

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of financial position

	Consolidated		Bank only	
	30 September 2024 (Unreviewed)	31 December 2023 (Audited)	30 September 2024 (Unreviewed)	31 December 2023 (Audited)
	<i>(in thousand Baht)</i>			
Assets				
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				
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

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	30 September 2024 (Unreviewed)	31 December 2023 (Audited)	30 September 2024 (Unreviewed)	31 December 2023 (Audited)
<i>(in thousand Baht)</i>				
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

	Consolidated		Bank only	
	Three-month period ended		Three-month period ended	
	30 September		30 September	
	2024	2023	2024	2023
(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)	
<i>(in thousand Baht)</i>				
Interest income	20,663,780	20,217,228	20,616,936	20,184,302
Interest expenses	6,602,246	5,552,444	6,565,188	5,520,836
Net interest income	14,061,534	14,664,784	14,051,748	14,663,466
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	1,017,604
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	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	356,903	516,913	552,999
Total operating income	17,224,560	17,999,578	16,948,937	17,769,770
Other operating expenses				
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	1,888,760	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				
<i>Items that will be reclassified subsequently to profit or loss</i>				
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
	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		Bank only	
	Three-month period ended 30 September		Three-month period ended 30 September	
	2024	2023	2024	2023
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
	<i>(in thousand Baht)</i>			
<i>Items that will not be reclassified subsequently to profit or loss</i>				
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)
	<u>(278,874)</u>	<u>119,875</u>	<u>(278,874)</u>	<u>118,823</u>
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

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of profit or loss and other comprehensive income

	Consolidated		Bank only	
	Nine-month period ended		Nine-month period ended	
	30 September		30 September	
	2024	2023	2024	2023
(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)	
<i>(in thousand Baht)</i>				
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				
<i>Items that will be reclassified subsequently to profit or loss</i>				
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)

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of profit or loss and other comprehensive income

	Consolidated		Bank only	
	Nine-month period ended		Nine-month period ended	
	30 September		30 September	
	2024	2023	2024	2023
(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)	
<i>(in thousand Baht)</i>				
<i>Items that will not be reclassified subsequently to profit or loss</i>				
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)
	<u>(912,254)</u>	<u>1,574,420</u>	<u>(912,660)</u>	<u>1,573,368</u>
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	<u>15,811,269</u>	<u>14,439,538</u>	<u>15,749,412</u>	<u>14,452,375</u>
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	<u>15,919,058</u>	<u>13,595,708</u>	<u>15,777,038</u>	<u>13,609,091</u>
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	<u>15,811,269</u>	<u>14,439,538</u>	<u>15,749,412</u>	<u>14,452,375</u>
Earnings per share				
Basic earnings per share (in Baht)	<u>0.16</u>	<u>0.14</u>	<u>0.16</u>	<u>0.14</u>
Diluted earnings per share (in Baht)	<u>0.16</u>	<u>0.14</u>	<u>0.16</u>	<u>0.14</u>