

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of financial position

	Consolidated		Bank only	
	30 September 2025 (Unreviewed)	31 December 2024 (Audited)	30 September 2025 (Unreviewed)	31 December 2024 (Audited)
	<i>(in thousand Baht)</i>			
Assets				
Cash	12,669,949	14,808,968	12,669,889	14,808,968
Interbank and money market items, net	216,539,132	288,562,008	218,209,650	288,531,400
Financial assets measured at fair value through profit or loss	15,335,444	10,381,306	14,896,651	10,381,306
Derivative assets	6,047,632	8,662,690	6,032,937	8,662,690
Investments, net	218,781,077	156,349,723	218,764,382	156,349,723
Investments in subsidiaries and associate, net	8,645,095	8,583,917	7,128,583	4,833,521
Loans to customers and accrued interest receivables, net	1,146,597,940	1,190,288,920	1,145,336,159	1,189,538,269
Properties for sale, net	16,223,429	15,235,317	14,001,267	13,104,160
Premises and equipment, net	15,038,680	15,391,640	14,958,266	15,360,712
Goodwill and other intangible assets, net	25,154,250	25,003,280	25,055,081	24,955,839
Deferred tax assets	2,610,897	3,105,827	3,051,095	3,542,704
Other assets, net	15,037,510	12,148,904	13,382,502	11,628,515
Total assets	1,698,681,035	1,748,522,500	1,693,486,462	1,741,697,807
Liabilities and equity				
Liabilities				
Deposits	1,269,930,854	1,328,593,682	1,270,531,671	1,329,151,934
Interbank and money market items	98,457,777	90,184,171	99,100,296	90,184,171
Liabilities payable on demand	3,477,752	2,447,137	3,477,752	2,446,860
Financial liabilities measured at fair value through profit or loss	12,348,085	7,319,344	12,348,085	7,319,344
Derivative liabilities	4,385,534	7,156,153	4,367,615	7,156,153
Debts issued and borrowings	17,100,355	29,247,092	15,050,382	25,247,092
Provisions for employee benefits	4,698,841	4,327,567	4,466,838	4,174,348
Provisions for other liabilities	3,268,035	2,626,212	3,274,278	2,635,968
Other liabilities	43,611,910	38,808,775	42,261,309	38,608,470
Total liabilities	1,457,279,143	1,510,710,133	1,454,878,226	1,506,924,340

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<i>(in thousand Baht)</i>				
Liabilities and equity				
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				
97,571,340,379 ordinary shares of Baht 0.95 each				
(31 December 2024: 97,401,410,657 ordinary shares of Baht 0.95 each)	92,692,773	92,531,340	92,692,773	92,531,340
Premium on share capital	43,362,964	43,371,256	43,362,964	43,371,256
Other reserves	10,453,016	4,395,360	11,512,631	5,445,324
Retained earnings				
Appropriated				
Legal reserve	10,091,000	10,091,000	10,091,000	10,091,000
Treasury shares reserve	5,104,709	-	5,104,709	-
Unappropriated	84,802,139	87,423,411	80,948,868	83,334,547
Treasury shares	(5,104,709)	-	(5,104,709)	-
Total equity	241,401,892	237,812,367	238,608,236	234,773,467
Total liabilities and equity	1,698,681,035	1,748,522,500	1,693,486,462	1,741,697,807

Statements of profit or loss and other comprehensive income

	Consolidated		Bank only	
	Three-month period ended		Three-month period ended	
	30 September		30 September	
	2025	2024	2025	2024
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
	<i>(in thousand Baht)</i>			
Interest income	17,718,215	20,663,780	17,618,302	20,616,936
Interest expenses	5,313,306	6,602,246	5,289,233	6,565,188
Net interest income	12,404,909	14,061,534	12,329,069	14,051,748
Fees and service income	3,529,738	3,159,556	3,175,929	2,921,679
Fees and service expenses	921,485	917,136	1,030,822	1,020,622
Net fees and service income	2,608,253	2,242,420	2,145,107	1,901,057
Gain on financial instruments measured at fair value through profit or loss, net	584,156	473,347	579,371	473,347
Gain on investments, net	-	47,924	-	5,872
Share of profit from investment using equity method	72,175	65,350	-	-
Other operating income	643,654	346,894	1,015,493	529,822
Total operating income	16,313,147	17,237,469	16,069,040	16,961,846
Other operating expenses				
Employee expenses	4,040,204	3,785,206	3,741,685	3,587,703
Directors' remuneration	25,666	23,959	24,991	23,959
Premises and equipment expenses	830,067	1,051,540	803,763	1,033,649
Taxes and duties	429,156	471,609	424,079	467,509
Others	2,077,749	1,923,729	2,007,196	1,880,964
Total other operating expenses	7,402,842	7,256,043	7,001,714	6,993,784
Expected credit loss	3,979,839	4,764,302	4,243,058	4,889,446
Profit from operations before income tax	4,930,466	5,217,124	4,824,268	5,078,616
Tax income	(368,619)	(53,848)	(443,839)	(102,586)
Profit for the period	5,299,085	5,270,972	5,268,107	5,181,202
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	219,043	557,525	219,263	601,334
Gain on cash flow hedges	157,216	27,521	157,216	27,521
Income tax relating to items that will be reclassified				
subsequently to profit or loss	(75,252)	(117,009)	(75,296)	(125,771)
	301,007	468,037	301,183	503,084

Statements of profit or loss and other comprehensive income

	Consolidated		Bank only	
	Three-month period ended		Three-month period ended	
	30 September		30 September	
	2025	2024	2025	2024
		(Restated)		(Restated)
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
	(in thousand Baht)			
Items that will not be reclassified subsequently to profit or loss				
Change in revaluation surplus on assets	(1,149)	(67,443)	(1,149)	(67,443)
Gain on investments in equity instruments designated at fair value				
through other comprehensive income	6,004,639	37,060	6,004,639	37,060
Actuarial loss on post-employment benefit plan	(78,594)	(97,430)	(78,594)	(97,430)
Income tax relating to items that will not be reclassified				
subsequently to profit or loss	(1,184,979)	25,563	(1,184,979)	25,563
	<u>4,739,917</u>	<u>(102,250)</u>	<u>4,739,917</u>	<u>(102,250)</u>
Total other comprehensive income for the period, net of income tax	<u>5,040,924</u>	<u>365,787</u>	<u>5,041,100</u>	<u>400,834</u>
Total comprehensive income for the period	<u><u>10,340,009</u></u>	<u><u>5,636,759</u></u>	<u><u>10,309,207</u></u>	<u><u>5,582,036</u></u>
Profit attributable to:				
Equity holders of the Bank	5,299,085	5,270,964	5,268,107	5,181,202
Non-controlling interest	-	8	-	-
Profit for the period	<u><u>5,299,085</u></u>	<u><u>5,270,972</u></u>	<u><u>5,268,107</u></u>	<u><u>5,181,202</u></u>
Total comprehensive income attributable to:				
Equity holders of the Bank	10,340,009	5,636,751	10,309,207	5,582,036
Non-controlling interest	-	8	-	-
Total comprehensive income for the period	<u><u>10,340,009</u></u>	<u><u>5,636,759</u></u>	<u><u>10,309,207</u></u>	<u><u>5,582,036</u></u>
Earnings per share				
Basic earnings per share (in Baht)	<u>0.06</u>	<u>0.05</u>	<u>0.06</u>	<u>0.05</u>
Diluted earnings per share (in Baht)	<u>0.06</u>	<u>0.05</u>	<u>0.06</u>	<u>0.05</u>

Statements of profit or loss and other comprehensive income

	Consolidated		Bank only	
	Nine-month period ended		Nine-month period ended	
	30 September		30 September	
	2025	2024	2025	2024
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
	<i>(in thousand Baht)</i>			
Interest income	54,903,247	62,792,043	54,711,508	62,662,552
Interest expenses	16,537,784	20,149,093	16,468,314	20,026,466
Net interest income	38,365,463	42,642,950	38,243,194	42,636,086
Fees and service income	9,896,464	9,706,872	9,069,500	9,000,627
Fees and service expenses	2,688,417	2,800,834	3,016,118	3,090,746
Net fees and service income	7,208,047	6,906,038	6,053,382	5,909,881
Gain on financial instruments measured at fair value through profit or loss, net	1,887,271	1,318,352	1,882,486	1,318,352
Gain on investments, net	58,206	164,014	48,762	68,510
Share of profit from investment using equity method	196,874	194,917	-	-
Other operating income	1,531,706	1,053,020	2,729,162	1,525,432
Total operating income	49,247,567	52,279,291	48,956,986	51,458,261
Other operating expenses				
Employee expenses	11,695,317	11,695,166	11,029,577	11,100,938
Directors' remuneration	83,379	77,607	82,704	77,607
Premises and equipment expenses	2,425,887	3,308,922	2,373,874	3,258,688
Taxes and duties	1,288,470	1,403,067	1,276,094	1,379,621
Others	6,278,352	5,453,743	6,167,577	5,319,143
Total other operating expenses	21,771,405	21,938,505	20,929,826	21,135,997
Expected credit loss	12,854,029	15,161,713	13,333,631	15,390,423
Profit from operations before income tax	14,622,133	15,179,073	14,693,529	14,931,841
Tax income	(777,232)	(859,814)	(942,527)	(965,026)
Profit for the period	15,399,365	16,038,887	15,636,056	15,896,867
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	930,106	906,831	941,278	1,007,542
Gain on cash flow hedges	194,948	98,750	194,948	98,750
Income tax relating to items that will be reclassified subsequently to profit or loss	(225,011)	(201,116)	(227,245)	(221,258)
	900,043	804,465	908,981	885,034

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Statements of profit or loss and other comprehensive income

	Consolidated		Bank only	
	Nine-month period ended		Nine-month period ended	
	30 September		30 September	
	2025	2024	2025	2024
		(Restated)		(Restated)
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
	(in thousand Baht)			
Items that will not be reclassified subsequently to profit or loss				
Change in revaluation surplus on assets	(31,310)	(123,967)	(31,310)	(123,967)
Gain (loss) on investments in equity instruments designated at fair value				
through other comprehensive income	6,223,088	(515,652)	6,223,088	(515,652)
Actuarial loss on post-employment benefit plan	(331,577)	(109,693)	(331,577)	(109,693)
Share of other comprehensive income of associate (equity method)	481	507	-	-
Income tax relating to items that will not be reclassified				
subsequently to profit or loss	(1,172,136)	149,761	(1,172,040)	149,862
	4,688,546	(599,044)	4,688,161	(599,450)
Total other comprehensive income for the period, net of income tax	5,588,589	205,421	5,597,142	285,584
Total comprehensive income for the period	20,987,954	16,244,308	21,233,198	16,182,451
Profit attributable to:				
Equity holders of the Bank	15,399,365	16,038,863	15,636,056	15,896,867
Non-controlling interest	-	24	-	-
Profit for the period	15,399,365	16,038,887	15,636,056	15,896,867
Total comprehensive income attributable to:				
Equity holders of the Bank	20,987,954	16,244,284	21,233,198	16,182,451
Non-controlling interest	-	24	-	-
Total comprehensive income for the period	20,987,954	16,244,308	21,233,198	16,182,451
Earnings per share				
Basic earnings per share (in Baht)	0.16	0.16	0.16	0.16
Diluted earnings per share (in Baht)	0.16	0.16	0.16	0.16