need to provide for credit, market, and operational risks.

Pillar 2: Supervisory Review Process

Pillar 2 requires commercial banks to have sound risk management and processes for assessing overall capital adequacy to cover material risks including risks not captured under Pillar 1.

Pillar 3: Market Discipline

Pillar 3 aims to encourage market discipline as commercial banks are required to disclose information on capital adequacy and risk exposures so that market participants can assess and use such information in assessing the risk profile of the commercial banks.

To meet Pillar 3 requirements, Bank of Thailand (BOT) requires commercial banks to disclose a set of specified information relating to capital adequacy, risk management process, key infromation on risk exposures that reflects the risk profile of the commercial banks to the market participants in form of semiannual Pillar 3 reports as at 30 Jun and 31 December within 4 months from the end of each period.

2. Scope of application

This Pillar 3 disclosure report is required by BOT's notification to be disclosed at both Bank (Solo Basis) and Financial Group level (Full Consolidation Basis). For CIMB Thai Financial Group, it consists of the following entities:

1. CIMB Thai Bank Public Co., Ltd engaged in commercial banking (the parent company)
2. CIMB Thai Auto Co., Ltd. engaged in leasing/hire-purchase of automobiles and hire-purchase motorcycles
3. World Lease Co., Ltd. engaged in hire-purchase of motorcycles

3. Key prudential metrics

Bank of Thailand ("BOT") announced the BOT's Notification No.SorNorSor.14/2562 Re: Capital Disclosure Requirements for Commecial Banks (Second Edition) and SorNorSor.15/2562 Re: Disclosure Requirement on Capital Adequacy for a Financial Group (Second Edition), which came to effect for accounting periods beginning on and from 1 January 2020, requiring commercial banks to disclose key quantitative prudential metrics relating to both capital and liquidity. For capital, commercial banks shall disclose information on capital that reflects the entire impact due to an increase in provisions according to TFRS 9; this framework is based on Basel Committee on Banking Supervision (BCBS)'s Pillar 3 disclosure requirements consolidated and enhanced framework (March 2017).

Subsequently, the BOT has issued Notification No. 9/2566 to revise the regulation for calculating the counterparty credit risk-weighted assets for derivative transactions, effective from July 1, 2024. The regulation requires commercial banks to calculate Credit Valuation Adjustment risk (CVA risk) in addition to the Default risk, which previously required commercial banks to maintain regulatory capital to cover only the losses from Default risk. This amendment is to ensure that commercial banks maintain adequate regulatory capital to fully cover the counterparty credit risk from derivative transactions and is consistent with international standards.

Additionally, in this notification the BOT has set risk weights for the calculation of risk-weighted assets for Default risk in case of clearing of derivative transactions through central counterparties.

Table 1 Disclosure of quantitative data for key risk indicators

	Items	Consolidated		Bank-Only	
		Jun 30, 2026	Dec 31, 2025	Jun 30, 2026	Dec 31, 2025
Available capital (Unit: Million Baht)					
1	Common Equity Tier 1 capital (CET 1)	46,367	47,848	47,062	48,226
1a	Fully loaded ECL[1/] accounting model CET 1	46,367	47,848	47,062	48,226
2	Tier 1 capital (Tier 1)	46,367	47,848	47,062	48,226
2a	Fully loaded ECL accounting model Tier 1	46,367	47,848	47,062	48,226
3	Total capital funds	59,449	60,824	60,223	61,295
3a	Fully loaded ECL accounting model total capital	59,449	60,824	60,223	61,295
Risk-weighted assets (Unit: Million Baht)					
4	Total risk-weighted assets (RWA)	301,072	285,500	301,297	286,641
Risk-based capital ratios as a percentage of RWA (%)					
5	Common Equity Tier 1 ratio (CET 1 ratio)	15.40%	16.76%	15.62%	16.82%
5a	Fully loaded ECL accounting model CET 1 ratio	15.40%	16.76%	15.62%	16.82%
6	Tier 1 ratio	15.40%	16.76%	15.62%	16.82%
6a	Fully loaded ECL accounting model Tier 1 ratio	15.40%	16.76%	15.62%	16.82%
7	Total capital ratio [2/]	19.75%	21.30%	19.99%	21.38%
7a	Fully loaded ECL accounting model total capital ratio	19.75%	21.30%	19.99%	21.38%
Capital buffer ratios as a percentage of RWA (%)					
8	Conservation buffer ratio	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer ratio	-	-	-	-
10	Higher loss absorbency ratio	-	-	-	-
11	Total capital buffer ratio (the sum of Item 8 to Item 10)	2.50%	2.50%	2.50%	2.50%
12	Common Equity Tier 1 ratio available after meeting the bank's minimum capital requirements [3/]	9.40%	10.76%	9.62%	10.82%
Liquidity Coverage Ratio (LCR) [4/]					
13	Total high-quality liquid assets (Total HQLA) (Unit: Million Baht)	-	-	105,692	148,466
14	Total net cash outflows within 30 Days (Unit: Million Baht)	-	-	64,623	74,721

	Items	Consolidated		Bank-Only	
		Jun 30, 2026	Dec 31, 2025	Jun 30, 2026	Dec 31, 2025
15	LCR ratio (%)[5/]	-	-	164%	198%
	BOT's LCR minimum requirement (%)			100%	100%

[1/] Expected credit losses (ECL) according to the Thai Financial Reporting Standard No.9 - Financial Instruments (TFRS 9).

[2/] To comply with the BOT's Notification No. SorNorSor. 9/2566 dated September 19, 2023, the Bank incorporated 25% of the total calculated CVA risk-weighted assets into credit risk-weighted assets for the calculation of the total capital ratio, in accordance with the Notification of the Bank of Thailand on the Supervision of Capital for Commercial Banks, effective from July 1, 2024. The Bank has increased the proportion of CVA risk-weighted assets included in the calculation to 50%, effective from January 1, 2025 and 75%, effective from January 1, 2026. The Bank will continue to gradually raise this proportion to reach 100% from January 1, 2027 onwards.

[3/] Common Equity Tier 1 ratio available after meeting the bank's minimum capital requirements: it may not necessarily be the difference between CET 1 ratio (item 5) and the minimum CET 1 ratio requirement of 4.5% because CET 1 ratio may be used to meet the bank's minimum Tier 1 ratio requirement of 6% and/or the minimum total capital ratio requirement of 8.5%.

[4/] To comply with BOT's notification No. SorNorSor. 2/2561 dated January 25, 2018, the Bank disclosure Liquidity Coverage Raito (LCR) on the Bank's website. https://www.cimbthai.com/en/personal/who-we-are/investor-relations/financial-information/pillar-three-disclosures.html

[5/] LCR ratio is computed as an average ratio of month-end LCR in the quarter. This may not be equal to an LCR computed with the average values of total high-quality liquid assets (Total HQLA) and Total Net Cash Outflow.

4. Capital

4.1 Capital Structure

As at 30 June 2026, CIMB Thai Financial Group's total capital fund under Basel III was THB 59,449 million consisting of Common Equity Tier 1 (CET 1) capital of THB 46,367 million, Tier 1 capital of THB 46,367 million, and Tier 2 capital of THB 13,082 million. For Bank level, capital consists Common Equity Tier 1 capital of THB 47,062 million, Tier 1 capital of THB 47,062 million, and Tier 2 capital of THB 13,161 million, totaling THB 60,223 million of total capital fund.

The capital components of the Bank and Financial Group comprise of:

Common Equity Tier 1 capital

- Issued and paid-up share capital
- Premium on share capital
- Statutory reserve
- Retained earnings after appropriations
- Accumulated other comprehensive income
  - Revaluation surplus on Land Building and Condominium Appraisal
  - Revaluation surplus (deficit) on change in value of investments
  - Difference from the translation of financial statements
  - Cash flow hedge reserves
  - Gains on financial liabilities designated at fair value relating to own credit risk
- Deducted from CET 1 capital
  - Deferred tax assets
  - Intangible assets
  - Impact on revision of employee benefits based on actuarial calculation

Tier 2 capital

- General provision is expected credit loss for financial assets no matter whether or not they have a significant increase in credit risk, but not exceeding 1.25% of credit risk-weighted assets.
- The Bank issued MYR 660 million of subordinated debentures pursuant to Tier 2 subordinated debenture programme to overseas investors. The debenture is qualifying capital instruments under Basel III, which could be fully counted as capital. The Bank of Thailand approved on counting the subordinated debenture as Tier 2 capital according to the correspondence of Nor Sor1. 81/2564.
- The Bank issued MYR 415 million of subordinated debentures pursuant to tier 2 subordinated debenture programme to overseas investors. The debenture is qualifying capital instruments under Basel III, which could be fully counted as capital. The Bank obtained an approval from the Bank of Thailand to count the subordinated debenture as tier 2 capital according to the correspondence e-mail on 19 April 2023.
- The Bank issued THB 2,000 million of subordinated, unsecured and non-guaranteed green notes intended to qualify as tier 2 capital of commercial banks to local investors. The notes are qualifying capital instruments under Basel III, which could be fully counted as capital. The Bank of Thailand approved on counting the subordinated debenture as tier 2 capital according to the correspondence of BOT. 498/2568.

Table 2 Capital Structure

Unit: Million Baht

As at	Consolidated		Bank-Only	
	Jun 30, 2026	Dec 31, 2025	Jun 30, 2026	Dec 31, 2025
1. Tier 1 Capital	46,367	47,848	47,062	48,226
1.1 Common Equity Tier 1 capital	46,367	47,848	47,062	48,226
1.1.1 Paid-up share capital (ordinary shares)	17,411	17,411	17,411	17,411
1.1.2 Premium on share capital	10,146	10,146	10,146	10,146
1.1.3 Statutory Reserve	1,226	1,153	1,226	1,153
1.1.4 Net profit after appropriation	19,221	19,196	18,553	18,315
1.1.5 Other Comprehensive Income	923	1,967	926	1,970
1.1.5.1 Accumulated Other Comprehensive Income	966	2,010	926	1,970
1.1.5.2 Other owner changes items	(43)	(43)	-	-
1.1.6 Any adjustments that are not allowed to have impacts on capital	213	156	213	156
1.1.6.1 Cash flow hedge reserves	14	29	14	29
1.1.6.2 Gains on financial liabilities designated at fair value relating to own credit risk	199	127	199	127
1.1.7 Items to be deducted from CET 1	(2,773)	(2,181)	(1,413)	(925)
1.1.7.1 Remeasurements of post-employment benefit obligations	(47)	(47)	(40)	(40)
1.1.7.2 Intangible assets	(829)	(910)	(816)	(885)
1.1.7.3 Deferred tax asset	(1,897)	(1,224)	(557)	-
1.2 Additional Tier 1 capital	-	-	-	-
2. Tier 2 capital	13,082	12,976	13,161	13,069
2.1 Qualifying Tier 2 capital instruments	10,374	10,374	10,374	10,374
2.2 General provisions	2,708	2,602	2,787	2,695
3. Total capital funds	59,449	60,824	60,223	61,295

4.2 Capital Adequacy

Capital adequacy is critical for sound risk management and mitigation. This includes capital adequacy under both normal and stress ("extreme but plausible events") conditions. Stress test results are used for capital management and to prescribe the action plans to ensure that the Bank will meet the minimum regulatory capital requirements. For the annual capital management plan, Internal Capital Targets shall be set above the minimum regulatory capital requirements and used as early warning indicators to monitor and ensure compliance with the regulatory capital requirements.

The Bank calculates capital charges for credit risk, market risk, and operational risk in accordance with BOT's notification. The Bank obtained BOT's approval to adopt the approaches for capital calculation as follows:

Risk Type	Approach
1. Credit Risk	Standardised Approach (SA)
2. Market Risk	Standardised Approach (SA)
3. Operational Risk	Basic Indicator Approach (BIA)

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Table 3 Minimum capital requirements classified by risk types

Unit: Million Baht

As at	Consolidated		Bank-Only	
	Jun 30, 2026	Dec 31, 2025	Jun 30, 2026	Dec 31, 2025
Credit Risk [1/]	**18,417**	**17,692**	**18,959**	**18,327**
1. Performing Assets	18,164	17,441	18,721	18,094
1.1 Claims on sovereigns and central banks, multilateral development banks (MDBs) and public sector entities (PSEs) whose risk weight is comparable to that of sovereigns	-	-	-	-
1.2 Claims on financial institutions, and public sector entities (PSEs) whose risk weight is comparable to that of financial institutions and securities companies	3,650	3,294	3,647	3,290
1.3 Claims on corporate and public sector entities (PSEs) whose risk weight is comparable to that of corporate Entities	7,399	6,621	9,436	8,995
1.4 Claims on retail	3,021	3,315	1,314	1,386
1.5 Claims on residential mortgage exposures	3,519	3,629	3,519	3,629
1.6 Other assets	575	582	805	794
2. Non-Performing Assets	253	251	238	233
Market Risk	**5,025**	**4,635**	**5,025**	**4,635**
1. Interest rate risk	4,999	4,583	4,999	4,583
2. Equity price risk	-	-	-	-
3. Foreign exchange rate risk	26	52	26	52
4. Commodity price risk	-	-	-	-
Operational Risk	**2,149**	**1,940**	**1,627**	**1,402**
Total minimum capital requirement [2/]	**25,591**	**24,267**	**25,611**	**24,364**
Total minimum capital buffer [3/]	**7,527**	**7,138**	**7,532**	**7,166**
Total minimum capital requirement and capital buffer	**33,118**	**31,405**	**33,143**	**31,530**
Total Risk Weight Assets	**301,072**	**285,500**	**301,297**	**286,641**

[1/] To comply with the BOT's Notification No. SorNorSor. 9/2566 dated September 19, 2023, the Bank incorporated 25% of the total calculated CVA risk-weighted assets into credit risk-weighted assets for the calculation of the total capital ratio, in accordance with the Notification of the Bank of Thailand on the Supervision of Capital for Commercial Banks, effective from July 1, 2024. The Bank has increased the proportion of CVA risk-weighted assets included in the calculation to 50%, effective from January 1, 2025 and 75%, effective from January 1, 2026. The Bank will continue to gradually raise this proportion to reach 100% from January 1, 2027 onwards.

[2/] Minimum capital requirement is calculated based on the minimum regulatory requirement at 8.5%

[3/] Minimum capital buffer under Basel III as accordance to BOT's Notification No.SorNorSor 12/2555 Re: the BOT required the Commercial Banks to increase capital conservation buffer of 2.5%

As at 30 June 2026, the financial group's CET 1 ratio, Tier 1 ratio, and Total capital ratio were at 15.40%, 15.40% and 19.75%, respectively, while the Bank's capital ratios were at 15.62%, 15.62% and 19.99%, respectively. All ratios are higher than minimum capital requirement and capital buffer of Bank of Thailand.

Table 4 Total capital adequacy ratio

Unit: %

As at	Consolidated		Bank-Only		Minimum capital requirement ratio [1/]	Minimum capital requirement and capital buffer ratio [2/]
	Jun 30, 2026	Dec 31, 2025	Jun 30, 2026	Dec 31, 2025		
CET 1 capital to risk-weighted assets	15.40	16.76	15.62	16.82	4.50	7.00
Tier 1 capital to risk-weighted assets	15.40	16.76	15.62	16.82	6.00	8.50
Total capital to risk-weighted assets[3/]	19.75	21.30	19.99	21.38	8.50	11.00

[1/] Minimum capital requirement ratio, according to the BOT's Notification No. SorNorSor 12/2555

[2/] Minimum capital requirement and capital buffer ratio as accordance to BOT's Notification No. SorNorSor 12/2555 Re: the BOT required the Commercial Banks to increase capital conservation buffer of 2.5%.

[3/] To comply with the BOT's Notification No. SorNorSor. 9/2566 dated September 19, 2023, the Bank incorporated 25% of the total calculated CVA risk-weighted assets into credit risk-weighted assets for the calculation of the total capital ratio, in accordance with the Notification of the Bank of Thailand on the Supervision of Capital for Commercial Banks, effective from July 1, 2024. The Bank has increased the proportion of CVA risk-weighted assets included in the calculation to 50%, effective from January 1, 2025 and 75%, effective from January 1, 2026. The Bank will continue to gradually raise this proportion to reach 100% from January 1, 2027 onwards.

5. Composition of capital disclosure requirements under BCBS

Table 5 Disclosure information for main features of regulatory capital instruments

	Subject	Details	Details	Details
1	Issuer	CIMB Thai Bank PCL.	CIMB Thai Bank PCL.	CIMB Thai Bank PCL.
2	Unique identifier	ISIN code: MYBPN2100039	ISIN code: MYBPN2300068	ISIN code: TH004103EA08
BOT's regulatory treatment				
3	Instrument type (Common Equity Tier 1 / Additional Tier 1 / Tier 2 capital)	Tier 2 capital	Tier 2 capital	Tier 2 capital
4	Qualified in accordance with Basel III requirements	Yes	Yes	Yes
5	If not qualified in accordance with Basel III requirements (please specify)	-	-	-
6	Transitional phase out or fully countable	Fully countable but gradual reduction on capital calculation and amortised reduction 20% in the last five years before maturity	Fully countable but gradual reduction on capital calculation and amortised reduction 20% in the last five years before maturity	Fully countable but gradual reduction on capital calculation and amortised reduction 20% in the last five years before maturity
7	Eligible at Bank only (Solo) / Group (Full consolidation) / Group & Bank only	Group & Bank only	Group & Bank only	Group & Bank only

Subject		Details	Details	Details
8	Amount recognized in regulatory capital (unit : Million Baht)	5,142 Million Baht	3,231 Million Baht	2,000 Million Baht
9	Par value of instrument – (unit : Malaysia Ringgit (MYR))	MYR100	MYR100	THB1,000
10	Accounting classification	Liabilities - amortised cost	Liabilities - amortised cost	Liabilities - amortised cost
11	Original date of issuance	July 12, 2021	March 29, 2023	October 28, 2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 11, 2031	March 29, 2033	October 30, 2034
14	Issuer call subject to prior supervisory approval	Issuer call subject to prior supervisory approval	Issuer call subject to prior supervisory approval	Issuer call subject to prior supervisory approval

	Subject	Details	Details	Details
15	Optional call date, contingent call dates and redemption amount	subordinated debentures pursuant to tier 2 subordinated debenture programme to overseas investors / The debenture has a tenor of 10 years and the Bank may exercise its right to early redeem the debenture after 5 years subject to approval by the Bank of Thailand / first date the redemption rights is on July 13, 2026 / redeem amount of MYR 660 million.	subordinated debentures pursuant to tier 2 subordinated debenture programme to overseas investors / The debenture has a tenor of 10 years and the Bank may exercise its right to early redeem the debenture after 5 years subject to approval by the Bank of Thailand / first date the redemption rights is on March 29, 2028 / redeem amount of MYR 415 million.	subordinated, unsecured and non-guaranteed green notes intended to qualify as tier 2 capital of commercial banks to local investors / The note has a tenor of 10 years and the Bank may exercise its right to early redeem the notes after 5 years subject to approval by the Bank of Thailand / first date the redemption rights is on October 29, 2029 / redeem amount of THB 2,000 million.
16	Subsequent call dates, if applicable	-	-	-
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed rate	Fixed rate	Fixed rate
18	Coupon rate and any related index	3.90% per annum	4.70% per annum	3.90% per annum

	Subject	Details	Details	Details
19	Existence of a dividend stopper	No dividend stopper	No dividend stopper	No dividend stopper
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No incentive to redeem	No incentive to redeem	No incentive to redeem
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger	-	-	-
25	If convertible, fully or partially	-	-	-
26	If convertible, conversion rate	-	-	-
27	If convertible, specify instrument type convertible into	-	-	-
28	If convertible, specify issuer of instrument it converts into	-	-	-
29	Write-down feature	Yes	Yes	Yes

Subject		Details	Details	Details
30	If write-down, write-down trigger(s)	Contractual write-down upon the occurrence of the following trigger events: Trigger events for CIMB Thai 1) the Bank cannot continue its business in any manner such as having insufficient assets to make repayment to its depositors and creditors, its capital funds having dropped to the extent that its depositors and creditors will be adversely affected, or not being able to increase capital by themselves, etc, **and** 2) The BOT and/or any other empowered government agency decide to grant financial	Contractual write-down upon the occurrence of the following trigger events: Trigger events for CIMB Thai 1) the Bank cannot continue its business in any manner such as having insufficient assets to make repayment to its depositors and creditors, its capital funds having dropped to the extent that its depositors and creditors will be adversely affected, or not being able to increase capital by themselves, etc, **and** 2) The BOT and/or any other empowered government agency decide to grant financial	Contractual write-down upon the occurrence of the following trigger events: Trigger events for CIMB Thai 1) the Bank cannot continue its business in any manner such as having insufficient assets to make repayment to its depositors and creditors, its capital funds having dropped to the extent that its depositors and creditors will be adversely affected, or not being able to increase capital by themselves, etc, **and** 2) The BOT and/or any other empowered government agency decide to grant financial

Subject		Details	Details	Details
		assistance to the Bank such as in the form of capital injection Trigger events of CIMB Bank Berhad ("CIMB Bank"), whichever is earlier: 1) Bank Negara Malaysia ("BNM") and the Malaysia Deposit Insurance Corporation ("PIDM") have notified CIMB Bank in writing that they are of the view that the principal write-off of the Subordinated Debt is an essential requirement to prevent CIMB Bank from becoming non-viable; or 2) BNM and PIDM publicly announces that a decision has been made by BNM, PIDM or	assistance to the Bank such as in the form of capital injection Trigger events of CIMB Bank Berhad ("CIMB Bank"), whichever is earlier: 1) Bank Negara Malaysia ("BNM") and the Malaysia Deposit Insurance Corporation ("PIDM") have notified CIMB Bank in writing that they are of the view that the principal write-off of the Subordinated Debt is an essential requirement to prevent CIMB Bank from becoming non-viable; or 2) BNM and PIDM publicly announces that a decision has been made by BNM, PIDM or	assistance to the Bank such as in the form of capital injection

Subject		Details	Details	Details
		any other federal or state government in Malaysia, to provide a capital injection or equivalent support to CIMB Bank, without which CIMB Bank would cease to be viable	any other federal or state government in Malaysia, to provide a capital injection or equivalent support to CIMB Bank, without which CIMB Bank would cease to be viable	
31	If write-down, full or partial	fully or partially	fully or partially	fully or partially
32	If write-down, permanent or temporary	Permanent	Permanent	Permanent
33	If temporary write-down, description of write-up mechanism	-	-	-
34	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately senior to (1) All classes of equity securities of the Issuer, including holders of preference shares, if any; (2) Tier 1 Instruments; (3) such instruments which by their terms rank junior to the Subordinated	Immediately senior to (1) All classes of equity securities of the Issuer, including holders of preference shares, if any; (2) Tier 1 Instruments; (3) such instruments which by their terms rank junior to the Subordinated	Immediately senior to (1) All classes of equity securities of the Issuer, including holders of preference shares, if any; (2) Tier 1 Instruments; (3) such instruments which by their terms rank junior to the Subordinated

Subject		Details	Details	Details
		Debt, and will rank pari passu without any preference among themselves and with all other outstanding unsecured and subordinated debt issued by the Issuer that qualifies as Tier 2 capital, present and future.	Debt, and will rank pari passu without any preference among themselves and with all other outstanding unsecured and subordinated debt issued by the Issuer that qualifies as Tier 2 capital, present and future.	Debt, and will rank pari passu without any preference among themselves and with all other outstanding unsecured and subordinated debt issued by the Issuer that qualifies as Tier 2 capital, present and future.

Table 6 Disclosure of capital during a transitional period according to the Basel III guidelines

Unit: Million Baht

Value of Capital, Inclusions, Adjustments and Deductions for the period of	Consolidated		Bank only		Net balance of items to be phased out from capital in the future [1/]
	Jun 30, 2026	Dec 31, 2025	Jun 30, 2026	Dec 31, 2025	
Tier 1 capital	46,367	47,848	47,062	48,226	
1. Common Equity Tier 1 capital (CET 1)	46,367	47,848	47,062	48,226	
1.1 Paid-up share capital (ordinary shares)	17,411	17,411	17,411	17,411	
1.2 Premium on share capital	10,146	10,146	10,146	10,146	
1.3 Statutory reserve	1,226	1,153	1,226	1,153	
1.4 Net profit after appropriation	19,221	19,196	18,553	18,315	
1.5 Other comprehensive income	923	1,967	926	1,970	
1.5.1 Revaluation surplus on assets	1,575	1,707	1,535	1,667	
1.5.2 Revaluation surplus (deficit) on change in value of investments	(396)	459	(396)	459	
1.5.3 Profit (loss) arising from translating the financial statement of a foreign operation	-	-	-	-	
1.5.4 Hedging reserve – cash flow hedge	(14)	(29)	(14)	(29)	
1.5.5 Financial liabilities at FVTPL reserve - own credit risk	(199)	(127)	(199)	(127)	
1.5.6 Other Comprehensive Income	(43)	(43)	-	-	
1.6 Any adjustments that are not allowed to have impacts on capital	213	156	213	156	
1.6.1 Cash flow hedge reserves	14	29	14	29	
1.6.2 Gains on financial liabilities designated at fair value relating to own credit risk	199	127	199	127	
1.7 Items to be deducted from CET 1	(2,773)	(2,181)	(1,413)	(925)	
1.7.1 Remeasurements of post-employment benefit obligations	(47)	(47)	(40)	(40)	
1.7.2 Intangible assets	(829)	(910)	(816)	(885)	
1.7.3 Deferred tax asset	(1,897)	(1,224)	(557)	-	
2. Additional Tier 1 capital	-	-	-	-	

Value of Capital, Inclusions, Adjustments and Deductions for the period of	Consolidated		Bank only		Net balance of items to be phased out from capital in the future [1/]
	Jun 30, 2026	Dec 31, 2025	Jun 30, 2026	Dec 31, 2025	
Tier 2 capital	13,082	12,976	13,161	13,069	
1. Qualifying Tier 2 capital instruments	10,374	10,374	10,374	10,374	
2. General provisions	2,708	2,602	2,787	2,695	
Total Capital	59,449	60,824	60,223	61,295	

[1/] starting from 1 January 2018 onwards, no remaining net balance of items to be included in or deducted from capital under Basel III guideline because all items are 100% included in or deducted.

Table 7 Disclosure information for reconciliation of composition of capital (Full consolidation only)

Table 7.1 Balance sheet as in published financial statements with under the regulatory scope of consolidation*

Unit: Million Baht

Items related to the capital fund for the period June 2026	Balance sheet as in published financial statements	Balance sheet under the regulatory scope of consolidation	Reference
Assets			
1. Cash	605	605	
2. Interbank and money market items, net	4,919	4,919	
3. Financial assets measured at fair value through profit or loss	75,352	75,352	
4. Derivative assets	68,254	68,254	
5. Investment, net	117,222	117,222	
6. Loans and accrued interest receivables			
6.1 Loans to customers	214,302	214,302	
6.2 Less Deferred revenue	-	-	
6.3 Add Accrued interest receivable and undue interest receivable	7,624	7,624	
Total loans and accrued interest receivables	221,926	221,926	
6.4 Less Allowance for expected credit losses	(6,145)	(6,145)	
○ Qualified as Capital		(2,708)	A 1/
○ Non-qualified as Capital		(3,437)	
Loans and accrued interest receivables, net	215,781	215,781	
7. Customers' liability under acceptance	-	-	
8. Properties for sale, net	1,038	1,038	
9. Premises, equipment and right of use assets, net	2,932	2,932	
10. Right of use assets, net	274	274	
11. Intangible assets, net	829	829	B
12. Deferred tax assets	1,897	1,897	C
13. Credit support assets on derivatives	20,242	20,242	
14. Accounts receivables from sell of financial assets measured at fair value through profit or loss and investments	14,712	14,712	

Items related to the capital fund for the period June 2026	Balance sheet as in published financial statements	Balance sheet under the regulatory scope of consolidation	Reference
15. Assets of disposal group classified as held for sales	25,034	25,034	
16. Other assets, net	1,645	1,645	
Total assets	550,736	550,736	
Liabilities			
17. Deposits	258,361	258,361	
18. Interbank and money market items, net	74,856	74,856	
19. Liability payable on demand	495	495	
20. Financial liabilities measured at fair value through profit or loss	53,960	53,960	
21. Derivative liabilities	61,245	61,245	
22. Debt issued and borrowings	15,294	15,294	
○ Qualified as Capital		10,374	D 2/
○ Non-qualified as Capital		4,920	
23. Bank's liability under acceptance	-	-	
24. Lease liabilities	279	279	
25. Provisions	1,611	1,611	
26. Deferred tax liabilities	-	-	
27. Credit support liabilities on derivatives	20,650	20,650	
28. Accounts payable from purchase of financial assets measured at fair value through profit or loss and investments	7,912	7,912	
29. Liabilities of disposal group classified as held for sales	39	39	
30. Other liabilities	5,274	5,274	
Total liabilities	499,976	499,976	
Equity			
31. Share capital			
31.1 Registered - ordinary shares	17,411	17,411	
31.2 Issued and paid-up share capital - ordinary shares	17,411	17,411	E
32. Premium on share capital	10,146	10,146	F
33. Accumulated other comprehensive income	1,371	1,371	
33.1 Revaluation surplus on assets	1,815	1,815	

Items related to the capital fund for the period June 2026	Balance sheet as in published financial statements	Balance sheet under the regulatory scope of consolidation	Reference
○ Qualified as Capital		1,575	G [3/]
○ Non-qualified as Capital		240	
33.2 Revaluation surplus (deficit) on change in value of investments	(396)	(396)	H
33.3 Remeasurements of post-employment benefit obligations	67	67	
○ Qualified as Capital (recognized in Regulatory deductions to Common Equity Tier 1 capital)		(47)	I
○ Qualified as Capital (recognized in Net profit after appropriation)		114	O
○ Non-qualified as Capital		-	
33.4 Profit (loss) arising from translating the financial statement of a foreign operation	-	-	J
33.5 Gains (losses) on fair value of hedging instruments for cash flow hedges	(14)	(14)	K
33.6 Gains on financial liabilities designated at fair value relating to own credit risk	(199)	(199)	L
33.7 Others (Chang of equity interest in bank)	98	98	
34. Accretion of equity interest in subsidiary	(43)	(43)	M
35. Retained earnings			
35.1 Appropriated - Statutory reserve	1,226	1,226	N
35.2 Unappropriated	20,649	20,649	
○ Net profit after appropriation to capital		19,107	O
○ Non-qualified as Capital		1,542	
Total equity	50,760	50,760	
Total liabilities and equity	550,736	550,736	

* Balance sheet as in published financial statements and under the regulatory scope of consolidation has no difference

[1/] Expected credit losses from performing and under-performing loan under TFRS 9 can be counted as Tier 2 but not exceeding 1.25% of credit risk-weighted assets.

[2/] Long-term subordinated debt instruments has qualified under Basel III can be fully countable as Tier 2 capital subject to prior BOT approval.

[3/] Surplus on assets revaluation can be counted as capital only for items that the BOT has approved.

Table 7.2 Disclosure of the reconciliation of capital funds

Unit: Million Baht

Items related to the capital fund for the period June 2026	Composition of regulatory capital guidelines reported by the financial group	Source of reference in financial statements under the consolidated supervision
Tier 1 capital	**46,367**	
1. Common Equity Tier 1 capital	**46,367**	
1.1 Paid-up share capital (ordinary shares)	17,411	E
1.2 Share premium	10,146	F
1.3 Statutory reserve	1,226	N
1.4 Net profit after appropriation	19,221	O
1.5 Accumulated other comprehensive income	966	
1.5.1 Revaluation surplus on land, building or condominium appraisal	1,575	G
1.5.2 Revaluation surplus (deficit) on change in value of investments	(396)	H
1.5.3 Difference from the translation of financial statements	-	J
1.5.4 Cash flow hedge reserves	(14)	K
1.5.5 Gains on financial liabilities designated at fair value relating to own credit risk	(199)	L
1.6 Other items of owner changes	(43)	M
1.7 Regulatory adjustments to Common Equity Tier 1 capital	213	K & L
1.8 Regulatory deductions to Common Equity Tier 1 capital	(2,773)	
1.8.1 Remeasurements of post-employment benefit obligations	(47)	I
1.8.2 Intangible assets	(829)	B
1.8.3 Deferred tax assets	(1,897)	C
2. Additional Tier 1 capital	-	
Tier 2 capital	**13,082**	
1. Qualifying Tier 2 capital instruments	10,374	D
2. General provisions	2,708	A
Total capital fund	**59,449**	

Part 2: Liquidity coverage ratio disclosure standards

According to the Bank of Thailand (BOT) Notification no. Sor.Nor.Sor. 9/2558 re: Liquidity Coverage Ratio: LCR which is based on Basel III: The Liquidity Coverage Ratio and liquidity risk monitoring tools: January 2013 by Basel Committee on Banking Supervision (BCBS). Commercial banks are required to maintain unencumbered High-Quality Liquid Assets (HQLA) to cover total net cash outflows over the next 30 calendar days under severe liquidity stress scenarios prescribed by BOT. The minimum requirement of LCR was set at 60% effective on 1 January 2016 with the minimum requirement increasing by 10% annually until reaching 100% on 1 January 2020, together with compliance with relevant liquidity risk management requirements.

As the LCR is one of the key metrics that market participants can use to assess the liquidity risk of commercial banks, disclosure of LCR information supports the application of market discipline as a supervisory complement to banks' internal controls and oversight by BOT. Such disclosure also enhances the transparency of banks' risk disclosures and aligns disclosure practices with international standards. To promote awareness and understanding among market participants during the initial phase prior to full LCR disclosure in accordance with the LCR disclosure standards: January 2014 (revised version: March 2014) by BCBS, BOT issued Notification No. Sor.Nor.Sor. 2/2561 re: Liquidity Coverage Ratio disclosure standards dated 25 January 2018 which commercial banks are required to disclose LCR information at "Bank" level only, with disclosure frequency on a semi annual and annual basis. The first disclosure was based on data as of 30 June 2018 for the first half of 2018 results, to be published on the bank's website within 4 months after the end of the reporting period.

Subsequently, in 2020, BOT issued additional amendments to the LCR requirements under the Notification No. SorNorSor. 4/2563 Re: Liquidity Coverage Ratio: LCR (Second Edition) to ensure consistency with classifications of credit counterparties, as well as categories of assets and financial liabilities, in line with the revised rules on asset classification and provisioning.

CIMB Thai Bank Public Company Limited performs the LCR disclosure, which comprises of:

(1) Liquidity Coverage Ratio (LCR)

(2) Total high-quality liquid assets (Total HQLA)

(3) Total net cash outflows over the next 30 calendar days (Total net cash outflows)

1. Liquidity Coverage Ratio: LCR

Unit: THB Mil.

	2Q/2026 (average)[1/]	2Q/2025 (average)[1/]
(1) **Total High Quality Liquid Assets** (Total HQLA)	105,692	134,538
(2) **Total Net Cash Outflow within 30 Days** (Total Net Cash Outflows)	64,623	77,129
(3) LCR (percentage) [2/]	164	174
BOT's LCR minimum requirement (percentage)	100	100

2. LCR figures comparison [3/]

Unit: %

	2026 (average) [1/]	2025 (average) [1/]
1st Quarter	171	174
2nd Quarter	164	174

[1/] Calculation based on a simple average using month-end data for each quarter. For example, Q2 were calculated by taking a simple average of month-end data in April, May and June.

[2/] Data of item 3 (LCR) might not be equal to item 1 (Total HQLA) divided by item 2 (Total net cash outflows).

[3/] LCR data will show Q1-Q2 for first half period and Q3-Q4 for the second half period.

3. Guideline and detail information of Liquidity Coverage Ratio

The bank maintains LCR according to BOT's standard to ensure that the bank has sufficient HQLA to survive a significant stress scenario lasting for 30 days. The bank set LCR at 60% effective on 1 January 2016 with the minimum requirement increasing by 10% annually until reaching 100% on 1 January 2020.

$$\text{LCR} = \frac{\text{Stock of High-Quality Liquid Assets (HQLA)}}{\text{Total Net cash outflows over the next 30 calendar days estimated under severe liquidity stress scenario}}$$

Average LCR of the 2nd Quarter 2026 was 164% which was higher than the minimum requirement of Bank of Thailand at 100%. The compositions of LCR are:

1. **High-quality liquid assets (HQLA)** refer to the good quality assets which are high liquid, low risk, unencumbered and can be easily and immediately converted into cash at little or no significant loss of value under stress scenario. However, each of HQLA has hair cut rate to adjust and cap the limit of holding based on Bank of Thailand.

Average HQLA of the 2nd quarter of 2026 was THB 105,692 million (92% was HQLA level 1 including cash and balance at BOT and Government Bond). The computation was to average the balances of HQLA during April to June 2026.

2. **Net Cash Outflow (Net COF)** means the total expected cash outflows minus total expected cash inflows in the specified stress scenario for the subsequent 30 calendar days. Total expected cash inflows are expected to flow in under the scenario up to an aggregated cap of 75% of total expected cash outflows.

Total **net** cash outflows over the next 30 days under severe liquidity stress scenarios	=	Expected cash **outflows** over the next 30 days under severe liquidity scenarios	-	Expected cash **inflows** over the next 30 days under severe liquidity scenarios

Average expected net cash outflows of the 2nd quarter 2026 was THB 64,623 million which was to average the balances of net cash outflows for subsequent 30 calendar days during April to June 2026.

Total expected cash outflows are mostly from deposit withdrawal and borrowing which calculated by the run-off rate as BOT's definitions while total expected cash inflows are majored from performing loan repayment and maturing in deposit placement and debt intrument which calculated by the inflow rates as BOT's definitions as well.

Moreover, the bank assesses and anlyses the liquidity gap and funding concentration on regularly basis. This is to ensure that is the bank has sufficient liquidity for business operation and also continuously develops the analytical measurements to align with the international standards and the business strategies as well.