

Basel III - Pillar 3 and
Liquidity Coverage Ratio (LCR) Disclosures
As of December 31, 2025

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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 minimum levels of capital for 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 information 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. WorldLease 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 Commercial 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		
	Dec 31, 2025	Jun 30, 2025	Dec 31, 2025	Jun 30, 2025	
Available capital (Unit: Million Baht)					
1	Common Equity Tier 1 capital (CET 1)	47,848	47,608	48,226	46,496
1a	Fully loaded ECL ^{1/} accounting model CET 1	47,848	47,608	48,226	46,496
2	Tier 1 capital (Tier 1)	47,848	47,608	48,226	46,496
2a	Fully loaded ECL accounting model Tier 1	47,848	47,608	48,226	46,496
3	Total capital funds	60,824	60,574	61,295	59,566
3a	Fully loaded ECL accounting model total capital	60,824	60,574	61,295	59,566
Risk-weighted assets (Unit: Million Baht)					
4	Total risk-weighted assets (RWA) ^{2/}	285,500	279,711	286,641	281,492
Risk-based capital ratios as a percentage of RWA (%)					
5	Common Equity Tier 1 ratio (CET 1 ratio)	16.76%	17.02%	16.82%	16.52%
5a	Fully loaded ECL accounting model CET 1 ratio	16.76%	17.02%	16.82%	16.52%
6	Tier 1 ratio	16.76%	17.02%	16.82%	16.52%
6a	Fully loaded ECL accounting model Tier 1 ratio	16.76%	17.02%	16.82%	16.52%
7	Total capital ratio ^{2/}	21.30%	21.66%	21.38%	21.16%
7a	Fully loaded ECL accounting model total capital ratio	21.30%	21.66%	21.38%	21.16%
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/}	10.76%	11.02%	10.82%	10.52%
Liquidity Coverage Ratio (LCR)^{4/}					
13	Total high-quality liquid assets (Total HQLA) (Unit: Million Baht)	-	-	148,466	134,538

Items	Consolidated		Bank-Only	
	Dec 31, 2025	Jun 30, 2025	Dec 31, 2025	Jun 30, 2025
14 Total net cash outflows within 30 Days (Unit: Million Baht)	-	-	74,721	77,129
15 LCR ratio (%) ^{5/}	-	-	198%	174%
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 BOT's notification No. SorNorSor.9/2566 dated September 19, 2023, the Bank shall gradually sum risk-weighted assets for CVA risk of not less than 25% of the calculated total risk-weighted assets for CVA risk, together with other credit risk-weighted assets, for the calculation of the total capital ratio according to the Notification of the Bank of Thailand on Supervision of Capital for Commercial Banks starting from 1 July 2024. As such, the Bank shall gradually increase the portion of risk-weighted assets for CVA risk into the calculation to not less than 50% starting from 1 January 2025, and not less than 75% starting from 1 January 2026, until the portion reaches 100% starting from 1 January 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 Ratio (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 31 December 2025, CIMB Thai Financial Group's total capital fund under Basel III was THB 60,824 million consisting of Common Equity Tier 1 (CET 1) capital of THB 47,848 million, Tier 1 capital of THB 47,848 million, and Tier 2 capital of THB 12,976 million. For Bank level, capital consists Common Equity Tier 1 capital of THB 48,226 million, Tier 1 capital of THB 48,226 million, and Tier 2 capital of THB 13,069 million, totaling THB 61,295 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	
	Dec 31, 2025	Jun 30, 2025	Dec 31, 2025	Jun 30, 2025
1. Tier 1 Capital	47,848	47,608	48,226	46,496
1.1 Common Equity Tier 1 capital	47,848	47,608	48,226	46,496
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	1,153	1,030	1,153	1,030
1.1.4 Net profit after appropriation	19,196	19,188	18,315	16,864
1.1.5 Other Comprehensive Income	1,967	1,876	1,970	1,879
1.1.5.1 Accumulated Other Comprehensive Income	2,010	1,919	1,970	1,879
1.1.5.2 Other owner changes items	(43)	(43)	-	-
1.1.6 Any adjustments that are not allowed to have impacts on capital	156	94	156	94
1.1.6.1 Cash flow hedge reserves	29	(8)	29	(8)
1.1.6.2 Gains on financial liabilities designated at fair value relating to own credit risk	127	102	127	102
1.1.7 Items to be deducted from CET 1	(2,181)	(2,137)	(925)	(928)
1.1.7.1 Remeasurements of post-employment benefit obligations	(47)	-	(40)	-
1.1.7.2 Intangible assets	(910)	(954)	(885)	(928)
1.1.7.3 Deferred tax asset	(1,224)	(1,183)	-	-
1.2 Additional Tier 1 capital	-	-	-	-
2. Tier 2 capital	12,976	12,966	13,069	13,070
2.1 Qualifying Tier 2 capital instruments	10,374	10,373	10,374	10,373
2.2 General provisions	2,602	2,593	2,695	2,697
3. Total capital funds	60,824	60,574	61,295	59,566

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)

Table 3 Minimum capital requirements classified by risk types

Unit: Million Baht

As at	Consolidated		Bank-Only	
	Dec 31, 2025	Jun 30, 2025	Dec 31, 2025	Jun 30, 2025
Credit Risk ^{1/}	17,692	17,629	18,327	18,339
1. Performing Assets	17,441	17,209	18,094	17,961
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	3,294	2,525	3,290	2,521
1.3 Claims on corporate and public sector entities (PSEs) whose risk weight is comparable to that of corporate Entities	6,621	6,959	8,995	9,631
1.4 Claims on retail	3,315	3,505	1,386	1,381
1.5 Claims on residential mortgage exposures	3,629	3,626	3,629	3,626
1.6 Other assets	582	594	794	802
2. Non-Performing Assets	251	420	233	378
Market Risk	4,635	4,074	4,635	4,074
1. Interest rate risk	4,583	4,011	4,583	4,011
2. Equity price risk	-	-	-	-
3. Foreign exchange rate risk	52	63	52	63
4. Commodity price risk	-	-	-	-
Operational Risk	1,940	2,072	1,402	1,514
Total minimum capital requirement ^{2/}	24,267	23,775	24,364	23,927
Total minimum capital buffer ^{3/}	7,138	6,993	7,166	7,037
Total minimum capital requirement and capital buffer	31,405	30,768	31,530	30,964
Total Risk Weight Assets	285,500	279,711	286,641	281,492

^{1/} To comply with BOT's notification No. SorNorSor.9/2566 dated September 19, 2023, the Bank shall gradually sum risk-weighted assets for CVA risk of not less than 25% of the calculated total risk-weighted assets for CVA risk, together with other credit risk-weighted assets, for the calculation of the total capital ratio according to the Notification of the Bank of Thailand on Supervision of Capital for Commercial Banks starting from 1 July 2024. As such, the Bank shall gradually increase the portion of risk-weighted assets for CVA risk into the calculation to not less than 50% starting from 1 January 2025, and not less than 75% starting from 1 January 2026, until the portion reaches 100% starting from 1 January 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 31 December 2025, the financial group's CET 1 ratio, Tier 1 ratio, and Total capital ratio were at 16.76%, 16.76%, and 21.30%, respectively, while the Bank's ratio was at 16.82%, 16.82%, and 21.38%, 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/}
	Dec 31, 2025	Jun 30, 2025	Dec 31, 2025	Jun 30, 2025		
CET 1 capital to risk-weighted assets	16.76	17.02	16.82	16.52	4.50	7.00
Tier 1 capital to risk-weighted assets	16.76	17.02	16.82	16.52	6.00	8.50
Total capital to risk-weighted assets ^{3/}	21.30	21.66	21.38	21.16	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 BOT's notification No. SorNorSor.9/2566 dated September 19, 2023, the Bank has gradually included risk-weighted assets for CVA risk at not less than 25% of the calculated total risk-weighted assets for CVA risk, together with other credit risk-weighted assets, for the calculation of the total capital ratio according to the Notification of the Bank of Thailand on Supervision of Capital for Commercial Banks, effective from 1 July 2024. The Bank has increased the inclusion rate to not less than 50% from 1 January 2025 and will further increase the proportion of CVA RWAs included in the calculation to not less than 75% from 1 January 2026, until full inclusion at 100% is achieved from 1 January 2027 onwards.

5. Risk Management Overview

A robust and efficient risk management system is critical for the Bank to achieve continued profitability and sustainable growth in shareholder value amidst today's globalised and intertwined financial and economic environments.

The Bank embraces risk management as an integral part of our business, operations, and decision-making processes. In ensuring that we achieve optimum returns whilst operating within a sound business environment, Risk Management Unit is involved at the early stage of the risk-taking process by providing independent inputs, including relevant valuations, credit evaluations, new product assessments, and quantification of capital requirements. These inputs enable the business units to assess the risk-vs-reward of their propositions, thus enabling the Bank to determine appropriate pricing.

Generally, the objectives of our risk management activities are to:

- (i) Identify the various risk exposures and capital requirements;
- (ii) Ensure that risk-taking activities are consistent with risk policies and the aggregated risk positions, along with being within the risk appetite as approved by the Board of Directors; and
- (iii) Create shareholder value through a sound risk management framework.

RISK MANAGEMENT AND CONTROL FRAMEWORK

The Board recognises that sound risk management is an integral part of the Bank's business, operations, and decision-making process, and also is critical in ensuring the Bank's success and sustainable growth.

The emphasis on a strong risk management culture is the foundation of the control mechanisms within the Bank's Enterprise-Wide Risk Management (EWRM) framework. The framework consists of an on-going process of identifying and assessing, measuring, managing and controlling, as well as monitoring and reporting material risks affecting the achievement of the Bank's strategic business objectives. It provides the Board and its management with tools to anticipate and

manage both the existing and potential risks, taking into consideration the changing risk profile as dictated by changes in business strategies, external environment, and/or regulatory environment.

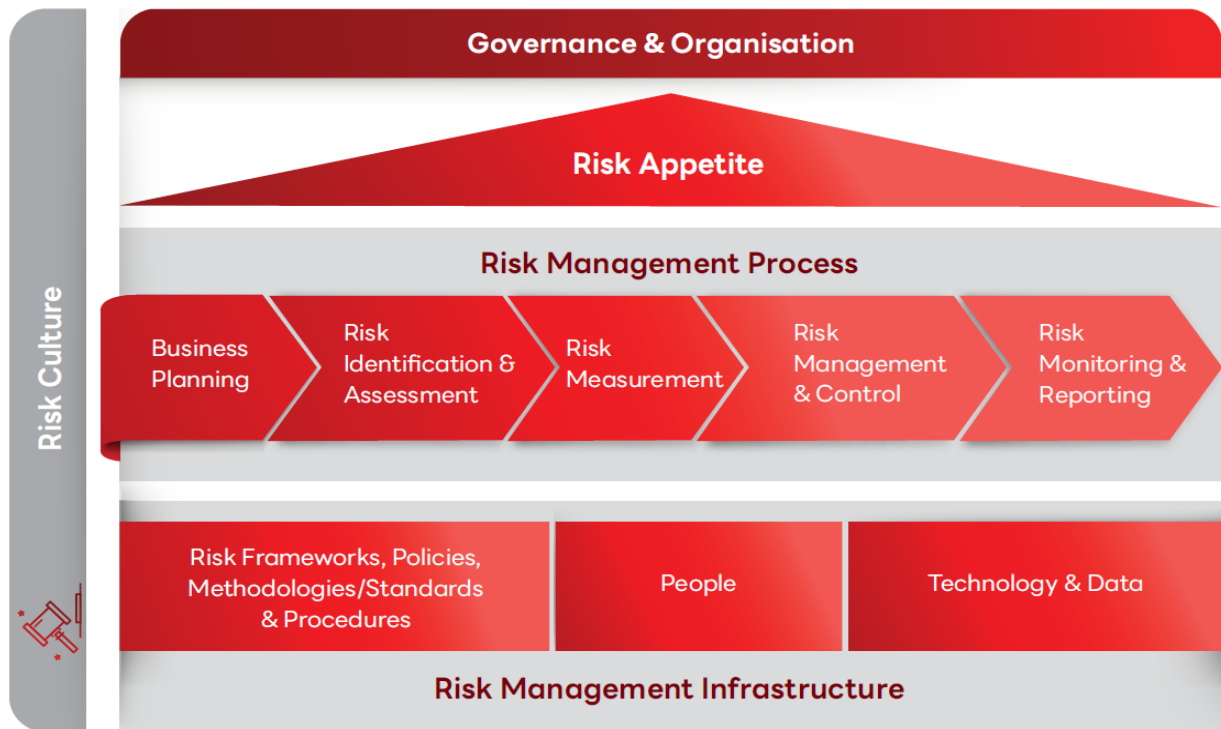
To further enhance the cultivation of risk management culture, the Bank employs the Three Lines of Defence model in implementing the EWRM framework, providing risk management accountability across the Bank. The business units, as the first line of defence, are primarily responsible for risk management on day-to-day basis by taking appropriate actions to mitigate risk through effective controls. Risk Management Unit and other control functions within the second line of defence provide oversight, and perform independent monitoring of business activities with reporting to the Board and management to ensure that the Bank conducts business and operates within the approved risk appetite, and is in compliance with regulations. Corporate Assurance Unit as the third line of defence, provides independent assurance of the adequacy and effectiveness of the internal controls and risk management processes. The Board has also established the Board Risk and Compliance Committee (BRCC), whose responsibilities, amongst others, include overseeing the effective implementation of the EWRM framework.

ENTERPRISE-WIDE RISK MANAGEMENT FRAMEWORK

The Bank employs the EWRM framework as the standardised approach to effectively manage its risks and business opportunities. The framework provides the Board and the management with a tool to anticipate and manage both the existing and potential risks, taking into consideration the changing risk profiles as dictated by changes in business strategies, external environment, and/or regulatory environment.

The design of the EWRM framework incorporates a complementary “top-down strategic” and “bottom-up tactical” risk management approach.

Key components of the EWRM framework are presented below:



Risk Culture: The Bank embraces risk management as an integral part of its culture and decision-making processes. The Three Lines of Defence approach is embodied in the risk management philosophy, whereby risks are managed at the point where risk-taking activity occur. There is clear accountability of risk ownership across the Bank.

Governance & Organisation: A strong governance structure is important to ensure an effective and consistent implementation of the Bank's EWRM framework. The Board is ultimately responsible for the Bank's strategic direction, which is to be within the risk appetite and in accordance with relevant risk management frameworks/ policies and procedures. The Board is assisted by various risk committees and control functions in ensuring that the Bank's risk management framework is effectively implemented.

Risk Appetite: It is defined as the amount and type of risks that the Bank is able and willing to accept in pursuit of the Bank's strategic and business objectives. Risk appetite setting is part of the annual strategy and business planning process to ensure appropriate alignment between strategy, business growth aspirations, operating plans, capital, and business-associated risks.

Risk Management Process

- **Business Planning:** Risk management is central to the business planning process and new product/ new business activities, including framework and risk appetite setting.
- **Risk Identification & Assessment:** Risks are systematically identified and assessed through the robust application of the Bank's risk policies, methodologies/ standards, and procedures/ process guidelines.
- **Risk Measurement:** Risks are measured and aggregated by using Bank-wide methodologies across each of the risk types, including stress testing.
- **Risk Management and Control:** Risk limits and controls are used to ensure that risk exposures remain within the risk appetite as approved by the Board. Risk limits and controls are regularly monitored and reviewed to be in response to evolving business needs, market conditions and regulatory changes. Corrective actions are taken to mitigate risks that have occurred.
- **Risk Monitoring and Reporting:** Risks on an individual as well as a portfolio basis are regularly monitored and reported to ensure that they remain within the Bank's risk appetite.

Risk Management Infrastructure

- **Risk Frameworks, Policies, Methodologies/Standards and Procedures/Process Guidelines:** Frameworks provide broad objectives and overarching risk management architecture for managing risks. Well-defined risk management policies by risk type provide the principle by which the Bank manages risks. Methodologies/Standards provide specific directions that help support and enforce policies. Procedures/Process Guidelines provide more detailed guidance to assist the implementation of policies.
- **People:** Since the banking organisation must constantly adapt to respond to the increasing complexity of business operations, as well as the economic and regulatory environments, capable and skilled personnel are key factor in ensuring that the EWRM framework is implemented effectively and achieves its objectives.
- **Technology and Data:** The Bank leverages appropriate data management and technology to support risk management activities.

The Bank is committed to adopting sound and effective risk management principles to ensure not only the financial soundness and integrity, but also sustainability of the organisation and that returns must be commensurate with risks undertaken. In conducting its business, the Bank faces 6 key risk categories: credit risk, market risk, liquidity risk, operational risk, strategic risk, and environmental, social, and governance (ESG) risk.

In overseeing risk management, the Board has established the Board Risk and Compliance Committee (BRCC), which is composed entirely of members of the Board and directly reporting to the Board. This ensures that risk oversight is independent, effective, and accountable for all types of risks, including compliance risk.

In addition, the Board has established the Risk Management Committee (RMC), which reports directly to the BRCC, to oversee various types of risks and related matters, such as credit risk, operational risk, reputation risk, capital risk (to oversee compliance with Basel regulatory requirements), etc. The RMC comprises members with expertise, knowledge, and experience in relevant fields. Its key responsibilities are to review and give recommendations to the BRCC and the Board on risk management policies and frameworks, as well as establish a corresponding governance structure to ensure risks are managed efficiently and effectively, with transparent decision-making processes. Furthermore, the BRCC has established the Asset Quality Committee (AQC), tasked with reviewing and/or providing recommendations for approval to the Board/relevant committee (as the case may be) on the management of troubled or potentially troubled debts, as well as approving and concurring on proposals and provisioning plans for non-retail debtors with problems or signs of deterioration

The Risk Management Unit has been established to develop and oversee appropriate policies, strategies, and processes for risk management within the Bank. It also supports the functions of the BRCC, the RMC, the Credit Committee (CC), and sub-committees under the RMC, as well as assists the management in managing risks inherent to the Bank and its business operations. The Risk Management Unit operates independently from other business units involved in risk-related transactions or activities. In addition, Special Assets Management Team has been established

under the Risk Management Unit to manage impaired loans, and provide advisory services to customers whose loans may become impaired without proper management.

Roles and Responsibilities of Functions in Risk Management are as follows:

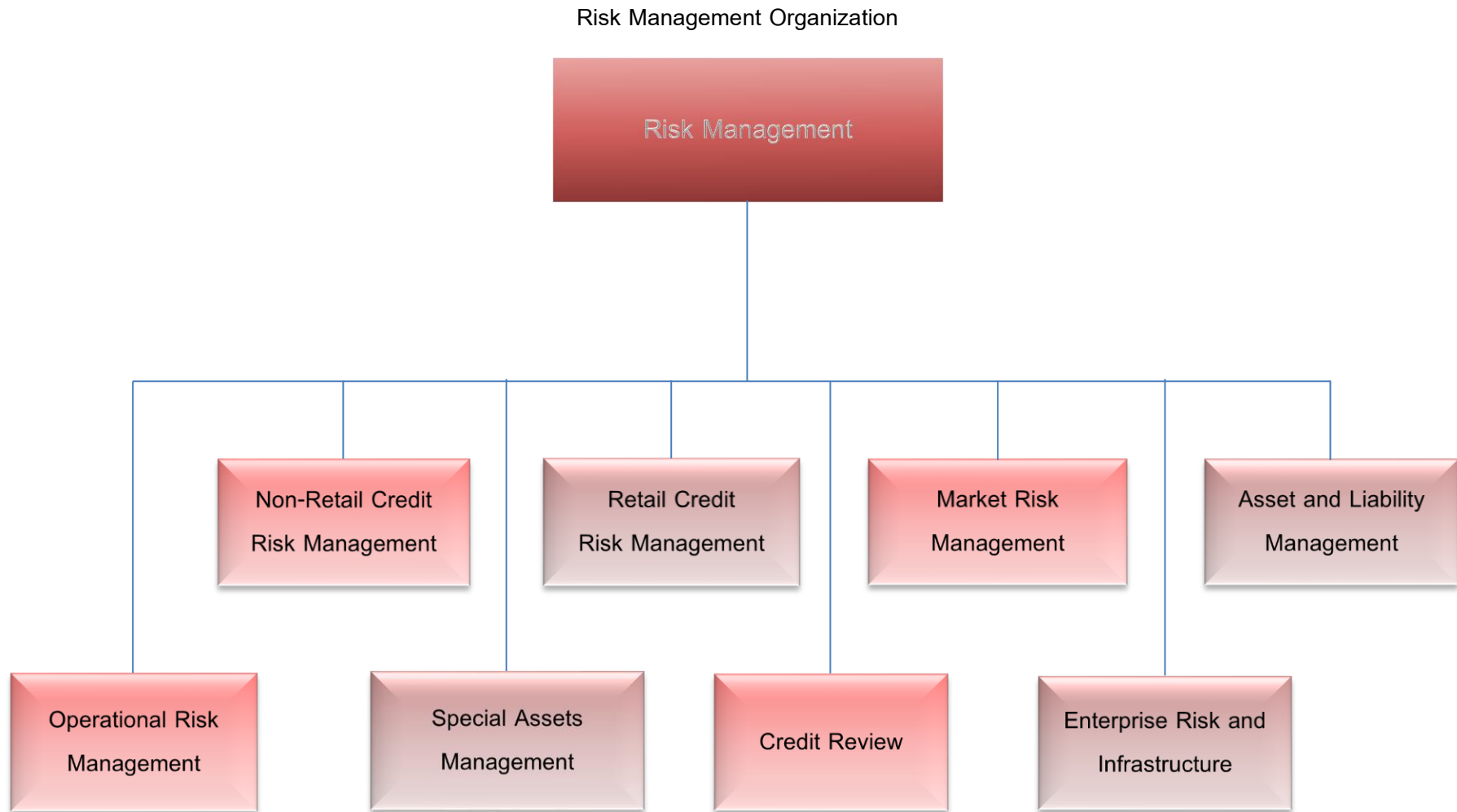
- 1. Non-Retail Credit Risk Management (NRCR)** is responsible for performing a thorough credit risk assessment and evaluate credit applications according to the minimum standard requirement in credit analysis and lending business within bank's Credit Policy and Procedure and/or other regulations, providing credit recommendation to the respective Committee or credit decision as per delegated authority (JDA), and oversight the credit risk intensity in order to ensure of maintaining credit quality and healthy portfolio while preemptively preventing/mitigating credit risk including Non-retail credit risk analytics both static and dynamic portfolio to enable senior management/Board to actively monitor the risk profile with reliable, timely and relevant information for appropriate actions to be taken, if necessary.
- 2. Retail Credit Risk Management** is responsible for monitoring and preparing Asset Quality Report of retail loan of the Bank and subsidiaries in the financial group in order to clearly identify and understand the respective portfolio's risk drivers across relevant credit cycle and analysing and reporting the risk profile to relevant committees of the Bank.
- 3. Market Risk Management** is responsible for analysing and identifying market risk in trading activities, evaluating market risk position and monitoring on approved Market Risk Limits which are reported to Management and relevant units, and performing Escalation Procedure per Bank's policy.
- 4. Asset and Liability Management** is responsible for measuring, monitoring, and controlling the liquidity risk and IRRBB under the Asset Liability Management Committee (ALCO)'s or BOD's policies.
- 5. Operational Risk Management** is responsible for studying, reviewing, monitoring and developing operational risk framework and plan to be in line with the Bank of Thailand Policy

Statement and the Bank's business plan. The scope of Operational Risk also includes technology & cyber risk, fraud risk, and business continuity.

6. Special Assets Management is responsible for managing non-retail's distressed assets which comprise of direct account management of distressed accounts. Proper recovery strategy, i.e. restructuring or legal proceedings, is to be determined and proposed once the account is transferred and management of NPAs, which includes properties obtained via debt to assets swap and closed branches. Beside maintenance of NPAs to be ready for disposal, clear marketing plan and approach are to be set up for disposal of NPAs to enhance efficient use of the bank's resources and capital, and must be in accordance with both local and group regulations.

7. Credit Review is responsible for performing a review function that provides credit assurance oriented towards the review of credits, credit-like transactions and contingent liabilities to ensure that credit approval and administration processes are in line with the Credit Risk Policy and procedures, and the accuracy of loan classification and provisioning according to BOT's Policy Guidelines.

8. Enterprise Risk and Infrastructure is responsible for managing and developing appropriate database for risk management, controlling, monitoring and reporting enterprise risk, supervision on capital risk in accordance with Basel regulatory compliance, developing and monitoring credit risk and stress testing models, implementing credit rating and business rules in risk engines, analysing credit risk of Non-retail portfolios, and analysing and managing climate risk.



6. Risk Assessment for each risk

6.1 Strategic Risk

Strategic risk refers to the risk of loss arising from factors that may hinder the Bank's operations or affect future business opportunities that could create a competitive advantage. Such risk may arise from insufficient or inadequate analysis of relevant information, or from inadequate allocation of resources and organisational measures required to achieve the Bank's strategic objectives.

The major goal of strategic risk management is to maintain the risks taken by the Bank at levels determined in accordance with its strategic tasks and to ensure the soundness and stability of assets and capital by minimising possible losses. The Bank defines risk appetite, subject to approval by the Board of Directors. It uses the following strategic risk management methods: business planning, financial planning, monitoring of approved plan implementation, market analysis, SWOT analysis and readjustment of plans where necessary. Senior management and the Board of Directors are closely involved and engaged throughout the formulation process. Subsequent to the implementation stage, the Board of Directors and designated Management Committee regularly monitor and review actual results against the targets and plans.

6.2 Credit Risk

6.2.1 Credit Risk Management

Non-Retail Credit Risk Management

Credit Risk Management Overview

Effective credit risk management remains central to sustaining the Bank's financial stability and supporting sustainable growth, particularly in non-retail portfolios where exposures are larger and more complex. The Bank continues to apply prudent underwriting standards, close portfolio monitoring, and proactive client engagement to ensure resilience amid economic uncertainties and market volatility. While credit risk governance framework continued to emphasise clear lines of accountability across all levels, through the Board of Directors, the Risk Management Sub-

Committee, and Credit Risk function. Regular portfolio reviews, sectoral limits, and independent credit validation ensured alignment with the Bank's risk frameworks and regulatory expectations.

Selective and Prudent Credit Origination

During the year, the Bank maintained a cautious and selective approach when onboarding new customers or considering increases in credit facilities for existing clients. New lending was focused primarily on borrowers with sound fundamentals, strong repayment records, and alignment with the Bank's risk appetite. For existing clients, additional exposures were carefully evaluated based on updated risk assessments, early-warning indicators, and relationship performance. This disciplined approach ensured that portfolio growth remained balanced with asset-quality preservation.

Enhanced Credit Risk Assessment

The Bank enhanced its credit-risk assessment process to be more comprehensive and robust by leveraging advanced analytics technology and dynamic risk scoring models. This supports accurate credit decisions and ensures alignment with economic trends.

Dynamic Stress Testing and Scenario Management

The Bank implemented Dynamic Portfolio Stress Testing to enable continuous adjustment of scenario assumptions in response to changes in economic conditions, geopolitical developments, and environmental risks. This approach enhances the Bank's preparedness to effectively respond to potential volatility.

Emerging Risk and ESG Integration

The Bank places importance on environmental, social, and governance (ESG) factors in its risk assessment and credit approval decisions, particularly in industries sensitive to energy transition and environmental changes. In line with its sustainable development policy, the Bank continues to support financing for customers who operate in an environmentally and socially responsible manner, including renewable energy projects, environmentally friendly construction, and the circular economy, in support of the country's sustainable development goals.

Portfolio Diversification and Concentration Management

The Bank manages concentration risk through portfolio diversification across industries, customers, and regions to prevent risk concentration. The Bank also supports financing in business sectors that are aligned with sustainable development strategies.

Early Warning and NPL Management

Early-warning systems were enhanced through predictive analytics to detect customer risk signals at an earlier stage. The Bank maintained proactive NPL management, debt restructuring, and adequate provisioning to preserve asset quality.

Conclusion

Through strong risk management, prudent customer selection, and proactive portfolio management, the Bank maintained high asset quality standards while ensuring financial stability and delivering sustainable value to stakeholders. Hence, the overall non-retail credit portfolio remained stable with appropriate growth, supported by disciplined lending and portfolio management within defined risk levels. Asset quality indicators, including NPL ratio and Stage 2 migration, remained within the Bank's acceptable levels, reflecting prudent risk management and proactive account monitoring.

Retail Credit Risk Management

Retail credit risk management is a cornerstone of financial stability and profitability for financial institutions. As consumer lending grows more complex, with diverse products, digital channels, and rapidly evolving customer behaviors, financial institutions must adopt a robust framework that balances risk and return while ensuring regulatory compliance and operational efficiency. The key framework for effective retail credit risk management comprises several interrelated pillars, as follows:

Portfolio-Level Review and Trends

A macro-level view of credit performance that avoids bias from individual accounts and focuses on systemic patterns. This is to ensure holistic understanding of credit risk across the entire customer base. This approach ensures objectivity, reduces bias, and supports strategic decision-making. These are achieved through:

- Vintage analysis, tracks cohorts of loans originated in the same period to assess performance over time. It reveals lifecycle trends such as early delinquencies, peak default periods, and repayment rates;
- Risk concentration, identifying concentrations in high-risk segments, geographies, or products helps mitigate systemic exposure; and
- Delinquency and loss trends, monitoring delinquency buckets (e.g. 30, 60, 90+ days past due) and charge-off rates provide insight into portfolio health. Trends can be segmented by product type, geography, channel, and customer demographics.

Risk Segmentation Using Scorecards

A data-driven approach to classifying customers by risk level enables tailored strategies. This segmentation approach can be aligned with policies, business operations, and operational processes, ensuring that business decisions reflect customer risk profiles and remain within the organisation's risk appetite.

Incessant Monitoring and Deep Dive Analytics

Continuous monitoring and root cause analysis help identify emerging risks and support strategic adjustments through the following:

- Early warning systems, which track indicators such as missed payments, unusual increases in credit utilisation, or credit bureau alerts to flag potential default risks;
- Exception reporting, which highlights deviations from expected trends, such as sudden increases in delinquency or charge-offs; and
- Dashboards, which visualise KPIs across segments, time periods, and geographies to support management decision-making and operational oversight.

Conclusion

A robust credit risk management framework is not static but must evolve with customer behavior, market conditions, and technological advancements. Institutions that invest in data, analytics, and strategic alignment will be well positioned to thrive consumer lending in the future. Together, these pillars form a dynamic, feedback-driven system that enables the Bank to lend responsibly, manage risk proactively, and adapt effectively to market changes.

Policies and Procedures Relating to Risk Management

Credit Approval

The Bank employs a structured and robust credit approval process for non-retail customers, focusing on prudent risk management, operational efficiency, and alignment with strategic objectives. This process incorporates multi-tiered approval mechanisms, including the Credit Committee and Joint Delegation Authority (JDA), which enhance decision-making efficiency while maintaining rigorous risk oversight.

Credit Committee

The Credit Committee serves as the principal authority for approving non-retail credit facilities within its designated credit approval authority. The Credit Committee is composed of senior executives with expertise, who are responsible for evaluating credit proposals that exceed predetermined thresholds or fall outside the specific criteria defined under the Joint Delegation Authority (JDA) framework. Its role ensures that credit decisions for complex or high-exposure transactions are thoroughly vetted and aligned with the Bank's risk appetite and regulatory requirements.

Joint Delegation Authority

The Joint Delegation Authority is a collaborative approval mechanism between the Risk Management Unit and Business Units, designed to enhance efficiency and expedite the approval process for credit applications with lower complexity that meet the designated criteria and parameters, while maintaining accountability and alignment across functions.

Approved credit facilities must be continuously monitored to ensure compliance with terms and conditions, as well as to identify emerging risks. Periodic reviews and audits of the credit approval process ensure adherence to regulatory standards and internal policies, enabling the Bank to adapt to evolving market conditions and risk factors.

This structured and adaptive credit approval process reflects the Bank's commitment to fostering sustainable growth while safeguarding its financial stability. By combining strategic delegation with

rigorous oversight, the process supports timely and well-informed credit decision-making, enhancing the Bank's competitiveness and resilience in a dynamic business environment.

Collateral Policy

The Bank's lending policies prioritise a comprehensive assessment of a borrower's creditworthiness, with a primary focus on their management capability and business and financial position. This evaluation typically considers the borrower's ability to generate stable revenue and maintain sufficient profitability to meet debt obligations

In addition to creditworthiness, the Bank places significant importance on collateral as a secondary guarantee for lending. Collateral not only provides security for debt repayment but also serves to mitigate potential losses in the event of default. The Bank accepts a diverse range of collateral types, including cash deposits, government bonds, debt and equity instruments, as well as land and buildings. The valuation of collateral and the applicable loan-to-collateral ratio are determined based on the inherent risk level of the credit product, the borrower's credit profile, and the liquidity of the collateral.

To ensure effective risk management and compliance with the BOT's regulations, the Bank has established a comprehensive and robust collateral valuation policy. This policy governs both the initial appraisal of collateral and the frequency of reappraisals. Adherence to these standards ensures that collateral values remain accurate and reflect current market conditions, thereby safeguarding the Bank's risk exposure and maintaining operational stability.

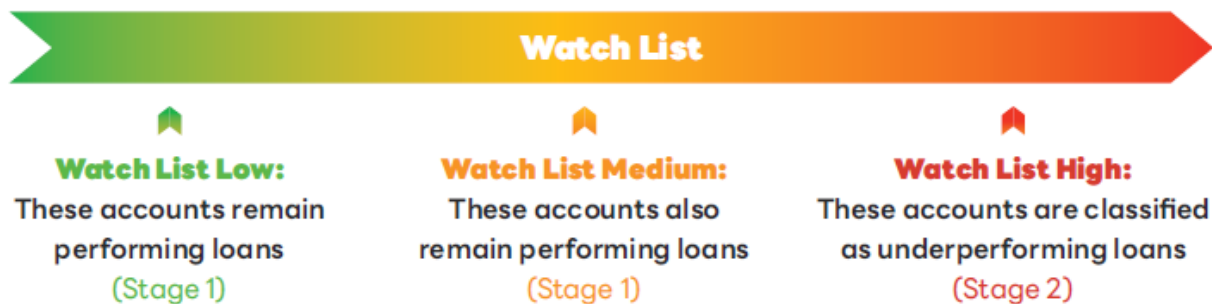
Debt Control and Monitoring Guidelines

The Bank has established comprehensive guidelines for managing and monitoring watch list and problem loan accounts to proactively prevent and resolve problem loans while standardizing control and monitoring procedures. These guidelines include a structured process for overseeing watch list accounts, which are subject to periodic reviews to maintain effectiveness and alignment with evolving risks

In compliance with the BOT's mandatory debt classification requirements, the Bank has implemented additional qualitative criteria for classifying loans showing early signs of credit

deterioration prior to default. To enhance the management of these high-risk accounts, the Bank has developed an Early Warning Process (EWP). This process includes tracking and reporting on the performance of borrowers exhibiting early warning signs, and provides Relationship Managers (RMs) with a structured framework to regularly assess debtor status. Early Warning Indicators (EWIs) are established to detect potential risks, and if trends indicate a likelihood of loans becoming problematic, timely and appropriate action plans are formulated to mitigate risks.

Accounts with potential problem loans are categorised into 3 tiers based on the severity of their issues and associated risk levels:



In addition to these watch list accounts, non-performing loans (NPLs) with exposures exceeding THB 10 million are reported monthly to the AQC. The AQC is tasked with closely monitoring in watch list accounts, problem loans, and other accounts requiring heightened attention. It provides guidance, approvals, or recommendations on recovery action plans to effectively manage potential and existing problem loans and mitigate potential risks. This includes addressing key aspects such as debt reclassification, provisioning, and recovery strategies, with the objective of minimising losses and maximising recoveries for the Bank.

Furthermore, the Bank has refreshed its policies concerning the management of NPLs and Non-Performing Assets (NPAs). These updated guidelines include enhanced valuation methodologies for asset disposition, incorporating discounted cash flow analysis and fair market value assessments. This approach ensures transparency and auditability and aims to minimise losses for the Bank.

Debt Restructuring Policy

The Bank has established a policy to undertake debt restructuring for borrowers who are cooperative, have potential, and demonstrate the likelihood of complying with newly agreed

conditions. The objective of the policy is to ensure that the Bank and the borrowers have mutually benefited from the debt restructuring, that is, the Bank has opportunity to maximise debt recovery or minimise losses, while the borrowers are able to continue their business operations with incurrance of some losses on their part. The Bank will restructure debts in accordance with the BOT's regulations and the task will be carried out prudently and in a way that does not manipulate debt reclassification, additional provisioning, or suspension of income recognition of accrued interest

The Bank's debt restructuring process adheres to the criteria, process and method provided, covering debtor analysis, approval, preparation of agreement, follow-up, and assessment. Such a process must be in compliance with the applicable rules and regulations of the authorities and the Bank. The responsibility for executing/coordinating debt restructuring activities lies primarily with the Bank's internal units. However, a licensed and experienced third party specialised in financial advisory services may be assigned by the Bank to engage in providing financial advisory services or undertaking debt restructuring. Debt restructuring conditions are subject to approval of the Board of Directors, or the Credit Committee, or the Asset Quality Committee, or other approvers as delegated authorised by the Bank.

Policy for Intra-Group Transaction of the Financial Group

In adherence to the good governance principles, the Bank has established Intra-Group Transaction Policy to provide guidelines for efficient risk management of intra-group transactions within the financial business group, enabling the Bank to identify, measure, monitor, and control risks that may arise from intra-group transactions. This policy ensures that intra-group transactions comply with the BOT's regulations, whereby the procedures for conducting intra-group transactions must be equivalent to those applied to transactions with general third parties. Moreover, the execution of legally binding agreements, including all relevant terms and conditions, must be conducted on the same basis as transactions with external parties of equivalent risk profile.

Policy on Asset Classification and Loan Loss Provision

The Bank has complied with the BOT's regulations as prescribed in Notification's No. SorNorSor 23/2018 re: Regulations on Asset Classification and Provisioning of Financial Institutions dated 13

December 2018. Thus, classification and provisioning are required for financial assets, loan commitments, and financial guarantee contracts, in accordance with Thai Financial Reporting Standard No. 9 (TFRS9) regarding financial instruments, with effect from 1 January 2020. Such financial assets and commitments are classified into 3 types, comprising (1) credit-impaired financial assets and commitments (Non-performing), (2) financial assets and commitments with significant increase in credit risk (Under-performing), and (3) financial assets and commitments with no significant increase in credit risk (Performing). Provisioning is also required to accommodate expected credit loss (ECL).

Table 5 Outstanding of on-balance sheet assets and off-balance sheet items before credit risk mitigation

Unit: Baht million

As at	Consolidated		Bank Only	
	Dec 31, 2025	Dec 31, 2024	Dec 31, 2025	Dec 31, 2024
1. On-balance sheet assets	423,175	417,939	421,157	413,845
1.1 Loans and accrued interest receivables, net ^{1/}	234,595	250,448	232,787	247,410
1.2 Investments in debt securities, net ^{2/}	120,841	105,710	120,839	104,891
1.3 Deposits and accrued interests, net ^{3/}	3,908	5,552	3,700	5,315
1.4 Derivative assets	63,831	56,229	63,831	56,229
2. Off-balance sheet items ^{4/}	5,618,767	5,954,033	5,623,742	5,960,633
2.1 Aval of bills, financial guarantees and Letter of credits	390	580	390	580
2.2 OTC derivatives ^{5/}	5,597,681	5,941,334	5,597,681	5,941,334
2.3 Undrawn committed line	20,696	12,119	25,671	18,719

^{1/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

^{2/} Including investment in loan, which excluding accrued interest receivables and net of allowances for revaluation securities and expected credit loss

^{3/} Including undue interest receivables and net of expected credit loss

^{4/} Before using credit conversion factor

^{5/} Including equity-related derivatives

Table 6 Outstanding of on-balance sheet assets and off-balance sheet items before credit risk mitigation classified by country or geographic area of debtors

Consolidated

Unit: Baht million

As at	Dec 31, 2025								
	On-balance sheet assets					Off-balance sheet items ^{3/}			
	Total	Net loans ^{1/}	Net investments in debt securities ^{2/}	Deposits (including accrued interests) ^{3/}	Derivative assets	Total	Aval of bills, financial guarantees and letter of credits	OTC derivatives ^{4/}	Undrawn committed line
1. Thailand	384,091	236,806	115,038	3,076	29,171	2,102,852	355	2,084,700	17,797
2. Asia Pacific (excluding Thailand)	18,117	5	5,803	103	12,206	773,896	-	773,896	-
3. North America and Latin America	9,992	232	-	721	9,039	943,075	-	940,176	2,899
4. Africa and Middle East	-	-	-	-	-	84	-	84	-
5. Europe	14,629	1,209	-	6	13,414	1,798,064	-	1,798,064	-
6. Oceania	2,547	2,544	-	2	1	796	35	761	-
Total	429,376	240,796	120,841	3,908	63,831	5,618,767	390	5,597,681	20,696
<u>Less</u> General provision	(6,201)	(6,201)	-	-	-	-	-	-	-
Total	423,175	234,595	120,841	3,908	63,831	5,618,767	390	5,597,681	20,696

^{1/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

^{2/} Including investment in loan, which excluding accrued interest receivables and net of allowances for revaluation securities and expected credit loss

^{3/} Including undue interest receivables and net of expected credit loss

^{4/} Before using credit conversion factor

^{5/} Including equity-related derivatives

Consolidated

Unit: Baht million

As at	Dec 31, 2024								
	On-balance sheet assets					Off-balance sheet items ^{3/}			
	Total	Net loans ^{1/}	Net investments in debt securities ^{2/}	Deposits (including accrued interests) ^{3/}	Derivative assets	Total	Aval of bills, financial guarantees and letter of credits	OTC derivatives ^{4/}	Undrawn committed line
1. Thailand	389,418	255,252	105,710	4,729	23,727	2,205,746	580	2,193,047	12,119
2. Asia Pacific (excluding Thailand)	8,673	5	-	98	8,570	696,030	-	696,030	-
3. North America and Latin America	8,663	-	-	638	8,025	1,293,911	-	1,293,911	-
4. Africa and Middle East	5	-	-	-	5	162	-	162	-
5. Europe	17,067	1,152	-	14	15,901	1,757,805	-	1,757,805	-
6. Oceania	1,083	1,009	-	73	1	379	-	379	-
Total	424,909	257,418	105,710	5,552	56,229	5,954,033	580	5,941,334	12,119
<u>Less</u> General provision	(6,970)	(6,970)	-	-	-	-	-	-	-
Total	417,939	250,448	105,710	5,552	56,229	5,954,033	580	5,941,334	12,119

^{1/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

^{2/} Including investment in loan, which excluding accrued interest receivables and net of allowances for revaluation securities and expected credit loss

^{3/} Including undue interest receivables and net of expected credit loss

^{4/} Before using credit conversion factor

^{5/} Including equity-related derivatives

Bank Only

Unit: Baht million

As at	Dec 31, 2025								
	On-balance sheet assets					Off-balance sheet items ^{3/}			
	Total	Net loans ^{1/}	Net investments in debt securities ^{2/}	Deposits (including accrued interests) ^{3/}	Derivative assets	Total	Aval of bills, financial guarantees and letter of credits	OTC derivatives ^{4/}	Undrawn committed line
1. Thailand	380,195	233,120	115,036	2,868	29,171	2,107,826	355	2,084,700	22,771
2. Asia Pacific (excluding Thailand)	18,117	5	5,803	103	12,206	773,897	-	773,896	1
3. North America and Latin America	9,992	232	-	721	9,039	943,075	-	940,176	2,899
4. Africa and Middle East	0	-	-	-	0	84	-	84	0
5. Europe	14,629	1,209	-	6	13,414	1,798,064	-	1,798,064	0
6. Oceania	2,547	2,544	-	2	1	796	35	761	0
Total	425,480	237,110	120,839	3,700	63,831	5,623,742	390	5,597,681	25,671
<u>Less</u> General provision	(4,323)	(4,323)				0			
Total	421,157	232,787	120,839	3,700	63,831	5,623,742	390	5,597,681	25,671

^{1/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

^{2/} Including investment in loan, which excluding accrued interest receivables and net of allowances for revaluation securities and expected credit loss

^{3/} Including undue interest receivables and net of expected credit loss

^{4/} Before using credit conversion factor

^{5/} Including equity-related derivatives

Bank Only

Unit: Baht million

As at	Dec 31, 2024								
	On-balance sheet assets					Off-balance sheet items ^{3/}			
	Total	Net loans ^{1/}	Net investments in debt securities ^{2/}	Deposits (including accrued interests) ^{3/}	Derivative assets	Total	Aval of bills, financial guarantees and letter of credits	OTC derivatives ^{4/}	Undrawn committed line
1. Thailand	383,402	250,293	104,891	4,491	23,727	2,212,346	580	2,193,047	18,719
2. Asia Pacific (excluding Thailand)	8,674	5	-	99	8,570	696,030	-	696,030	-
3. North America and Latin America	8,663	-	-	638	8,025	1,293,911	-	1,293,911	-
4. Africa and Middle East	5	-	-	-	5	162	-	162	-
5. Europe	17,067	1,152	-	14	15,901	1,757,805	-	1,757,805	-
6. Oceania	1,083	1,009	-	73	1	379	-	379	-
Total	418,894	252,459	104,891	5,315	56,229	5,960,633	580	5,941,334	18,719
<u>Less</u> General provision	(5,049)	(5,049)	-	-	-	-	-	-	-
Total	413,845	247,410	104,891	5,315	56,229	5,960,633	580	5,941,334	18,719

^{1/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

^{2/} Including investment in loan, which excluding accrued interest receivables and net of allowances for revaluation securities and expected credit loss

^{3/} Including undue interest receivables and net of expected credit loss

^{4/} Before using credit conversion factor

^{5/} Including equity-related derivatives

Table 7 Outstanding of on-balance sheet assets and off-balance sheet items before credit risk mitigation classified by the remaining maturity

Unit: Baht million

As at	Consolidated							
	Dec 31, 2025				Dec 31, 2024			
	Maturity not exceeding 1 year	Maturity exceeding 1 year	General provision	Total	Maturity not exceeding 1 year	Maturity exceeding 1 year	General provision	Total
1. On-balance sheet assets	70,412	358,964	(6,201)	423,175	77,330	347,579	(6,970)	417,939
1.1 Loans and accrued interest receivables, net ^{1/}	30,497	210,299	(6,201)	234,595	38,145	219,273	(6,970)	250,448
1.2 Investments in debt securities, net ^{2/}	10,860	109,981	-	120,841	5,329	100,381	-	105,710
1.3 Deposits and accrued interests, net ^{3/}	3,908	-	-	3,908	5,552	-	-	5,552
1.4 Derivative assets	25,147	38,684	-	63,831	28,304	27,925	-	56,229
2. Off-balance sheet items ^{4/}	3,327,280	2,291,487	-	5,618,767	3,846,794	2,107,239	-	5,954,033
2.1 Aval of bills, financial guarantees and Letter of credits	390	-	-	390	580	-	-	580
2.2 OTC derivatives ^{5/}	3,317,024	2,280,657	-	5,597,681	3,838,623	2,102,711	-	5,941,334
2.3 Undrawn committed line	9,866	10,830	-	20,696	7,591	4,528	-	12,119

^{1/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

^{2/} Including investment in loan, which excluding accrued interest receivables and net of allowances for revaluation securities and expected credit loss

^{3/} Including undue interest receivables and net of expected credit loss

^{4/} Before using credit conversion factor

^{5/} Including equity-related derivatives

Unit: Baht million

As at	Bank Only							
	Dec 31, 2025				Dec 31, 2024			
	Maturity not exceeding 1 year	Maturity exceeding 1 year	General provision	Total	Maturity not exceeding 1 year	Maturity exceeding 1 year	General provision	Total
1. On-balance sheet assets	82,719	342,761	(4,323)	421,157	97,019	321,875	(5,049)	413,845
1.1 Loans and accrued interest receivables, net ^{1/}	43,014	194,096	(4,323)	232,787	58,890	193,569	(5,049)	247,410
1.2 Investments in debt securities, net ^{2/}	10,858	109,981	-	120,839	4,510	100,381	-	104,891
1.3 Deposits and accrued interests, net ^{3/}	3,700	-	-	3,700	5,315	-	-	5,315
1.4 Derivative assets	25,147	38,684	-	63,831	28,304	27,925	-	56,229
2. Off-balance sheet items ^{4/}	3,332,255	2,291,487	-	5,623,742	3,853,394	2,107,239	-	5,960,633
2.1 Aval of bills, financial guarantees and Letter of credits	390	-	-	390	580	-	-	580
2.2 OTC derivatives ^{5/}	3,317,024	2,280,657	-	5,597,681	3,838,623	2,102,711	-	5,941,334
2.3 Undrawn committed line	14,841	10,830	-	25,671	14,191	4,528	-	18,719

^{1/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

^{2/} Including investment in loan, which excluding accrued interest receivables and net of allowances for revaluation securities and expected credit loss

^{3/} Including undue interest receivables and net of expected credit loss

^{4/} Before using credit conversion factor

^{5/} Including equity-related derivatives

Table 8 Outstanding balance of financial instruments * before credit risk mitigation and provisions (General provision and Specific provision)

Unit: Baht million

Consolidated						
Dec 31, 2025						
Items	Exposures		Provisions ^{2/}	Reserve value of the position using the SA method ^{2/}		Net exposures ^{3/}
	Defaulted exposures ^{1/}	Non-defaulted exposures ^{1/}		General provision	Specific provision	
1. Loans and accrued interest receivables ^{4/}	6,245	237,154	8,804	6,201	2,603	234,595
2. Investment in debt Securities ^{5/}	-	120,841	-	-	-	120,841
3. Deposits and accrued interests ^{6/}	-	3,908	-	-	-	3,908
4. Loan commitment and financial guarantee contract ^{7/}	166	28,412	163	32	131	28,415
Total	6,411	390,315	8,967	6,233	2,734	387,759

* Recognized impairment in accordance with TFRS 9 Re: Financial Instruments

^{1/} The Bank uses the SA method: defaulted exposures and non-defaulted exposures as according to the Bank of Thailand Notification Re: Regulations for Classification and Provision of Financial Institutions

^{2/} Refers to the allowance for expected credit loss as defined in TFRS 9. For financial instruments measured at fair value through other comprehensive income. The reserve value is not required as stipulated in TFRS 7 Re: Financial Instruments Disclosure. The outstanding value of such financial instruments is shown in net amount of reserve value.

^{3/} Net exposure = Exposure - Provision

^{4/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

^{5/} Excluding accrued interest receivables and net of allowances for revaluation, and excluding Investment in loan

^{6/} Including undue interest receivables

^{7/} Before using credit conversion factor

Unit: Baht million

Consolidated						
Dec 31, 2024						
Items	Exposures		Provisions ^{2/}	Reserve value of the position using the SA method ^{2/}		Net exposures ^{3/}
	Defaulted exposures ^{1/}	Non-defaulted exposures ^{1/}		General provision	Specific provision	
1. Loans and accrued interest receivables ^{4/}	7,188	252,291	9,031	6,970	2,061	250,448
2. Investment in debt Securities ^{5/}	-	105,710	-	-	-	105,710
3. Deposits and accrued interests ^{6/}	-	5,552	-	-	-	5,552
4. Loan commitment and financial guarantee contract ^{7/}	182	20,500	169	23	146	20,513
Total	7,370	384,053	9,200	6,993	2,207	382,223

* Recognized impairment in accordance with TFRS 9 Re: Financial Instruments

^{1/} The Bank uses the SA method: defaulted exposures and non-defaulted exposures as according to the Bank of Thailand Notification Re: Regulations for Classification and Provision of Financial Institutions

^{2/} Refers to the allowance for expected credit loss as defined in TFRS 9. For financial instruments measured at fair value through other comprehensive income. The reserve value is not required as stipulated in TFRS 7 Re: Financial Instruments Disclosure. The outstanding value of such financial instruments is shown in net amount of reserve value.

^{3/} Net exposure = Exposure - Provision

^{4/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

^{5/} Excluding accrued interest receivables and net of allowances for revaluation, and excluding Investment in loan

^{6/} Including undue interest receivables

^{7/} Before using credit conversion factor

Bank Only						
Dec 31,2025						
Items	Exposures		Provisions ^{2/}	Reserve value of the position using the SA mehtod ^{2/}		Net exposures ^{3/}
	Defaulted exposures ^{1/}	Non-defaulted exposures ^{1/}		General provision	Specific provision	
1. Loans and accrued interest receivables ^{4/}	5,453	233,829	6,495	4,323	2,172	232,787
2. Debt Securities ^{5/}	-	120,839	-	-	-	120,839
3. Deposits and accrued interests ^{6/}	-	3,700	-	-	-	3,700
4. Loan commitment and financial guarantee contract ^{7/}	166	33,387	177	46	131	33,376
Total	5,619	391,755	6,672	4,369	2,303	390,702

* Recognized impairment in accordance with TFRS 9 Re: Financial Instruments

^{1/} The Bank uses the SA method: defaulted exposures and non-defaulted exposures as according to the Bank of Thailand Notification Re: Regulations for Classification and Provision of Financial Institutions

^{2/} Refers to the allowance for expected credit loss as defined in TFRS 9. For financial instruments measured at fair value through other comprehensive income. The reserve value is not required as stipulated in TFRS 7 Re: Financial Instruments Disclosure. The outstanding value of such financial instruments is shown in net amount of reserve value.

^{3/} Net exposure = Exposure - Provsion

^{4/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivalbes of interbank and money market, net

^{5/} Excluding accrued interest receivables and net of allowances for revaluation, and excluding Investment in loan

^{6/} Including undue interest receivables

^{7/} Before using credit conversion factor

Bank Only						
Dec 31,2024						
Items	Exposures		Provisions ^{2/}	Reserve value of the position using the SA mehtod ^{2/}		Net exposures ^{3/}
	Defaulted exposures ^{1/}	Non-defaulted exposures ^{1/}		General provision	Specific provision	
1. Loans and accrued interest receivables ^{4/}	6,308	247,841	6,739	5,049	1,690	247,410
2. Debt Securities ^{5/}	-	104,891	-	-	-	104,891
3. Deposits and accrued interests ^{6/}	-	5,315	-	-	-	5,315
4. Loan commitment and financial guarantee contract ^{7/}	182	27,100	184	38	146	27,098
Total	6,490	385,147	6,923	5,087	1,836	384,714

* Recognized impairment in accordance with TFRS 9 Re: Financial Instruments

^{1/} The Bank uses the SA method: defaulted exposures and non-defaulted exposures as according to the Bank of Thailand Notification Re: Regulations for Classification and Provision of Financial Institutions

^{2/} Refers to the allowance for expected credit loss as defined in TFRS 9. For financial instruments measured at fair value through other comprehensive income. The reserve value is not required as stipulated in TFRS 7 Re: Financial Instruments Disclosure. The outstanding value of such financial instruments is shown in net amount of reserve value.

^{3/} Net exposure = Exposure - Provsion

^{4/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivalbes of interbank and money market, net

^{5/} Excluding accrued interest receivables and net of allowances for revaluation, and excluding Investment in loan

^{6/} Including undue interest receivables

^{7/} Before using credit conversion factor

Table 9 Outstanding of loans including accrued interests and investments in debt securities before credit risk mitigation classified by country or geographic area of debtors and by asset classification specified by the Bank of Thailand

Unit: Baht million

Consolidated										
Dec 31, 2025										
country or geographic area	Loans and accrued interest receivables ^{1/}					Investment in debt securities ^{2/}				
	Performing (Stage 1)	Under-performing (Stage 2)	Non-performing (Stage 3)	Purchased or originated credit-impaired	Total	Performing (Stage 1)	Under-performing (Stage 2)	Non-performing (Stage 3)	Purchased or originated credit-impaired	Total
Thailand	219,410	13,753	6,032	213	239,408	115,038	-	-	-	115,038
Asia Pacific (exclude Thailand)	5	-	-	-	5	5,803	-	-	-	5,803
North America and Latin America	232	-	-	-	232	-	-	-	-	-
Africa and Middle East	-	-	-	-	-	-	-	-	-	-
Europe	1,210	-	-	-	1,210	-	-	-	-	-
Oceania	2,544	-	-	-	2,544	-	-	-	-	-
Total	223,401	13,753	6,032	213	243,399	120,841	-	-	-	120,841

^{1/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

^{2/} Excluding accrued interest receivables and net of allowances for revaluation, and excluding Investment in loan

Consolidated										
Dec 31, 2024										
country or geographic area	Loans and accrued interest receivables ^{1/}					Investment in debt securities ^{2/}				
	Performing (Stage 1)	Under- performing (Stage 2)	Non- performing (Stage 3)	Purchased or originated credit-impaired	Total	Performing (Stage 1)	Under- performing (Stage 2)	Non- performing (Stage 3)	Purchased or originated credit- impaired	Total
Thailand	236,605	13,521	7,002	186	257,314	105,422	288	-	-	105,710
Asia Pacific (exclude Thailand)	5	-	-	-	5	-	-	-	-	-
North America and Latin America	-	-	-	-	-	-	-	-	-	-
Africa and Middle East	-	-	-	-	-	-	-	-	-	-
Europe	1,152	-	-	-	1,152	-	-	-	-	-
Oceania	1,008	-	-	-	1,008	-	-	-	-	-
Total	238,770	13,521	7,002	186	259,479	105,422	288	-	-	105,710

^{1/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

^{2/} Excluding accrued interest receivables and net of allowances for revaluation, and excluding Investment in loan

Bank Only										
Dec 31, 2025										
country or geographic area	Loans and accrued interest receivables ^{1/}					Investment in debt securities ^{2/}				
	Performing (Stage 1)	Under- performing (Stage 2)	Non- performing (Stage 3)	Purchased or originated credit-impaired	Total	Performing (Stage 1)	Under- performing (Stage 2)	Non- performing (Stage 3)	Purchased or originated credit-impaired	Total
Thailand	195,794	34,045	5,240	213	235,292	115,036	-	-	-	115,036
Asia Pacific (exclude Thailand)	5	-	-	-	5	5,803	-	-	-	5,803
North America and Latin America	232	-	-	-	232	-	-	-	-	-
Africa and Middle East	-	-	-	-	-	-	-	-	-	-
Europe	1,209	-	-	-	1,209	-	-	-	-	-
Oceania	2,544	-	-	-	2,544	-	-	-	-	-
Total	199,784	34,045	5,240	213	239,282	120,839	-	-	-	120,839

^{1/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

^{2/} Excluding accrued interest receivables and net of allowances for revaluation, and excluding Investment in loan

Unit: Baht million

Bank Only										
Dec 31, 2024										
country or geographic area	Loans and accrued interest receivables ^{1/}					Investment in debt securities ^{2/}				
	Performing (Stage 1)	Under-performing (Stage 2)	Non-performing (Stage 3)	Purchased or originated credit-impaired	Total	Performing (Stage 1)	Under-performing (Stage 2)	Non-performing (Stage 3)	Purchased or originated credit-impaired	Total
Thailand	238,676	6,999	6,122	186	251,983	104,603	288	-	-	104,891
Asia Pacific (exclude Thailand)	5	-	-	-	5	-	-	-	-	-
North America and Latin America	-	-	-	-	-	-	-	-	-	-
Africa and Middle East	-	-	-	-	-	-	-	-	-	-
Europe	1,152	-	-	-	1,152	-	-	-	-	-
Oceania	1,009	-	-	-	1,009	-	-	-	-	-
Total	240,842	6,999	6,122	186	254,149	104,603	288	-	-	104,891

^{1/} Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

^{2/} Excluding accrued interest receivables and net of allowances for revaluation, and excluding Investment in loan

Table 10 Provisions (General provision and Specific provision) and bad debt write-offs for loans including accrued interests and investments in debt securities classified by country or geographic area

Consolidated

Unit: Baht million

As at	Dec 31, 2025				Dec 31, 2024			
	Loans and accrued interest receivables ^{1/}			Investment in debt securities Specific provision ^{2/}	Loans and accrued interest receivables ^{1/}			Investment in debt securities Specific provision ^{5/}
	Reserve value of the position using the SA method ^{3/}		Write-off during period		Reserve value of the position using the SA method ^{3/}		Write-off during period	
	General provision ^{4/}	Specific provision		General provision ^{4/}	Specific provision			
Thailand		2,603	2,068	1		2,061	2,148	1
Asia Pacific (exclude Thailand)		-	-	-		-	-	-
North America and Latin America		-	-	-		-	-	-
Africa and Middle East		-	-	-		-	-	-
Europe		-	-	-		-	-	-
Oceania		-	-	-		-	-	-
Total	6,201	2,603	2,068	1	6,970	2,061	2,148	1

^{1/} Including provisions and write-offs for outstanding amounts and accrued interest receivables of interbank and money market

^{2/} Excluded Investment in loan

^{3/} Expected credit loss

^{4/} Disclosed in total amounts

^{5/} Included Investment in loan

Bank Only

Unit: Baht million

As at	Dec 31, 2025				Dec 31, 2024			
	Loans and accrued interest receivables ^{1/}			Investment in debt securities Specific provision ^{2/}	Loans and accrued interest receivables ^{1/}			Investment in debt securities Specific provision ^{5/}
	Reserve value of the position using the SA method ^{3/}		Write-off during period		Reserve value of the position using the SA method ^{3/}		Write-off during period	
	General provision ^{4/}	Specific provision		General provision ^{4/}	Specific provision			
Thailand		2,172	846	1		1,690	579	1
Asia Pacific (exclude Thailand)		-	-	-		-	-	-
North America and Latin America		-	-	-		-	-	-
Africa and Middle East		-	-	-		-	-	-
Europe		-	-	-		-	-	-
Oceania		-	-	-		-	-	-
Total	4,323	2,172	846	1	5,049	1,690	579	1

^{1/} Including provisions and write-offs for outstanding amounts and accrued interest receivables of interbank and money market

^{2/} Excluded Investment in loan

^{3/} Expected credit loss

^{4/} Disclosed in total amounts

^{5/} Included Investment in loan

Table 11 Outstanding of loans and accrued interest receivables * before credit risk mitigation classified by type of business and by asset classification specified by the Bank of Thailand

Consolidated

Unit: Baht million

As at	Dec 31, 2025				
	Performing (Stage 1)	Under-performing (Stage 2)	Non-performing (Stage 3)	Purchased or originated credit- impaired	Total
Agricultural and mining	1,091	-	-	-	1,091
Manufacturing and commerce	25,964	2,252	648	-	28,864
Real estate and construction	7,618	428	968	213	9,227
Public utilities and services	28,900	124	68	-	29,092
Housing loans	109,215	3,361	2,950	-	115,526
Financial Intermediaries	10,618	-	2	-	10,620
Personal consumption	39,995	7,588	1,396	-	48,979
Total	223,401	13,753	6,032	213	243,399

* Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

Consolidated

Unit: Baht million

As at	Dec 31, 2024				
	Performing (Stage 1)	Under-performing (Stage 2)	Non-performing (Stage 3)	Purchased or originated credit- impaired	Total
Agricultural and mining	4,411	-	-	-	4,411
Manufacturing and commerce	29,795	3,520	458	-	33,773
Real estate and construction	9,112	86	1,080	186	10,464
Public utilities and services	28,714	1,137	540	-	30,391
Housing loans	109,784	1,802	3,483	-	115,069
Financial Intermediaries	12,464	2	-	-	12,466
Personal consumption	44,490	6,974	1,441	-	52,905
Total	238,770	13,521	7,002	186	259,479

* Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

Bank Only

Unit: Baht million

As at	Dec 31, 2025				
	Performing (Stage 1)	Under-performing (Stage 2)	Non-performing (Stage 3)	Purchased or originated credit- impaired	Total
Agricultural and mining	1,091	-	-	-	1,091
Manufacturing and commerce	25,964	2,252	648	-	28,864
Real estate and construction	7,618	428	968	213	9,227
Public utilities and services	28,900	124	69	-	29,093
Housing loans	109,215	3,361	2,950	-	115,526
Financial Intermediaries	10,617	27,030	2	-	37,649
Personal consumption	16,379	850	603	-	17,832
Total	199,784	34,045	5,240	213	239,282

* Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

Bank Only

Unit: Baht million

As at	Dec 31, 2024				
	Performing (Stage 1)	Under-performing (Stage 2)	Non-performing (Stage 3)	Purchased or originated credit- impaired	Total
Agricultural and mining	4,411	-	-	-	4,411
Manufacturing and commerce	29,796	3,520	458	-	33,774
Real estate and construction	9,112	86	1,080	186	10,464
Public utilities and services	28,714	1,137	540	-	30,391
Housing loans	109,784	1,802	3,482	-	115,068
Financial Intermediaries	42,870	2	-	-	42,872
Personal consumption	16,155	452	562	-	17,169
Total	240,842	6,999	6,122	186	254,149

* Including undue interest receivables, net of deferred income, unamortised modification gain (loss) and expected credit loss and including loans and accrued interest receivables of interbank and money market, net

Table 12 Provisions (general and specific provisions) and bad debt write-offs for loans and accrued interests *
classified by type of business

Consolidated

Unit: Baht million

As at	Dec 31, 2025			Dec 31, 2024		
	Reserve value of the position using the SA method ^{1/}		Write-off during period	Reserve value of the position using the SA method ^{1/}		Write-off during period
	General provision ^{2/}	Specific provision		General provision ^{2/}	Specific provision	
Agricultural and mining		1	-		-	-
Manufacturing and commerce		268	-		147	49
Real estate and construction		527	267		497	-
Public utilities and services		25	-		278	-
Housing loans		1,098	157		612	168
Personal consumption		684	1,644		527	1,931
Others		-	-		-	-
Total	6,201	2,603	2,068	6,970	2,061	2,148

* Including loans and accrued interests of interbank and money market items

^{1/} Expected credit loss

^{2/} Disclosed in total amounts

Bank Only

Unit: Baht million

As at	Dec 31, 2025			Dec 31, 2024		
	Reserve value of the position using the SA method ^{1/}		Write-off during period	Reserve value of the position using the SA method ^{1/}		Write-off during period
	General provision ^{2/}	Specific provision		General provision ^{2/}	Specific provision	
Agricultural and mining		1	-		-	-
Manufacturing and commerce		268	-		147	49
Real estate and construction		527	267		497	-
Public utilities and services		25	-		278	-
Housing loans		1,098	157		612	168
Personal consumption		253	422		156	362
Others		-	-		-	-
Total	4,323	2,172	846	5,049	1,690	579

* Including loans and accrued interests of interbank and money market items

^{1/} Expected credit loss

^{2/} Disclosed in total amounts

Table 13 Reconciliation of changes in provisions (General provision and Specific provision) for loans including accrued interests *

Consolidated

Unit: Baht million

As at	Dec 31, 2025			Dec 31, 2024		
	Reserve value of the position using the SA method ^{1/}			Reserve value of the position using the SA method ^{1/}		
	General provision	Specific provision	Total	General provision	Specific provision	Total
Balance, beginning of the year	6,970	2,061	9,031	6,569	3,007	9,576
Increases / decreases of provisions during the year ^{2/}	(766)	2,607	1,841	404	1,199	1,603
Write-offs during the year	(3)	(2,065)	(2,068)	(3)	(2,145)	(2,148)
Balance, end of the year	6,201	2,603	8,804	6,970	2,061	9,031

* Including provisions and write-offs for outstanding amounts and accrued interest receivables of interbank and money market

^{1/} Expected credit loss

^{2/} Excluding allowance for expected credit loss on financial instruments measured at FVOCI

Bank Only

Unit: Baht million

As at	Dec 31, 2025			Dec 31, 2024		
	Reserve value of the position using the SA method ^{1/}			Reserve value of the position using the SA method ^{1/}		
	General provision	Specific provision	Total	General provision	Specific provision	Total
Balance, beginning of the year	5,049	1,690	6,739	4,824	2,749	7,573
Increases / decreases of provisions during the year ^{2/}	(723)	1,325	602	228	(483)	(255)
Write-offs during the year	(3)	(843)	(846)	(3)	(576)	(579)
Balance, end of the year	4,323	2,172	6,495	5,049	1,690	6,739

* Including provisions and write-offs for outstanding amounts and accrued interest receivables of interbank and money market

^{1/} Expected credit loss

^{2/} Excluding allowance for expected credit loss on financial instruments measured at FVOCI

Table 14 Outstanding of on-balance sheet assets and off-balance sheet items for credit risk under the SA approach classified by type of assets

Unit: Baht million

As at	Consolidated					
	Dec 31, 2025			Dec 31, 2024		
	On-balance sheet assets	Off-balance sheet items *	Total	On-balance sheet assets	Off-balance sheet items *	Total
1. Performing Assets	468,812	121,002	589,814	446,999	95,138	542,137
1.1 Debtors that are sovereigns and central banks, multilateral development banks (MDBs) and public sector entities (PSEs) whose risk weight is comparable to that of sovereigns	100,125	1,777	101,902	81,009	3,829	84,838
1.2 Debtors that are financial institutions, and public sector entities (PSEs) whose risk weight is comparable to that of financial institutions and securities companies	24,354	96,661	121,015	30,933	74,630	105,563
1.3 Debtors that are corporate and public sector entities (PSEs) whose risk weight is comparable to that of corporate entities	72,944	21,871	94,815	85,662	16,031	101,693
1.4 Retail	51,632	693	52,325	56,202	648	56,850
1.5 Residential mortgage loan	110,240	-	110,240	109,224	-	109,224
1.6 Other assets	109,517	-	109,517	83,969	-	83,969
2. Non-Performing Assets	3,643	15	3,658	5,127	15	5,142
Total	472,455	121,017	593,472	452,126	95,153	547,279

* Off-balance-sheet items (including Repo and Reverse Repo transactions) after multiplying with Credit Conversion Factor (CCF), net of specific provision

Unit: Baht million

As at	Bank Only					
	Dec 31, 2025			Dec 31, 2024		
	On-balance sheet assets	Off-balance sheet items *	Total	On-balance sheet assets	Off-balance sheet items *	Total
1. Performing Assets	466,505	121,997	588,502	442,708	96,458	539,166
1.1 Debtors that are sovereigns and central banks, multilateral development banks (MDBs) and public sector entities (PSEs) whose risk weight is comparable to that of sovereigns	100,123	1,777	101,900	80,189	3,829	84,018
1.2 Debtors that are financial institutions, and public sector entities (PSEs) whose risk weight is comparable to that of financial institutions and securities companies	24,145	96,661	120,806	30,695	74,630	105,325
1.3 Debtors that are corporate and public sector entities (PSEs) whose risk weight is comparable to that of corporate entities	99,880	22,866	122,746	115,917	17,351	133,268
1.4 Retail	21,373	693	22,066	21,496	648	22,144
1.5 Residential mortgage loan	110,240	-	110,240	109,225	0	109,225
1.6 Other assets	110,744	-	110,744	85,186	0	85,186
2. Non-Performing Assets	3,281	15	3,296	4,618	15	4,633
Total	469,786	122,012	591,798	447,326	96,473	543,799

* Off-balance-sheet items (including Repo and Reverse Repo transactions) after multiplying with Credit Conversion Factor (CCF), net of specific provision

6.2.2 Credit Risk Rating

The Bank uses rating from External Credit Assessment Institutions (“ECAIs”) as permitted by Bank of Thailand for commercial banks to determine the risk weights of debtors under Standardised Approach (SA). For the debtors classified as claim on sovereign and financial institutions, the Bank shall determine the risk weight based on their Country Risk Rating issued by ECAIs or use the OECD's Country Risk Classification score (in case where there is no Country Risk Rating from ECAIs). For claim on corporate, the Bank shall determine the risk weight from the obligor's rating issued by ECAIs which is in accordance with the criteria that the Bank notified to the Bank of Thailand.

Table 15 Outstanding of on-balance sheet assets and off-balance sheet items * net of value of credit risk mitigation for each type of assets classified by risk weight under the SA Approach

Consolidated

Unit: Baht million

As at	Dec 31, 2025													
	Risk Weights for Exposures with Rating						Risk Weights for Exposures without Rating							
	Risk weights	0%	20%	50%	100%	150%	0%	2%	20%	35%	50%	75%	100%	150%
Performing Assets	118,755	14,307	30,510	32,366	31	166,422	813	1,586	99,951	0	62,098	62,975	0	
1. Debtors that are sovereigns and central banks, multilateral development banks (MDBs) and public sector entities (PSEs) whose risk weight is comparable to that of sovereigns	118,750	-	-	-	-									
2. Debtors that are financial institutions, and public sector entities (PSEs) whose risk weight is comparable to that of financial institutions and securities companies	5	9,650	6,956	23,555	-									
3. Debtors that are corporate and public sector entities (PSEs) whose risk weight is comparable to that of corporate entities	-	4,657	23,554	8,811	31		813					56,310		
4. Retail											51,809	140		
5. Residential mortgage loan									99,951		10,289			
6. Other assets						166,422		1,586				6,525		
Non-Performing Assets ^{1/}	-	-	-	-	-	5	-	-	-	1,483	292	1,644	234	
Total	118,755	14,307	30,510	32,366	31	166,427	813	1,586	99,951	1,483	62,390	64,619	234	
Capital deduction prescribed by the BOT		2,134												

^{1/} For the part with no CRM whose risk weights depend on the ratio of provisions to total exposures

Consolidated

Unit: Baht million

As at	Dec 31, 2024													
	Risk weights	Risk Weights for Exposures with Rating					Risk Weights for Exposures without Rating							
		0%	20%	50%	100%	150%	0%	2%	20%	35%	50%	75%	100%	150%
Performing Assets	106,164	21,139	28,619	25,450	219	128,766	400	1,174	99,770	-	65,810	64,626	-	
1. Debtors that are sovereigns and central banks, multilateral development banks (MDBs) and public sector entities (PSEs) whose risk weight is comparable to that of sovereigns	106,154	-	-	-	-									
2. Debtors that are financial institutions, and public sector entities (PSEs) whose risk weight is comparable to that of financial institutions and securities companies	10	14,417	2,882	17,611	-									
3. Debtors that are corporate and public sector entities (PSEs) whose risk weight is comparable to that of corporate entities	-	6,722	25,737	7,839	219		400					58,073		
4. Retail											56,355	93		
5. Residential mortgage loan									99,770		9,455			
6. Other assets							128,766		1,174			6,460		
Non-Performing Assets ^{1/}	-	-	-	-	-	3	-	-	-	560	183	2,865	1,531	
Total	106,164	21,139	28,619	25,450	219	128,769	400	1,174	99,770	560	65,993	67,491	1,531	
Capital deduction prescribed by the BOT		2,091												

^{1/} For the part with no CRM whose risk weights depend on the ratio of provisions to total exposures

Bank Only

Unit: Baht million

As at	Dec 31, 2025													
	Risk weights	Risk Weights for Exposures with Rating					Risk Weights for Exposures without Rating							
		0%	20%	50%	100%	150%	0%	2%	20%	35%	50%	75%	100%	150%
Performing Assets	118,753	14,099	30,510	32,366	31	165,156	813	1,586	99,951	-	31,839	93,398	-	
1. Debtors that are sovereigns and central banks, multilateral development banks (MDBs) and public sector entities (PSEs) whose risk weight is comparable to that of sovereigns	118,748	-	-	-	-									
2. Debtors that are financial institutions, and public sector entities (PSEs) whose risk weight is comparable to that of financial institutions and securities companies	5	9,442	6,956	23,555	-									
3. Debtors that are corporate and public sector entities (PSEs) whose risk weight is comparable to that of corporate entities	-	4,657	23,554	8,811	31		813					84,240		
4. Retail											21,550	140		
5. Residential mortgage loan									99,951		10,289			
6. Other assets						165,156		1,586					9,018	
Non-Performing Assets ^{1/}	-	-	-	-	-	5	-	-	-	1,181	292	1,584	234	
Total	118,753	14,099	30,510	32,366	31	165,161	813	1,586	99,951	1,181	32,131	94,982	234	
Capital deduction prescribed by the BOT		885												

^{1/} For the part with no CRM whose risk weights depend on the ratio of provisions to total exposures

Bank Only

Unit: Baht million

As at	Dec 31, 2024													
	Risk weights	Risk Weights for Exposures with Rating					Risk Weights for Exposures without Rating							
		0%	20%	50%	100%	150%	0%	2%	20%	35%	50%	75%	100%	150%
Performing Assets	105,344	20,901	28,619	25,450	219	127,605	400	1,174	99,770	-	31,105	98,579	-	
1. Debtors that are sovereigns and central banks, multilateral development banks (MDBs) and public sector entities (PSEs) whose risk weight is comparable to that of sovereigns	105,334	-	-	-	-									
2. Debtors that are financial institutions, and public sector entities (PSEs) whose risk weight is comparable to that of financial institutions and securities companies	10	14,179	2,882	17,611	-									
3. Debtors that are corporate and public sector entities (PSEs) whose risk weight is comparable to that of corporate entities	-	6,722	25,737	7,839	219		400					89,647		
4. Retail											21,650	93		
5. Residential mortgage loan									99,770		9,455			
6. Other assets						127,605		1,174				8,839		
Non-Performing Assets ^{1/}	-	-	-	-	-	3	-	-	-	523	183	2,401	1,523	
Total	105,344	20,901	28,619	25,450	219	127,608	400	1,174	99,770	523	31,288	100,980	1,523	
Capital deduction prescribed by the BOT		947												

^{1/} For the part with no CRM whose risk weights depend on the ratio of provisions to total exposures

6.2.3 Credit Risk Mitigation

The Bank's lending policies are the primary basis of assessing the creditworthiness is the borrower's ability to repay loan obligations, most often from cash flows generated through normal business operations and other primary sources of repayment. Nevertheless, collateral also represents an important component of many credit transactions because it will be the secondary source of repayment and will help alleviate loss in the event of default. Among the different types of collateral which the Bank accepts are deposits, government bond, debt and equity instruments, land, construction and machinery, etc. The loan-to-collateral value ratio will vary based upon the risk level of each credit product, the borrower's creditworthiness and liquidity of collaterals. The Bank has established a collateral valuation policy to ensure effective risk management as well as to comply with Bank of Thailand's guidelines. Once the collateral is taken, it is important to follow the Bank's policy regarding collateral price appraisal and price appraisal frequency.

Credit risk mitigation methods for calculation of the Bank's capital adequacy are as follows:

- **Financial collaterals:** Financial collaterals comprising cash, deposits, bonds, treasury bills, etc., are used by the Bank for credit risk mitigation by the financial collateral simple method.
- **On-balance sheet netting:** The Bank has in place standard loan agreement which can be offset with deposits of the same contract party and global master repurchase agreement with repo-style transaction with any institutional counterparties.
- **Credit guarantee and derivatives:** The Bank capitalizes on guarantors for credit risk mitigation in case that the guarantor is government, central bank, governmental agencies, and financial institutions with lower risk weight than the debtor.

Table 16 Outstanding of secured portion* for each type of assets under the SA approach classified by type of collateral

Unit: Baht million

As at	Consolidated				Bank Only			
	Dec 31, 2025		Dec 31, 2024		Dec 31, 2025		Dec 31, 2024	
	Eligible financial collateral	Guarantee & credit derivatives	Eligible financial collateral	Guarantee & credit derivatives	Eligible financial collateral	Guarantee & credit derivatives	Eligible financial collateral	Guarantee & credit derivatives
Performing Assets	68,197	14,754	53,437	20,980	68,197	14,754	53,437	20,980
1. Debtors that are sovereigns and central banks, multilateral development banks (MDBs) and public sector entities (PSEs) whose risk weight is comparable to that of sovereigns	1,082	-	659	-	1,082	-	659	-
2. Debtors that are financial institutions, and public sector entities (PSEs) whose risk weight is comparable to that of financial institutions and securities companies	66,105	14,749	49,685	20,968	66,105	14,749	49,685	20,968
3. Debtors that are corporate and public sector entities (PSEs) whose risk weight is comparable to that of corporate entities	640	-	2,703	-	640	-	2,703	-
4. Retail	370	5	390	12	370	5	390	12
5. Residential mortgage loan	-	-	-	-	-	-	-	-
6. Other assets	-	-	-	-	-	-	-	-
Non-Performing Assets	3	2	3	-	3	2	3	-
Total	68,200	14,756	53,440	20,980	68,200	14,756	53,440	20,980

* Credit risk mitigation excludes securitization. Values after on-balance sheet and off-balance sheet netting

6.3 Market Risk

Market risk refers to changes or fluctuations in the value of transactions or trading investments. Therefore, market risk arises when the Bank undertakes transactions exposed to fluctuations in market factors, including interest rates, foreign exchange rates, securities prices in capital and commodity markets, which may adversely affect both the Bank's earnings and capital position. The Bank applies a market risk management policy to ensure that its rules and procedures comply with regulatory requirements and the Bank's internal policies. The Bank has a dedicated unit responsible for monitoring and controlling market risks, which operates independently from the units generating such risks. The Bank also regularly assesses and sets aside the capital reserves to buffer against market risk in accordance with the requirements prescribed by the BOT.

6.3.1 Market Risk in Trading Book

Market risks comprises the following:

1. Interest rate risk

Interest rate risks arising from trading book transactions is under the supervision of the RMC in accordance with framework prescribed by the Board. The Bank performs fair value calculations for trading book transactions on a daily basis to monitor the mark-to-market profits and losses. Daily risk status reports are also independently produced by the unit in charge of risk controlling and monitoring. Limits including One Basis Point Shift (PV01) limit, Greek limits, Value-at-Risk (VaR) limit, and Stop Loss Triggers are set to control the risks arising from movements in interest rates that may affect the Bank's earnings and capital position. In addition, stress testing is conducted regularly, and the results are thoroughly analysed in accordance with the prescribed schedule.

2. Foreign exchange risk

In managing risk arising from fluctuations in foreign exchange rates and maintaining risk levels in the Bank's policy, the Bank seeks to match the currency of funding sources with that of loans, or to employ derivative instruments to hedge foreign exchange risk. The Bank has also established appropriate risk limits are by product and risk type using such approaches as FX net open position limit, Greek limit, VaR Limit, and Stop Loss Trigger. Mark-to-market valuation of foreign exchange

transactions is also conducted on a daily basis. In addition, stress testing is conducted regularly, and the results are thoroughly analysed in accordance with the prescribed schedule.

3. Market risk related to instruments in capital market and commodities market

The Bank does not engage in equity securities trading transactions, except for investments in subsidiaries or affiliated companies, common shares received from troubled debt restructuring, and certain property funds that are considered to have strong potential return and sound management. For commodity derivatives, the Bank fully hedges against the commodity risk, thereby no market risk exposure in its trading book arising from equity securities or commodities.

4. Market risk from other underlying assets

The Bank offers structured products as alternative investment options for customers. However, if the underlying assets are not interest rate or foreign exchange rates, the Bank fully hedges the associated market risk exposures, thereby no market risk exposure to the underlying assets.

Minimum capital requirement for market risk in trading book

Currently, the Bank uses Standardised Approach for calculating the minimum capital requirement for market risk in trading book for both Bank level and Full Consolidated level. Details of market risk capital as at 31 December 2025 and 30 June 2025 are as follows:

Table 17 Minimum Capital Requirement for each type of market risk under SA Approach

Unit: Baht million

Minimum Capital Requirement for Market Risk	Consolidated		Bank only	
	Dec 31, 2025	Jun 30, 2025	Dec 31, 2025	Jun 30, 2025
Interest rate risk	4,583	4,011	4,583	4,011
Equity price risk	-	-	-	-
Foreign exchange rate risk	52	63	52	63
Commodity price risk	-	-	-	-
Total minimum capital requirements for market risk by SA	4,635	4,074	4,635	4,074

6.3.2 Interest Rate Risk in Banking Book

Interest Rate Risk in Banking Book (IRRBB) refers to the risk arising from mismatches in the repricing or maturity schedules of assets, liabilities and off-balance sheet items in the banking book, or when the movements of reference interest rates on assets and liabilities are not correlated, negatively affecting net interest income (NII) and/or economic value of equity (EVE).

Primary factors affecting the trend and the level of interest rates include macroeconomic conditions, inflation rates, and the monetary policies adopted by the BOT and central banks of major countries that may directly affect the trend and level of interest rates, or the movement of international capital flows which indirectly affect interest rates. Moreover, competition among commercial banks to increase or maintain market share in deposits and loans may also narrow the Bank's NII.

The Bank manages interest rate fluctuations through policies established by the Asset and Liability Management Committee (ALCO). IRRBB undertaken by the Bank is governed by an established risk appetite approved by the Board. The ALCO, as the Board's delegated committee, reports to the RMC, the BRCC and the Board committee on a monthly basis. With the support from the Asset and Liability Management (ALM) Team under Risk Management Unit and Capital and Balance Sheet Management (CBSM) Team under Finance Unit, the ALCO is responsible for reviewing and monitoring the balance sheet, business and hedging strategies, and the overall interest rate risk profile to ensure that IRRBB remains within the established risk appetite. The Treasury & Markets Unit is responsible for day-to-day IRRBB exposure and gapping activities, including the execution of hedging strategies.

IRRBB is measured by EVE sensitivity which measures the long-term impact of sudden interest rate movement across the full tenor/maturity spectrum of the Bank's assets and liabilities. It defines and quantifies interest rate risk as the impact on the economic value of equity (e.g. the present value of potential future earnings and capital), as asset portfolio and liability portfolio values would rise and fall in line with changes in interest rates. This measure enables the Bank to assess risks and its impact on the capital, with a focus on current banking book positions. The Bank's EVE sensitivity is calculated using the Yield curve risk methodology to evaluate IRRBB under stress

scenarios. This approach assesses the impact on economic value from changes in the shape and slope of the yield curve, including both parallel and non-parallel shifts.

The Bank manages interest rate risk by adjusting the assets and liabilities structure to be in line with forecast interest rate trends, taking into consideration the changes in NII and EVE. Results of the stress testing are used to determine appropriate balance sheet strategies to be more suited to the business environment, in order to achieve the business return target within the risk appetite.

Table 18 Impact of interest rate change* on net earnings

Unit: Baht million

Currency	Consolidated		Bank only	
	Dec 31, 2025	Dec 31, 2024	Dec 31, 2025	Dec 31, 2024
THB	(1,176)	(973)	(1,119)	(881)
USD	(131)	(47)	(131)	(47)
Others	62	(2)	62	(2)
Total impact of interest rate change	(1,245)	(1,023)	(1,188)	(930)
% of Target Net interest income	-10.86%	-9.45%	-13.53%	-11.20%

* Under assumption of interest rate increase of 100 bps

6.3.3 Equity Investment in the Banking Book

The Bank has no policy to increase investment in equity securities. The current exposures of equity investment are from a result of Mergers & Acquisitions which is an insignificant amount.

Changes in accounting policies relating to financial instruments:

From 1 January 2020, all equity instruments held must be irrevocably classified to measurement at fair value through other comprehensive income without subsequent recycling to profit or loss. Dividends from such investment continue to be recognized in statement of comprehensive income as other operating income.

Details of Equity exposures in the banking book, both Bank level and Full Consolidated level for the position as at 31 December 2025 and 2024 are as follows:

Table 19 Equity exposures in the Banking Book

Unit: Baht million

Equity exposures	Consolidated		Bank Only	
	Dec 31, 2025	Dec 31, 2024	Dec 31, 2025	Dec 31, 2024
1. Equity (both domestic and overseas)				
1.1 Marketable equity securities	929	9	929	9
1.2 Other equities	17	684	2913	3,580
2. Gains (losses) of sale of equities in the reporting period	-	-	-	-
3. Revaluation surplus (deficit) on investments in equity instruments designated at fair value through other comprehensive income (FVOCI)	(23)	(222)	(23)	(222)
4. Minimum capital requirements for equity exposures classified by SA approach	80	59	327	305

6.4 Operational risk

Operational risk is the risk of direct or indirect loss resulting from inadequate or failed internal processes, people, and systems, or from external events which includes Legal Risk but excludes Strategic and Reputational Risk. Other risk factors include the lack of good corporate governance and management capability. All these factors can negatively affect the Bank's financial performance and capital.

In order to effectively manage operational risks, the Bank has instituted appropriate policies and procedures that not only bring the Bank in line with international standards, but also contribute to enhancing transparency and good governance. In this respect, the RMC has been assigned the responsibility to establish operational risk policies and procedure in accordance with international best practices, and to submit recommendations to the Board or the BRCC under delegated authorities. To increase effectiveness, the Bank has also appointed the Operational Risk Committee (ORC) to discuss, deliberate, assess and give advice on all issues relating to operational risks including actual or potential fraud incidents and covering key risk factors, such as human resource, process, system, and external factors.

The Bank's fundamental principle on operational risk defines the responsibility of relevant units, in cooperation with line management and all staff performing the operations, to manage operational risks associated with business, products, services, and supporting systems. Their responsibility includes compliance with all internal and external laws, regulations, policies, and standard operating procedures. In this connection, Risk and Control Officer (RCO)/Designated Compliance & Operational Risk Officer (DCORO) are appointed within each business unit to coordinate and assist in building the risk and compliance culture in each area and to ensure that operational risk management policies and procedures are well implemented and complied with.

The Operational Risk Management Team is responsible for developing tools, systems and processes for identifying, assessing, controlling, reporting, and monitoring operational risks, to be in compliance with the Bank's operational risk policies and international standards.

Business units within the Bank and subsidiaries are required to manage operational risks and other risks along the following tools and processes:

1. Risk Control Self-Assessment (RCSA)

Each business unit is required to conduct risk control self-assessment and report the results regularly to the Risk Management Unit. These reports will be used to assess and analyse overall operational risk exposure and to support the determination and monitoring of appropriate control measures. This makes it incumbent upon individual business units to conduct a review regularly to ensure the suitability of work processes and structure, thereby mitigating operational mishaps and enhancing their ability to address the problems in a coherent and timely manner. In this context, continuous attention has been given to effective and efficient risk oversight across the organisation, including defining a clear scope of responsibilities and approval authority, establishing checks and balances, and securing data and information. Particular attention has also been given to ensure the continuity of business activities, in accordance with international standards, while enhancing sound corporate governance.

2. Loss Event Data Reports (LED)

The Bank requires every unit to submit a loss event report through designated channels specified by the Bank. These reports help units identify the root cause(s) of loss events, improve their operational risk controls and processes, and serve as lessons to prevent similar events in the future. When the senior management and the Board of Directors of the Bank are informed of the trends and changes of operational risk, they can consider measures to prevent, control, or mitigate potential losses in a timely and appropriate manner

3. Key Risk Indicators (KRI)

KRI is a tool to monitor and manage operational risk exposures, in order to predict changes in the overall operational risk profiles of the organisation. KRI provides early warning signals to the management on changes to the risk environment and the effectiveness of control. This is a forward-looking tool to facilitate monitoring and management of risks before operational losses occur. Hence, the management will be able to take appropriate actions to mitigate and prevent operational losses beforehand.

4. Control Issue Management (CIM)

Control issues are defined as gaps in the Bank's control environment. Inadequately designed controls or ineffective controls may result in a residual risk beyond risk appetite. To manage control issues, the Bank has developed the CIM procedure, which provides a systematic management approach. The purpose of the procedure is to ensure that control issues are identified and classified consistently, and there is a robust governance over their mitigating actions and reporting to senior management to enable them to understand and assess the Bank's risk exposure.

5. New Product Approval Procedure

The Bank places great importance on developing new products/ services and improving the operation procedures. For such purposes, it enforces the strict approval procedure for any new products/ services with the identification, assessment, and control of all relevant risks, e.g. credit risk, market risk, and operational risk. All products must undergo a comprehensive review process by the relevant working groups and business units before submission for approval, and subsequent market launch.

6. Business Continuity Plan (BCP)

The Bank has developed and implemented business continuity management practices. All Bank-wide units and subsidiaries are required to analyse the business impact of critical business functions and document a business continuity plan based on the analysis result, as well as conduct tests of the business continuity plan/disaster recovery plan at least once a year. This is to ensure that critical business functions can be recovered and services can continue within the specified time in the event of a crisis, disaster or calamity disrupting the critical business functions. This approach safeguards the Bank's reputation and maintains customer confidence in the Bank and its subsidiaries.

7. Complaint Management Process

The Bank places high importance on managing Reputation Risk and ensuring customer satisfaction. To support this, an independent and centralised complaint management unit, i.e. Customer Experience Management Unit (CX), has been established to manage complaints. This unit works closely with customer touchpoints and other relevant units to ensure efficient intake and

resolution of complaints. All processes are governed by policies aligned with CIMB Group standards and regulatory requirements, ensuring that complaints are reviewed and resolved by qualified personnel in a fair, timely, and transparent manner.

In addition to managing complaints, the Customer Experience Management unit is responsible for collecting and analysing complaint data, along with insights from surveys, customer feedback, and suggestions across various channels. These insights are used to continuously enhance customer experience across all dimensions. Findings are presented to the Customer Experience Working Group, which formulates action plans and reports to the Thailand Customer Experience Committee, the Management Committee, and other relevant committees. This process supports strategic development and customer engagement in a sustainable manner.

8. Internal Audit and Compliance

The Bank has established Corporate Assurance Unit and Compliance Unit as independent units to assist the Audit Committee (AC) and the BRCC in auditing and overseeing business operations. Corporate Assurance Unit, which reports directly to the AC, is in charge of examining and providing reasonable assurance that the activities of all units are effectively and efficiently managed and operated in line with sound risk management and internal control principles. Compliance Unit, which reports directly to the BRCC, is tasked with overseeing and monitoring the Bank's business operations to ensure compliance with all laws and regulatory requirements relevant to the Bank's business.

6.5 Liquidity risk

Liquidity risk is defined as the risk of the Bank's inability to meet the required payments or obligations when they are due, which may be as a result of the inability to convert assets into cash or the failure to obtain adequate funding in time. It may adversely affect the daily operations and incur unacceptable losses.

The objective of the Bank's liquidity risk management is to ensure that the Bank can meet its cash obligation in a timely and at an appropriate cost both in the present and the future. To this end, the Bank's liquidity risk management is to maintain high-quality liquid assets, maintain appropriately

diversified investment portfolios, and secure sources of funds under both business-as-usual and stress conditions. Due to the Bank's business direction to strive for a broader delivery network and markets, the Bank has maintained a diversified core deposit base comprising savings, current, and term deposits, thus providing a large, stable funding base. The Bank has also maintained certain liquidity buffers throughout the year to ensure stable business operation in strategic, structural and tactical perspectives.

Liquidity risk factors mainly comprise the structure of the sources and use of funds, the adjustment by commercial banks to increase the proportion of deposits with appropriate funding costs amidst a rising interest rate environment, and compliance with Liquidity Coverage Ratio (LCR) requirements, with a focus on expanding current and savings accounts for transactional purposes. In addition, compliance with Net Stable Funding Ratio (NSFR) requirements emphasises maintaining stable funding sources, including deposits, borrowing, and shareholders' equity to better match investment, credit lines and facilities, and commitments over one-year horizon. Additionally, the monetary policies adopted by the BOT and central banks of major countries may directly affect the movement of international capital flows and result in financial market volatility, which may subsequently impact liquidity and increase funding costs.

The responsibility for liquidity risk management and control is delegated to the Asset and Liability Management Committee (ALCO) which meets at least once a month to discuss the Bank's liquidity risk, funding structure, and funding projections. ALCO is responsible for the overall management and oversight of liquidity and reviews and provides recommendations on liquidity risk management policy before seeking approval from the Board. It is also in charge of reviewing liquidity risk limits/risk appetite before submission to the Board for approval. Asset and Liability Management (ALM) Team, which is responsible for monitoring the liquidity risk profile, works closely with Treasury & Markets Unit in the surveillance of market conditions. Business units are responsible for establishing and maintaining strong business relationships with their respective depositors and key funding sources. Treasury & Markets Unit acts as the overall fund manager, particularly under normal and contingency situations. The Bank prudently manages the liquidity position to meet daily operation needs, including regularly measures and forecasts the respective cash flows arising from the maturity profiles of assets, liabilities, off-balance sheet commitments, and derivatives over

a variety of time horizons under business-as-usual and stress conditions. Regarding companies in the Bank's financial business group, liquidity risk management will be centralised. To support their liquidity, the Bank may consider and approve liquidity lines to them within the respective credit lines approved by the Board.

The Bank manages liquidity risk within established liquidity risk limits and Management Action Triggers (MATs). These limits and MATs are designed to alert the management to current and potential liquidity pressures. The Bank's liquidity risk management policy, together with assumptions and threshold levels, is reviewed on an annual basis, or when there are any significant changes in regulatory requirements, and changing business needs, and market conditions. Liquidity positions are monitored on a daily basis to ensure compliance with internal risk thresholds and regulatory liquidity requirements.

The Bank's liquidity contingency plan is in place to alert and enable the management to act effectively during a liquidity crisis and under adverse market conditions. The mechanism consists of 2 key components: an Early Warning System (EWS) and a Funding Crisis Management Team (FCMT). EWS is designed to alert the Bank's management whenever the liquidity position may be at risk. It provides the Bank with the analytical framework to detect a likely liquidity problem and to evaluate the funding needs and strategies in advance of a liquidity crisis. EWS is made up of a set of indicators (monitored against pre-determined thresholds) that can reliably signal the financial strength and stability of the Bank. Stress test conducted in various areas, including liquidity stress test, is performed on a semi-annual basis to identify vulnerable areas in the portfolio, gauge the financial impact, and enable the management to take pre-emptive actions. 3 scenarios, namely Bank Idiosyncratic Crisis (BISC), Market-Wide Crisis (MWC), and Combined Crisis (CC) are established and assessed. The assumptions used, including run-off rates on deposits, drawdown rates on undrawn commitments, and haircuts for marketable securities are documented and the test results are submitted to the ALCO and the Board. The test results to date have indicated that the Bank possesses sufficient liquidity capacity to meet the liquidity requirements under various stress test conditions.

6.6 Environment, Social, and Governance (ESG) Risk (Sustainability Risk)

Environment, Social, and Governance (ESG) Risk or Sustainability Risk is considered as a risk that may have both financial and non-financial impacts, arising from environmental, social, and governance issues related to a business relationships, business operations, and/or the Bank's internal operations and employees.

As a financial institution, the Bank recognises that its business plays an important role in mobilising funds and providing financing that supports business operations. In accordance with CIMB Group's EWRM Framework, the Bank has integrated ESG considerations into its risk assessments and risk management strategies. This aims to manage both financial and non-financial risks, including climate-related physical risks (e.g. floods, wildfires), transition risks (e.g. changes in government policies, technological developments, market changes, and reputational risks), and human rights impacts, to ensure that the Bank adopts a more holistic approach to risk management.

The Bank has established its Sustainability Policy (SP) to provide clarity and transparency in managing sustainability risk across all levels of the Bank's business relationships. ESG risk relating to non-retail financing and capital raising are managed through the Sustainable Financing Policy (SFP), together with High Sustainability Risk Sector Guide, which outlines expectations for these high-risk sectors. These high-risk sectors include Coal, Construction and Infrastructure, Oil and Gas, Forestry, Manufacturing, Mining and Quarrying, and Palm Oil.

Under the Sustainability Policy and Sustainable Financing Policy, CIMB Thai Bank, in alignment with CIMB Group, defines Sustainability Risk as follows:

The risk of financial and non-financial impact arising from environmental, social and ethical issues resulting from transactions and/or activities associated with:

1. Business relationships and operations, and/or
2. The Bank's own internal activities and employees.

These include the risks that arise due to changes in social and environmental conditions.

Exposure to Sustainability Risk may arise when CIMB Thai Bank conducts its business and operations in its capacity as a lender/ financier, investor, service provider, purchaser, operator, advisor, business partner, sponsor, corporate donor, or employer. Failure to anticipate, identify, and appropriately manage related risks may result in various consequences, including financial, legal and reputational impacts.

The Sustainability Team is responsible for overseeing the governance and implementation of the Sustainability Policy, Sustainable Finance Policy, High Sustainability Risk Sector Guide, and Human Rights Policy, as well as managing the Sustainability due diligence processes covered in these policies in collaboration with the relevant business units.

Sustainability risk assessments are conducted through sustainability due diligence, as prescribed in the Sustainability Policy and Sustainable Financing Policy, and apply to all Bank's business relationships, including non-retail customers, CSR partners, vendors, suppliers, and outsourcing service providers. All units of the Bank and its subsidiaries are required to conduct Basic Sustainability Due Diligence for new and ongoing business relationships. Where controversies or concerns are identified, Enhanced Sustainability Due Diligence must be conducted by the Bank's Sustainability Team to ensure that business relationships or transactions are subject to rigorous assessment prior to seeking approval from the relevant committees.

The Sustainability Team, along with the business units and the Non-retail Credit Risk Team, manages customers in accordance with the High Sustainability Risk Sector Guide. In assessing whether customers fall within High Sustainability Risk Sectors, the Bank cross-checks customer's business activities against the Bank's internal sector codes, which are aligned with the International Standard of Industrial Classification (ISIC) codes adopted by the BOT. Customers classified under High Sustainability Risk Sectors are required to undergo additional assessment as specified in the Sector Guide.

7. Composition of capital disclosure requirements under BCBS

Table 20 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
<i>BOT's regulatory treatment</i>				
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

Subject		Details	Details	Details
7	Eligible at Bank only (Solo) /Group (Full conso) /Group & Bank only	Group & Bank only	Group & Bank only	Group & Bank only
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	-	-	-
<i>Coupons / dividends</i>				
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: <u>Trigger events for CIMB Thai</u> 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: <u>Trigger events for CIMB Thai</u> 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: <u>Trigger events for CIMB Thai</u> 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
		<p>assistance to the Bank such as in the form of capital injection</p> <p><u>Trigger events of CIMB Bank Berhad (“CIMB Bank”),</u></p> <p>whichever is earlier:</p> <p>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; <u>or</u></p> <p>2) BNM and PIDM publicly announces that a decision has been made by BNM, PIDM or</p>	<p>assistance to the Bank such as in the form of capital injection</p> <p><u>Trigger events of CIMB Bank Berhad (“CIMB Bank”),</u></p> <p>whichever is earlier:</p> <p>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; <u>or</u></p> <p>2) BNM and PIDM publicly announces that a decision has been made by BNM, PIDM or</p>	<p>assistance to the Bank such as in the form of capital injection</p>

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 21 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/}
	Dec 31, 2025	Jun 30, 2025	Dec 31, 2025	Jun 30, 2025	
Tier 1 capital	47,848	47,608	48,226	46,496	
1. Common Equity Tier 1 capital (CET 1)	47,848	47,608	48,226	46,496	
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	1,153	1,030	1,153	1,030	
1.4 Net profit after appropriation	19,196	19,188	18,315	16,864	
1.5 Other comprehensive income	1,967	1,876	1,970	1,879	
1.5.1 Revaluation surplus on assets	1,707	1,725	1,667	1,685	
1.5.2 Revaluation surplus (deficit) on change in value of investments	459	288	459	288	
1.5.3 Profit (loss) arising from translating the financial statement of a foreign operation	-	-	-	-	
1.5.4 Hedging reserve – cash flow hedge	(29)	8	(29)	8	
1.5.5 Financial liabilities at FVTPL reserve - own credit risk	(127)	(102)	(127)	(102)	
1.5.6 Other Comprehensive Income	(43)	(43)	0	-	
1.6 Any adjustments that are not allowed to have impacts on capital	156	94	156	94	
1.6.1 Cash flow hedge reserves	29	(8)	29	(8)	
1.6.2 Gains on financial liabilities designated at fair value relating to own credit risk	127	102	127	102	
1.7 Items to be deducted from CET 1	(2,181)	(2,137)	(925)	(928)	
1.7.1 Remeasurements of post-employment benefit obligations	(47)	-	(40)	-	
1.7.2 Intangible assets	(910)	(954)	(885)	(928)	
1.7.3 Deferred tax asset	(1,224)	(1,183)	-	-	
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/}
	Dec 31, 2025	Jun 30, 2025	Dec 31, 2025	Jun 30, 2025	
Tier 2 capital	12,976	12,966	13,069	13,070	
1. Qualifying Tier 2 capital instruments	10,374	10,373	10,374	10,373	
2. General provisions	2,602	2,593	2,695	2,697	
Total Capital	60,824	60,574	61,295	59,566	

^{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 22 Disclosure information for reconciliation of composition of capital (Full consolidation only)

Table 22.1 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 of December 2025	Balance sheet as in published financial statements	Balance sheet under the regulatory scope of consolidation	Reference
Assets			
1. Cash	729	729	
2. Interbank and money market items, net	7,274	7,274	
3. Financial assets measured at fair value through profit or loss	69,996	69,996	
4. Derivative assets	63,831	63,831	
5. Investment, net	121,787	121,787	
6. Loans and accrued interest receivables			
6.1 Loans to customers	242,295	242,295	
6.2 <u>Less</u> Deferred revenue	(9,745)	(9,745)	
6.3 <u>Add</u> Accrued interest receivable and undue interest receivable	7,483	7,483	
Total loans and accrued interest receivables	240,033	240,033	
6.4 <u>Less</u> Allowance for expected credit losses	(8,804)	(8,804)	
○ Qualified as Capital	-	(2,602)	A ^{1/}
○ Non-qualified as Capital	-	(6,202)	
Loans and accrued interest receivables, net	231,229	231,229	
7. Customers' liability under acceptance	-	-	
8. Properties for sale, net	1,122	1,122	
9. Premises, equipment and right of use assets, net	3,194	3,194	
10. Right of use assets, net	246	246	
11. Intangible assets, net	910	910	B
12. Deferred tax assets	1,224	1,224	C
13. Credit support assets on derivatives	28,287	28,287	
14. Accounts receivables from sell of financial assets measured at fair value through profit or loss and investments	7,831	7,831	

Items related to the capital fund for the period of December 2025	Balance sheet as in published financial statements	Balance sheet under the regulatory scope of consolidation	Reference
15. Other assets, net	1,819	1,819	
Total assets	539,479	539,479	
Liabilities			
16. Deposits	253,648	253,648	
17. Interbank and money market items, net	85,584	85,584	
18. Liability payable on demand	317	317	
19. Financial liabilities measured at fair value through profit or loss	26,712	26,712	
20. Derivative liabilities	66,950	66,950	
21. Debt issues and borrowings	17,614	17,614	
○ Qualified as Capital	-	10,374	D ^{2/}
○ Non-qualified as Capital	-	7,240	
22. Bank's liability under acceptance	-	-	
23. Lease liabilities	251	251	
24. Provisions	1,743	1,743	
25. Deferred tax liabilities	824	824	
26. Credit support liabilities on derivatives	23,117	23,117	
27. Accounts payable from purchase of financial assets measured at fair value through profit or loss and investments	5,780	5,780	
28. Other liabilities	4,747	4,747	
Total liabilities	487,287	487,287	
Equity			
29. Share capital			
29.1 Registered - ordinary shares	17,411	17,411	
29.2 Issued and paid-up share capital - ordinary shares	17,411	17,411	E
30. Premium on share capital	10,146	10,146	F
31. Accumulated other comprehensive income	2,290	2,290	
31.1 Revaluation surplus on assets	1,820	1,820	
○ Qualified as Capital	-	1,707	G ^{3/}
○ Non-qualified as Capital	-	113	

Items related to the capital fund for the period of December 2025	Balance sheet as in published financial statements	Balance sheet under the regulatory scope of consolidation	Reference
31.2 Revaluation surplus (deficit) on change in value of investments	459	459	H
31.3 Remeasurements of post-employment benefit obligations	67	67	
○ Qualified as Capital	-	(47)	I
○ Non-qualified as Capital	-	-	
○ Qualified as Capital (recognized in Net profit after appropriation)	-	114	O
31.4 Profit (loss) arising from translation of the financial statement	-	-	J
31.5 Gains (losses) on fair value of hedging instruments for cash flow hedges	(29)	(29)	K
31.6 Gains on financial liabilities designated at fair value relating to own credit risk	(127)	(127)	L
31.7 Other accretions	100	100	
32. Accretion of equity interest in subsidiary	(43)	(43)	M
33. Retained earnings			
33.1 Appropriated – Statutory reserve	1,153	1,153	N
33.2 Unappropriated	21,235	21,235	
○ Net profit after appropriation to capital	-	19,082	O
○ Non-qualified as Capital	-	2,153	
Total equity	52,192	52,192	
Total liabilities and equity	539,479	539,479	

* 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 22.2 Disclosure of the reconciliation of capital funds

Unit: Million Baht

Items related to the capital fund for the period of December 2025	Composition of regulatory capital guidelines reported by the financial group	Source of reference in financial statements under the consolidated supervision
Tier 1 capital	47,848	
1. Common Equity Tier 1 capital	47,848	
1.1 Paid-up share capital (ordinary shares)	17,411	E
1.2 Share premium	10,146	F
1.3 Statutory reserve	1,153	N
1.4 Net profit after appropriation	19,196	O
1.5 Accumulated other comprehensive income	2,010	
1.5.1 Revaluation surplus on land, building or condominium appraisal	1,707	G
1.5.2 Revaluation surplus (deficit) on change in value of investments	459	H
1.5.3 Difference from the translation of financial statements	-	J
1.5.4 Cash flow hedge reserves	(29)	K
1.5.5 Gains on financial liabilities designated at fair value relating to own credit risk	(127)	L
1.6 Other items of owner changes	(43)	M
1.7 Regulatory adjustments to Common Equity Tier 1 capital	156	K & L
1.8 Regulatory deductions to Common Equity Tier 1 capital	(2,181)	
1.8.1 Remeasurements of post-employment benefit obligations	(47)	I
1.8.2 Intangible assets	(910)	B
1.8.3 Deferred tax assets	(1,224)	C
2. Additional Tier 1 capital	-	
Tier 2 capital	12,976	
Qualifying Tier 2 capital instruments	10,374	D
General provisions	2,602	A
Total capital fund	60,824	

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: Million Baht

	4Q/2025 (average) ^{1/}	4Q/2024 (average) ^{1/}
(1) Total High Quality Liquid Assets (Total HQLA)	148,466	115,561
(2) Total Net Cash Outflow within 30 Days (Total net cash outflows)	74,721	67,242
(3) LCR (%) ^{2/}	198	173
BOT's LCR minimum requirement (%)	100	100

2. LCR figures comparison ^{3/}

Unit: %

	2025 (average) ^{1/}	2024 (average) ^{1/}
3 rd Quarter	191	151
4 th Quarter	198	173

^{1/} Calculation based on a simple average using month-end data for each quarter. For example, Q4 was calculated by taking a simple average of month-end data in October, November and December.

^{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 4th Quarter 2025 was 198% 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 4th quarter of 2025 was THB 148,466 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 October to December 2025.

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 <u>net</u> cash outflows over the next 30 days under severe liquidity stress scenarios	=	Expected cash <u>outflows</u> over the next 30 days under severe liquidity scenarios	-	Expected cash <u>inflows</u> over the next 30 days under severe liquidity scenarios
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Average expected net cash outflows of the 4th quarter 2025 was THB 74,721 million which was to average the balances of net cash outflows for subsequent 30 calendar days during October to December 2025. 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 instrument which calculated by the inflow rates as BOT's definitions as well.

Moreover, the bank assesses and analyses 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.