TMBThanachart Bank Public Company Limited and its Subsidiaries Statements of financial position

	Consolidated		Bank	only	
	30 September	O September 31 December		31 December	
	2024	2023	2024	2023	
Assets	(Unreviewed)	(Audited)	(Unreviewed)	(Audited)	
		(in thousa	and Baht)		
Cash	12,462,903	15,487,258	12,462,793	15,487,258	
Interbank and money market items, net	253,607,427	267,486,262	253,584,902	267,468,700	
Financial assets measured at fair value through profit or loss	12,580,527	2,470,257	12,580,527	2,470,257	
Derivative assets	15,455,953	7,236,364	15,455,953	7,236,364	
Investments, net	165,923,793	179,087,531	165,923,793	179,087,531	
Investments in subsidiaries and associate, net	8,522,788	8,614,449	4,833,511	4,833,511	
Loans to customers and accrued interest receivables, net	1,201,229,678	1,273,135,869	1,200,061,017	1,270,223,673	
Properties for sale, net	15,320,882	12,312,102	13,296,766	9,886,857	
Premises and equipment, net	16,423,495	20,858,778	16,387,654	20,788,483	
Goodwill and other intangible assets, net	24,523,007	23,433,891	24,478,547	23,382,161	
Deferred tax assets	2,587,492	1,560,030	3,060,732	2,058,787	
Other assets, net	13,971,052	12,750,927	13,598,528	12,266,705	
Total assets	1,742,608,997	1,824,433,718	1,735,724,723	1,815,190,287	
Liabilities and equity					
Liabilities and equity					
Liabilities					
Deposits	1,296,436,377	1,386,580,912	1,297,092,640	1,387,960,507	
Interbank and money market items	93,369,787	87,794,128	93,369,787	87,794,128	
Liabilities payable on demand	3,688,831	6,061,311	3,688,649	6,061,252	
Financial liabilities measured at fair value through profit or loss	5,890,233	1,816,492	5,890,233	1,816,492	
Derivative liabilities	15,195,626	5,706,921	15,195,626	5,706,921	
Debts issued and borrowings	40,375,192	59,531,381	36,375,192	52,633,050	
Provisions for employee benefits	4,524,195	4,230,460	4,355,225	4,070,633	
Provisions for other liabilities	2,360,510	2,333,830	2,360,205	2,333,328	
Other liabilities	46,992,804	41,031,150	46,828,907	40,612,178	
Total liabilities	1,508,833,555	1,595,086,585	1,505,156,464	1,588,988,489	

	Conso	lidated	Bank only		
	30 September	31 December	30 September	31 December	
	2024	2023	2024	2023	
Liabilities and equity	(Unreviewed)	(Audited)	(Unreviewed)	(Audited)	
		(in thousa	and Baht)		
Equity					
Share capital					
Authorised share capital					
97,830,583,125 ordinary shares of Baht 0.95 each	92,939,054	92,939,054	92,939,054	92,939,054	
Issued and paid-up share capital					
97,297,282,121 ordinary shares of Baht 0.95 each					
(31 December 2023: 97,101,487,977 ordinary shares					
of Baht 0.95 each)	92,432,418	92,246,413	92,432,418	92,246,413	
Premium on share capital	43,371,964	43,373,984	43,371,964	43,373,984	
Other reserves	5,674,768	5,735,214	6,723,580	6,703,806	
Retained earnings					
Appropriated					
Legal reserve	10,091,000	10,091,000	10,091,000	10,091,000	
Unappropriated	82,205,234	77,900,479	77,949,297	73,786,595	
Equity attributable to equity holders of the Bank	233,775,384	229,347,090	230,568,259	226,201,798	
Non-controlling interest	58	43	-		
Total equity	233,775,442	229,347,133	230,568,259	226,201,798	
Total liabilities and equity	1,742,608,997	1,824,433,718	1,735,724,723	1,815,190,287	

TMBThanachart Bank Public Company Limited and its Subsidiaries Statements of profit or loss and other comprehensive income

Properties Pr		Consolidated Three-month period ended		Bank only Three-month period ended		
Part						
Interest Income		30 Sept	30 September		30 September	
Interest income		2024	2023	2024	2023	
Interest Income 20,663,709 20,217,226 20,160,306 20,118,306 Interest exponese 6,602,246 5,552,444 6,565,188 5,520,308 Net interest income 14,061,534 14,664,784 14,051,748 14,061,304 Fees and service income 3,159,556 3,415,693 2,201,679 3,192,737 Fees and service expenses 917,139 910,464 1,001,622 1,017,602 Met fees and service income 2,242,420 2,555,229 1,901,057 2,718,173 Gain on investments, net 47,334 378,172 473,347 378,172 Share of profit from investment using equity method 65,350 81,341 5,872 7,789,172 Other operating income 33,385 36,603 516,913 55,299 Total operating income 3,785,006 4,198,740 3,587,703 3,999,006 Directors' remuneration 23,959 21,748 23,959 21,749 23,959 21,717,909 24,759 24,759 24,759 24,759 24,759 24,759 24,759 <		(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)	
Net interest income 14,061,534 14,064,784 14,051,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,748 14,063,			(in thousa	nd Baht)		
Net interest income 14,061,534 14,664,784 14,051,748 14,663,68 Fees and service income 3,150,556 3,415,603 2,921,679 3,192,737 Fees and service expenses 917,138 910,464 1,020,622 1,017,604 Net fees and service income 2,242,420 2,505,229 1,901,057 2,175,133 Gain on financial instruments measured at fair value through profit or loss, net 473,347 376,172 473,347 378,172 Gain on investments, net 479,244 13,149 5,672 - Share of profit from investment using equity method 65,355 81,341 5,672 - Other operating income 17,224,560 17,996,778 169,913 552,998 Total operating income 3,785,206 4,198,703 3,597,073 3,999,060 Directors' remuneration 23,959 21,749 23,959 21,749 Praces and duties 471,609 481,767 47,000 47,849 Total other operating expenses 7,294,625 7,777,40 70,233,66 7,548,277	Interest income	20,663,780	20,217,228	20,616,936	20,184,302	
Fees and service income 3,159,556 3,415,693 2,921,679 3,192,737 Fees and service expenses 917,136 910,464 1,020,622 1,017,601 Net fees and service income 2,242,402 2,505,228 1,901,057 2,175,133 Gain on financial instruments measured at fair value through profit or loss, net 47,347 378,172 473,347 378,172 Gain on investments, net 47,924 13,149 5,672	Interest expenses	6,602,246	5,552,444	6,565,188	5,520,836	
Fees and service expenses 917,136 910,464 1,020,622 1,017,035 Net fees and service income 2,242,420 2,505,228 1,901,057 2,175,133 Gain on financial instruments measured at fair value through profit or loss, net 473,347 378,172 473,347 378,172 Gain on investments, net 47,924 13,149 5,872	Net interest income	14,061,534	14,664,784	14,051,748	14,663,466	
Net fees and service income 2,242,420 2,505,229 1,901,057 2,175,133 Gain on financial instruments measured at fair value through profit or loss, net 473,347 378,172 473,347 378,172 Gain on investments, net 47,924 13,149 5,872	Fees and service income	3,159,556	3,415,693	2,921,679	3,192,737	
Gain on financial instruments measured at fair value through profit or loss, net 473,347 378,172 473,347 378,172 Gain on investments, net 47,924 13,149 5,872 - Share of profit from investment using equity method 65,350 81,341 - - Other operating income 333,985 366,903 516,913 552,999 Total operating income 17,224,560 17,999,578 16,948,937 17,769,770 Other operating expenses 3,785,206 4,198,740 3,587,703 3,999,066 Directors' remuneration 23,959 21,749 23,959 21,749 Premises and equipment expenses 1,909,122 1,186,414 1,072,231 1,172,955 Taxes and dutiles 471,609 481,787 467,509 478,494 Others 1,923,729 1,888,760 1,880,964 1,876,007 Total other operating expenses 7,294,625 7,777,450 7,032,366 7,548,271 Expected credit loss 4,764,302 4,553,765 4,884,464 4,532,772 Profi	Fees and service expenses	917,136	910,464	1,020,622	1,017,604	
Gain on investments, net 47,924 13,149 5,872	Net fees and service income	2,242,420	2,505,229	1,901,057	2,175,133	
Share of profit from investment using equity method 65,350 81,341 - - Other operating income 333,986 36,903 516,913 552,999 Total operating income 17,224,560 17,999,578 16,948,937 17,697,700 Other operating expenses 3,785,206 4,198,740 3,587,703 3,999,066 Directors' remuneration 23,959 21,749 23,959 21,749 Premises and equipment expenses 1,909,122 1,186,414 1,072,231 1,172,955 Taxes and duties 471,609 481,787 467,509 478,494 Others 1,923,729 1,888,760 1,880,964 1,876,007 Total other operating expenses 7,294,625 7,777,455 7,032,366 7,548,271 Expected credit loss 4,764,302 4,353,756 4,889,446 4,536,271 Profit from operations before income tax 5,165,633 5,868,327 5,027,125 5,685,222 Tax expense (income) (64,146) 1,133,476 (112,884) 1,077,08 Other comprehensive income<	Gain on financial instruments measured at fair value through profit or loss, net	473,347	378,172	473,347	378,172	
Other operating income 333,985 366,903 516,913 552,999 Total operating income 17,224,560 17,999,578 16,948,937 17,769,770 Other operating expenses 3,785,206 4,198,740 3,587,003 3,999,066 Directors' remuneration 23,959 21,749 23,959 21,749 Premises and equipment expenses 1,090,122 1,186,414 1,072,231 1,172,955 Taxes and duties 471,009 481,787 467,509 1,876,404 Others 1,293,729 1,888,760 1,889,964 1,876,907 Total other operating expenses 7,294,625 7,777,450 7,032,366 7,548,271 Expected credit loss 4,764,302 4,353,756 4,889,446 4,556,272 Profit from operations before income tax 5,165,633 5,868,372 5,027,125 5,685,222 Tax expense (income) 6,641,46 1,133,476 (112,884 1,077,091 Profit for the period 5,229,779 4,734,986 5,140,009 4,681,813 Gain (loss) on investments in de	Gain on investments, net	47,924	13,149	5,872	-	
Total operating income 17,224,560 17,999,578 16,948,937 17,769,770 Other operating expenses 3,785,206 4,198,740 3,587,703 3,999,066 Directors' remuneration 23,959 21,749 23,959 21,749 Premises and equipment expenses 1,090,122 1,186,414 1,072,231 1,172,955 Taxes and duties 471,609 481,787 467,509 478,494 Others 1,923,729 1,888,760 1,880,964 1,876,007 Total other operating expenses 7,294,625 7,777,450 7,032,366 7,548,271 Expected credit loss 4,764,302 4,353,756 4,889,446 4,536,277 Profit from operations before income tax 5,165,633 5,683,722 5,027,125 5,685,222 Tax expense (income) (64,146) 1,133,476 (112,884) 1,077,090 Profit for the period 5,229,779 4,734,896 5,140,009 4,608,132 Chier comprehensive income 557,525 (493,287) 601,334 (478,481) Gain (loss) on investment	Share of profit from investment using equity method	65,350	81,341	-	-	
Cher operating expenses 3,785,206 4,198,740 3,587,703 3,999,066 Directors' remuneration 23,959 21,749 23,959 21,749 Premises and equipment expenses 1,090,122 1,186,414 1,072,231 1,172,955 Taxes and duties 471,609 481,787 467,509 478,494 Others 1,923,729 1,888,760 1,880,964 1,876,007 Total other operating expenses 7,294,625 7,777,450 7,032,366 7,548,271 Expected credit loss 4,764,302 4,353,756 4,889,446 4,536,277 Profit from operations before income tax 5,165,633 5,868,372 5,027,125 5,885,222 Tax expense (income) (64,146) 1,133,476 (112,884) 1,077,090 Profit for the period 5,229,779 4,734,896 5,140,009 4,608,132 Cher comprehensive income Items that will be reclassified subsequently to profit or loss Case of the period of the perio	Other operating income	333,985	356,903	516,913	552,999	
Employee expenses 3,785,206 4,198,740 3,587,703 3,999,066 Directors' remuneration 23,959 21,749 23,959 21,749 Premises and equipment expenses 1,090,122 1,186,414 1,072,231 1,172,955 Taxes and duties 471,609 481,787 467,509 478,494 Others 1,923,729 1,888,60 1,890,964 1,876,007 Total other operating expenses 7,294,625 7,777,450 7,032,366 7,548,271 Expected credit loss 4,764,302 4,353,756 4,889,446 4,536,277 Profit from operations before income tax 5,165,633 5,868,372 5,027,125 5,685,222 Tax expense (income) (64,146) 1,133,476 (112,884) 1,077,090 Profit for the period 5,229,779 4,734,896 5,140,009 4,608,132 Cities shaft will be reclassified subsequently to profit or loss Gain (loss) on investments in debt instruments at fair value through other comprehensive income 557,525 (493,287) 601,334 (478,481) <	Total operating income	17,224,560	17,999,578	16,948,937	17,769,770	
Directors' remuneration 23,959 21,749 23,959 21,749 Premises and equipment expenses 1,090,122 1,186,414 1,072,231 1,172,955 Taxes and duties 471,609 481,787 467,509 478,494 Others 1,923,729 1,888,760 1,880,964 1,876,007 Total other operating expenses 7,294,625 7,777,450 7,032,366 7,548,271 Expected credit loss 4,764,302 4,353,756 4,889,446 4,536,277 Profit from operations before income tax 5,165,633 5,868,372 5,027,125 5,685,222 Tax expense (income) (64,146) 1,133,476 (112,884) 1,077,090 Profit for the period 5,229,779 4,734,896 5,140,009 4,608,132 Other comprehensive income Items that will be reclassified subsequently to profit or loss Gain (loss) on investments in debt instruments at fair value through other comprehensive income 557,525 (493,287) 601,334 (478,481) Gain on cash flow hedges 27,521 22,936 27,521 22,936 <	Other operating expenses					
Premises and equipment expenses 1,090,122 1,186,414 1,072,231 1,172,955 Taxes and duties 471,609 481,787 467,509 478,494 Others 1,923,729 1,888,760 1,880,964 1,876,007 Total other operating expenses 7,294,625 7,777,450 7,032,366 7,548,271 Expected credit loss 4,764,302 4,353,756 4,889,446 4,536,277 Profit from operations before income tax 5,165,633 5,868,372 5,027,125 5,685,222 Tax expense (income) (64,146) 1,133,476 (112,884) 1,077,090 Profit for the period 5,229,779 4,734,896 5,140,009 4,608,132 Other comprehensive income Items that will be reclassified subsequently to profit or loss Gain (loss) on investments in debt instruments at fair value 557,525 (493,287) 601,334 (478,481) Gain on cash flow hedges 27,521 22,936 27,521 22,936 Income tax relating to items that will be reclassified (117,009) 94,070 (125,771) 91,109 <td>Employee expenses</td> <td>3,785,206</td> <td>4,198,740</td> <td>3,587,703</td> <td>3,999,066</td>	Employee expenses	3,785,206	4,198,740	3,587,703	3,999,066	
Taxes and duties 471,609 481,787 467,509 478,494 Others 1,923,729 1,888,760 1,880,964 1,876,007 Total other operating expenses 7,294,625 7,777,450 7,032,366 7,548,271 Expected credit loss 4,764,302 4,353,756 4,889,446 4,536,277 Profit from operations before income tax 5,165,633 5,868,372 5,027,125 5,685,222 Tax expense (income) (64,146) 1,133,476 (112,884) 1,077,090 Profit for the period 5,229,779 4,734,896 5,140,009 4,608,132 Other comprehensive income Items that will be reclassified subsequently to profit or loss Gain (loss) on investments in debt instruments at fair value 557,525 (493,287) 601,334 (478,481) Gain on cash flow hedges 27,521 22,936 27,521 22,936 Income tax relating to items that will be reclassified (117,009) 94,070 (125,771) 91,109	Directors' remuneration	23,959	21,749	23,959	21,749	
Others 1,923,729 1,888,760 1,80,964 1,876,007 Total other operating expenses 7,294,625 7,777,450 7,032,366 7,548,271 Expected credit loss 4,764,302 4,353,756 4,889,446 4,536,277 Profit from operations before income tax 5,165,633 5,868,372 5,027,125 5,685,222 Tax expense (income) (64,146) 1,133,476 (112,884) 1,077,090 Profit for the period 5,229,779 4,734,896 5,140,009 4,608,132 Other comprehensive income Items that will be reclassified subsequently to profit or loss Gain (loss) on investments in debt instruments at fair value through other comprehensive income 557,525 (493,287) 601,334 (478,481) Gain on cash flow hedges 27,521 22,936 27,521 22,936 Income tax relating to items that will be reclassified (117,009) 94,070 (125,771) 91,109	Premises and equipment expenses	1,090,122	1,186,414	1,072,231	1,172,955	
Total other operating expenses 7,294,625 7,777,450 7,032,366 7,548,271 Expected credit loss 4,764,302 4,353,756 4,889,446 4,536,277 Profit from operations before income tax 5,165,633 5,868,372 5,027,125 5,685,222 Tax expense (income) (64,146) 1,133,476 (112,884) 1,077,090 Profit for the period 5,229,779 4,734,896 5,140,009 4,608,132 Other comprehensive income Items that will be reclassified subsequently to profit or loss Gain (loss) on investments in debt instruments at fair value 557,525 (493,287) 601,334 (478,481) Gain on cash flow hedges 27,521 22,936 27,521 22,936 Income tax relating to items that will be reclassified (117,009) 94,070 (125,771) 91,109	Taxes and duties	471,609	481,787	467,509	478,494	
Expected credit loss 4,764,302 4,353,756 4,889,446 4,536,277 Profit from operations before income tax 5,165,633 5,868,372 5,027,125 5,685,222 Tax expense (income) (64,146) 1,133,476 (112,884) 1,077,090 Profit for the period 5,229,779 4,734,896 5,140,009 4,608,132 Other comprehensive income Items that will be reclassified subsequently to profit or loss Gain (loss) on investments in debt instruments at fair value 557,525 (493,287) 601,334 (478,481) Gain on cash flow hedges 27,521 22,936 27,521 22,936 Income tax relating to items that will be reclassified (117,009) 94,070 (125,771) 91,109	Others	1,923,729	1,888,760	1,880,964	1,876,007	
Profit from operations before income tax 5,165,633 5,868,372 5,027,125 5,685,222 Tax expense (income) (64,146) 1,133,476 (112,884) 1,077,090 Profit for the period 5,229,779 4,734,896 5,140,009 4,608,132 Other comprehensive income Items that will be reclassified subsequently to profit or loss Gain (loss) on investments in debt instruments at fair value 557,525 (493,287) 601,334 (478,481) Gain on cash flow hedges 27,521 22,936 27,521 22,936 Income tax relating to items that will be reclassified (117,009) 94,070 (125,771) 91,109	Total other operating expenses	7,294,625	7,777,450	7,032,366	7,548,271	
Tax expense (income) (64,146) 1,133,476 (112,884) 1,077,090 Profit for the period 5,229,779 4,734,896 5,140,009 4,608,132 Other comprehensive income Items that will be reclassified subsequently to profit or loss Gain (loss) on investments in debt instruments at fair value 557,525 (493,287) 601,334 (478,481) Gain on cash flow hedges 27,521 22,936 27,521 22,936 Income tax relating to items that will be reclassified (117,009) 94,070 (125,771) 91,109	Expected credit loss	4,764,302	4,353,756	4,889,446	4,536,277	
Profit for the period 5,229,779 4,734,896 5,140,009 4,608,132 Other comprehensive income Items that will be reclassified subsequently to profit or loss Gain (loss) on investments in debt instruments at fair value through other comprehensive income 557,525 (493,287) 601,334 (478,481) Gain on cash flow hedges 27,521 22,936 27,521 22,936 Income tax relating to items that will be reclassified (117,009) 94,070 (125,771) 91,109	Profit from operations before income tax	5,165,633	5,868,372	5,027,125	5,685,222	
Other comprehensive income Items that will be reclassified subsequently to profit or loss Gain (loss) on investments in debt instruments at fair value through other comprehensive income 557,525 (493,287) 601,334 (478,481) Gain on cash flow hedges 27,521 22,936 27,521 22,936 Income tax relating to items that will be reclassified subsequently to profit or loss (117,009) 94,070 (125,771) 91,109	Tax expense (income)	(64,146)	1,133,476	(112,884)	1,077,090	
Items that will be reclassified subsequently to profit or loss Gain (loss) on investments in debt instruments at fair value through other comprehensive income 557,525 (493,287) 601,334 (478,481) Gain on cash flow hedges 27,521 22,936 27,521 22,936 Income tax relating to items that will be reclassified subsequently to profit or loss (117,009) 94,070 (125,771) 91,109	Profit for the period	5,229,779	4,734,896	5,140,009	4,608,132	
Gain (loss) on investments in debt instruments at fair value through other comprehensive income 557,525 (493,287) 601,334 (478,481) Gain on cash flow hedges 27,521 22,936 27,521 22,936 Income tax relating to items that will be reclassified (117,009) 94,070 (125,771) 91,109	Other comprehensive income					
through other comprehensive income 557,525 (493,287) 601,334 (478,481) Gain on cash flow hedges 27,521 22,936 27,521 22,936 Income tax relating to items that will be reclassified subsequently to profit or loss (117,009) 94,070 (125,771) 91,109	Items that will be reclassified subsequently to profit or loss					
Gain on cash flow hedges 27,521 22,936 27,521 22,936 Income tax relating to items that will be reclassified (117,009) 94,070 (125,771) 91,109	Gain (loss) on investments in debt instruments at fair value					
Income tax relating to items that will be reclassified subsequently to profit or loss (117,009) 94,070 (125,771) 91,109	through other comprehensive income	557,525	(493,287)	601,334	(478,481)	
subsequently to profit or loss (117,009) 94,070 (125,771) 91,109	Gain on cash flow hedges	27,521	22,936	27,521	22,936	
	Income tax relating to items that will be reclassified					
468,037 (376,281) 503,084 (364,436)	subsequently to profit or loss	(117,009)	94,070	(125,771)	91,109	
		468,037	(376,281)	503,084	(364,436)	

TMBThanachart Bank Public Company Limited and its Subsidiaries Statements of profit or loss and other comprehensive income

	Consolidated Three-month period ended 30 September		Bank only Three-month period ended 30 September	
	2024	2023	2024	2023
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
		(in thousa	and Baht)	
Items that will not be reclassified subsequently to profit or loss				
Change in revaluation surplus on assets	(288,223)	(1,038)	(288,223)	(1,038)
Gain (loss) on investments in equity instruments designated at fair value				
through other comprehensive income	37,060	(64,810)	37,060	(66,125)
Actuarial gain (loss) on post-employment benefit plan	(97,430)	215,692	(97,430)	215,692
Income tax relating to items that will not be reclassified				
subsequently to profit or loss	69,719	(29,969)	69,719	(29,706)
	(278,874)	119,875	(278,874)	118,823
Total other comprehensive income for the period, net of income tax	189,163	(256,406)	224,210	(245,613)
Total comprehensive income for the period	5,418,942	4,478,490	5,364,219	4,362,519
Profit attributable to:				
Equity holders of the Bank	5,229,771	4,734,890	5,140,009	4,608,132
Non-controlling interest	8	6	-	-
Profit for the period	5,229,779	4,734,896	5,140,009	4,608,132
Total comprehensive income attributable to:				
Equity holders of the Bank	5,418,934	4,478,484	5,364,219	4,362,519
Non-controlling interest	8	6	-	-
Total comprehensive income for the period	5,418,942	4,478,490	5,364,219	4,362,519
				
Earnings per share				
Basic earnings per share (in Baht)	0.05	0.05	0.05	0.05
Diluted earnings per share (in Baht)	0.05	0.05	0.05	0.05

	Consolidated Nine-month period ended 30 September		Bank only Nine-month period ended 30 September	
	2024	2023	2024	2023
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
		(in thousa	and Baht)	
Interest income	62,792,043	58,134,122	62,662,552	58,035,534
Interest expenses	20,149,093	15,874,630	20,026,466	15,790,209
Net interest income	42,642,950	42,259,492	42,636,086	42,245,325
Fees and service income	9,706,872	10,461,546	9,000,627	9,836,528
Fees and service expenses	2,800,834	2,737,866	3,090,746	3,058,863
Net fees and service income	6,906,038	7,723,680	5,909,881	6,777,665
Gain on financial instruments measured at fair value through profit or loss, net	1,318,352	1,274,543	1,318,352	1,337,806
Gain (loss) on investments, net	164,014	51,687	68,510	(4,316)
Share of profit from investment using equity method	194,917	207,767	-	-
Other operating income	1,040,111	1,112,467	1,512,523	1,603,642
Total operating income	52,266,382	52,629,636	51,445,352	51,960,122
Other operating expenses				
Employee expenses	11,695,166	12,525,146	11,100,938	11,926,271
Directors' remuneration	77,607	99,392	77,607	99,392
Premises and equipment expenses	3,445,799	3,581,239	3,395,565	3,540,323
Taxes and duties	1,403,067	1,361,328	1,379,621	1,350,267
Others	5,453,743	5,376,624	5,319,143	5,347,918
Total other operating expenses	22,075,382	22,943,729	21,272,874	22,264,171
Expected credit loss	15,161,713	12,873,541	15,390,423	12,908,959
Profit from operations before income tax	15,029,287	16,812,366	14,782,055	16,786,992
Tax expense (income)	(889,771)	3,216,658	(994,983)	3,177,901
Profit for the period	15,919,058	13,595,708	15,777,038	13,609,091
Other comprehensive income				
Items that will be reclassified subsequently to profit or loss				
Gain (loss) on investments in debt instruments at fair value				
through other comprehensive income	906,831	(855,066)	1,007,542	(791,170)
Gain (loss) on cash flow hedges	98,750	(58,171)	98,750	(121,434)
Income tax relating to items that will be reclassified				
subsequently to profit or loss	(201,116)	182,647	(221,258)	182,520
	804,465	(730,590)	885,034	(730,084)

	Consolidated Nine-month period ended 30 September		Bank only Nine-month period ended 30 September	
	2024	2023	2024	2023
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
		(in thouse	and Baht)	
Items that will not be reclassified subsequently to profit or loss				
Change in revaluation surplus on assets	(515,480)	2,283,108	(515,480)	2,283,108
Loss on investments in equity instruments designated at fair value				
through other comprehensive income	(515,652)	(489,021)	(515,652)	(490,336)
Actuarial gain (loss) on post-employment benefit plan	(109,693)	173,938	(109,693)	173,938
Share of other comprehensive income of associate (equity method)	507	-	-	-
Income tax relating to items that will not be reclassified				
subsequently to profit or loss	228,064	(393,605)	228,165	(393,342)
	(912,254)	1,574,420	(912,660)	1,573,368
Total other comprehensive income for the period, net of income tax	(107,789)	843,830	(27,626)	843,284
Total comprehensive income for the period	15,811,269	14,439,538	15,749,412	14,452,375
Profit attributable to:				
Equity holders of the Bank	15,919,034	13,595,691	15,777,038	13,609,091
Non-controlling interest	24	17	-	-
Profit for the period	15,919,058	13,595,708	15,777,038	13,609,091
Total comprehensive income attributable to:				
Equity holders of the Bank	15,811,245	14,439,521	15,749,412	14,452,375
Non-controlling interest	24	17		-
Total comprehensive income for the period	15,811,269	14,439,538	15,749,412	14,452,375
Earnings per share				
Basic earnings per share (in Baht)	0.16	0.14	0.16	0.14
Diluted earnings per share (in Baht)	0.16	0.14	0.16	0.14
			:	