

Statements of financial position

	Consolidated		Bank only	
	31 March	31 December	31 March	31 December
	2025	2024	2025	2024
	(Unreviewed)	(Audited)	(Unreviewed)	(Audited)
	<i>(in thousand Baht)</i>			
Assets				
Cash	11,956,443	14,808,968	11,956,393	14,808,968
Interbank and money market items, net	269,824,419	288,562,008	269,800,600	288,531,400
Financial assets measured at fair value through profit or loss	22,970,217	10,381,306	22,970,217	10,381,306
Derivative assets	5,040,860	8,662,690	5,040,860	8,662,690
Investments, net	164,227,867	156,349,723	164,227,867	156,349,723
Investments in subsidiaries and associate, net	8,648,408	8,583,917	4,833,521	4,833,521
Loans to customers and accrued interest receivables, net	1,160,039,856	1,190,288,920	1,159,141,142	1,189,538,269
Properties for sale, net	15,485,432	15,235,317	13,343,275	13,104,160
Premises and equipment, net	15,179,306	15,391,640	15,153,920	15,360,712
Goodwill and other intangible assets, net	25,015,704	25,003,280	24,971,022	24,955,839
Deferred tax assets	3,336,115	3,105,827	3,787,971	3,542,704
Other assets, net	13,140,271	12,148,904	12,647,188	11,628,515
Total assets	1,714,864,898	1,748,522,500	1,707,873,976	1,741,697,807
Liabilities and equity				
Liabilities				
Deposits	1,298,307,006	1,328,593,682	1,299,002,631	1,329,151,934
Interbank and money market items	91,002,655	90,184,171	91,002,655	90,184,171
Liabilities payable on demand	4,996,084	2,447,137	4,995,018	2,446,860
Financial liabilities measured at fair value through profit or loss	8,664,515	7,319,344	8,664,515	7,319,344
Derivative liabilities	3,581,010	7,156,153	3,581,010	7,156,153
Debts issued and borrowings	24,141,236	29,247,092	20,141,236	25,247,092
Provisions for employee benefits	4,412,330	4,327,567	4,263,968	4,174,348
Provisions for other liabilities	2,762,713	2,626,212	2,772,439	2,635,968
Other liabilities	34,488,134	38,808,775	34,277,331	38,608,470
Total liabilities	1,472,355,683	1,510,710,133	1,468,700,803	1,506,924,340

Statements of financial position

	Consolidated		Bank only	
	31 March	31 December	31 March	31 December
	2025	2024	2025	2024
	(Unreviewed)	(Audited)	(Unreviewed)	(Audited)
Liabilities and equity				
	(in thousand 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				
97,404,035,255 ordinary shares of Baht 0.95 each				
(31 December 2024: 97,401,410,657 ordinary shares				
of Baht 0.95 each)	92,533,833	92,531,340	92,533,833	92,531,340
Premium on share capital	43,370,583	43,371,256	43,370,583	43,371,256
Other reserves	4,784,151	4,395,360	5,834,465	5,445,324
Retained earnings				
Appropriated				
Legal reserve	10,091,000	10,091,000	10,091,000	10,091,000
Treasury shares reserve	600,252	-	600,252	-
Unappropriated	91,729,648	87,423,411	87,343,292	83,334,547
Treasury shares	(600,252)	-	(600,252)	-
Total equity	242,509,215	237,812,367	239,173,173	234,773,467
Total liabilities and equity	1,714,864,898	1,748,522,500	1,707,873,976	1,741,697,807

Statements of profit or loss and other comprehensive income

	Consolidated		Bank only	
	Three-month period ended		Three-month period ended	
	31 March		31 March	
	2025	2024	2025	2024
		(Restated)		(Restated)
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
	<i>(in thousand Baht)</i>			
Interest income	18,964,555	21,083,945	18,920,302	21,044,964
Interest expenses	5,745,798	6,687,644	5,721,356	6,644,389
Net interest income	13,218,757	14,396,301	13,198,946	14,400,575
Fees and service income	3,238,543	3,414,262	2,987,188	3,173,752
Fees and service expenses	890,771	959,777	992,692	1,058,489
Net fees and service income	2,347,772	2,454,485	1,994,496	2,115,263
Gain on financial instruments measured at fair value through profit or loss, net	601,264	457,472	601,264	457,472
Gain on investments, net	47,012	46,866	46,605	19,630
Share of profit from investment using equity method	64,491	69,489	-	-
Other operating income	273,981	245,040	303,555	266,652
Total operating income	16,553,277	17,669,653	16,144,866	17,259,592
Other operating expenses				
Employee expenses	3,841,032	4,129,214	3,661,576	3,929,183
Directors' remuneration	25,212	27,714	25,212	27,714
Premises and equipment expenses	760,600	1,146,450	746,875	1,131,807
Taxes and duties	434,012	492,555	431,569	488,054
Others	2,036,492	1,724,034	2,018,566	1,662,345
Total other operating expenses	7,097,348	7,519,967	6,883,798	7,239,103
Expected credit loss	4,580,036	5,116,840	4,739,576	5,280,751
Profit from operations before income tax	4,875,893	5,032,846	4,521,492	4,739,738
Tax expense (income)	(220,120)	(341,301)	(277,029)	(387,301)
Profit for the period	5,096,013	5,374,147	4,798,521	5,127,039
Other comprehensive income				
<i>Items that will be reclassified subsequently to profit or loss</i>				
Gain on investments in debt instruments at fair value through other comprehensive income	373,129	452,417	373,566	481,410
Gain on cash flow hedges	24,385	77,051	24,385	77,051
Income tax relating to items that will be reclassified subsequently to profit or loss	(79,503)	(105,894)	(79,590)	(111,692)
	318,011	423,574	318,361	446,769

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	
	31 March		31 March	
	2025	2024	2025	2024
		(Restated)		(Restated)
	(in thousand Baht)			
Items that will not be reclassified subsequently to profit or loss				
Change in revaluation surplus on assets	(18,250)	(13,160)	(18,250)	(13,160)
Gain on investments in equity instruments designated at fair value through other comprehensive income	43,887	86,454	43,887	86,454
Actuarial loss on post-employment benefit plan	(264,777)	(69,402)	(264,777)	(69,402)
Income tax relating to items that will not be reclassified subsequently to profit or loss	47,828	(779)	47,828	(779)
	<u>(191,312)</u>	<u>3,113</u>	<u>(191,312)</u>	<u>3,113</u>
Total other comprehensive income for the period, net of income tax	<u>126,699</u>	<u>426,687</u>	<u>127,049</u>	<u>449,882</u>
Total comprehensive income for the period	<u>5,222,712</u>	<u>5,800,834</u>	<u>4,925,570</u>	<u>5,576,921</u>
Profit attributable to:				
Equity holders of the Bank	5,096,013	5,374,139	4,798,521	5,127,039
Non-controlling interest	-	8	-	-
Profit for the period	<u>5,096,013</u>	<u>5,374,147</u>	<u>4,798,521</u>	<u>5,127,039</u>
Total comprehensive income attributable to:				
Equity holders of the Bank	5,222,712	5,800,826	4,925,570	5,576,921
Non-controlling interest	-	8	-	-
Total comprehensive income for the period	<u>5,222,712</u>	<u>5,800,834</u>	<u>4,925,570</u>	<u>5,576,921</u>
Earnings per share				
Basic earnings per share (in Baht)	<u>0.05</u>	<u>0.06</u>	<u>0.05</u>	<u>0.05</u>
Diluted earnings per share (in Baht)	<u>0.05</u>	<u>0.06</u>	<u>0.05</u>	<u>0.05</u>