

Statements of financial position

(Unit: Thousand Baht)

	Consolidated		Bank only	
	30 June	31 December	30 June	31 December
	2026	2025	2026	2025
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Assets				
Cash	8,862,574	12,632,873	8,862,524	12,632,873
Interbank and money market items, net	175,147,298	181,399,168	176,491,903	182,825,865
Financial assets measured at fair value through profit or loss	22,704,870	22,943,043	22,002,043	22,218,143
Derivative assets	12,344,396	9,601,754	12,338,961	9,569,317
Investments, net	249,042,022	237,852,340	249,025,327	237,835,645
Investments in subsidiaries and associate, net	8,613,315	8,592,627	7,128,583	7,128,583
Loans to customers and accrued interest receivables, net	1,130,776,428	1,153,575,123	1,132,383,034	1,155,211,579
Properties for sale, net	16,045,073	16,288,753	13,152,833	13,225,856
Premises and equipment, net	14,443,358	15,185,810	14,391,634	15,110,329
Goodwill and other intangible assets, net	25,218,993	25,310,183	25,124,772	25,218,039
Deferred tax assets	4,036,703	3,474,175	4,399,827	3,889,457
Other assets, net	21,362,686	15,109,930	18,842,316	13,485,600
Total assets	1,688,597,716	1,701,965,779	1,684,143,757	1,698,351,286
Liabilities and equity				
Liabilities				
Deposits	1,274,111,373	1,269,508,518	1,274,453,414	1,269,797,267
Interbank and money market items	94,588,574	98,178,925	94,825,465	98,601,270
Liabilities payable on demand	2,859,906	2,973,268	2,859,906	2,973,268
Financial liabilities measured at fair value through profit or loss	15,977,629	13,728,980	15,977,629	13,728,980
Derivative liabilities	9,994,332	5,841,205	9,965,764	5,835,555
Debts issued and borrowings	15,244,170	15,126,298	15,044,097	15,046,535
Provisions for employee benefits	4,267,736	4,290,048	4,017,918	4,014,590
Provisions for other liabilities	3,752,706	3,418,753	3,743,228	3,420,576
Deferred tax liabilities	4,099	-	-	-
Other liabilities	34,762,214	44,705,876	32,846,396	43,564,971
Total liabilities	1,455,562,739	1,457,771,871	1,453,733,817	1,456,983,012

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of financial position

(Unit: Thousand Baht)

	Consolidated		Bank only	
	30 June	31 December	30 June	31 December
	2026	2025	2026	2025
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
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	92,692,773	92,692,773	92,692,773	92,692,773
Premium on share capital	43,362,964	43,362,964	43,362,964	43,362,964
Other reserves	7,076,128	7,456,912	8,161,558	8,541,402
Retained earnings				
Appropriated				
Legal reserve	10,091,000	10,091,000	10,091,000	10,091,000
Treasury shares reserve	21,029,852	5,104,709	21,029,852	5,104,709
Unappropriated	79,772,404	90,590,259	76,101,645	86,680,135
Treasury shares	(21,029,852)	(5,104,709)	(21,029,852)	(5,104,709)
Equity attributable to equity holders of the Bank	232,995,269	244,193,908	230,409,940	241,368,274
Non-controlling interest	39,708	-	-	-
Total equity	233,034,977	244,193,908	230,409,940	241,368,274
Total liabilities and equity	1,688,597,716	1,701,965,779	1,684,143,757	1,698,351,286

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of profit or loss and other comprehensive income

(Unit: Thousand Baht)

	Consolidated		Bank only	
	Three-month period ended		Three-month period ended	
	30 June		30 June	
	2026	2025	2026	2025
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
Interest income	16,492,893	18,220,477	16,399,361	18,172,905
Interest expenses	4,227,898	5,478,680	4,222,693	5,457,725
Net interest income	12,264,995	12,741,797	12,176,668	12,715,180
Fees and service income	4,117,378	3,128,183	3,708,684	2,906,383
Fees and service expenses	973,727	876,161	1,092,246	992,604
Net fees and service income	3,143,651	2,252,022	2,616,438	1,913,779
Gain on financial instruments measured at fair value through profit or loss, net	941,699	701,851	937,818	701,851
Gain on investments, net	60,693	11,194	59,710	2,157
Share of profit from investment using equity method	82,108	60,208	-	-
Other operating income	850,351	614,071	1,465,388	1,410,114
Total operating income	17,343,497	16,381,143	17,256,022	16,743,081
Other operating expenses				
Employee expenses	4,243,990	3,814,081	3,918,603	3,626,316
Directors' remuneration	31,828	32,501	28,903	32,501
Premises and equipment expenses	791,094	835,220	766,054	823,236
Taxes and duties	409,057	425,302	401,497	420,446
Others	2,575,136	2,164,111	2,511,129	2,141,815
Total other operating expenses	8,051,105	7,271,215	7,626,186	7,044,314
Expected credit loss	4,040,105	4,294,154	3,971,793	4,350,997
Profit from operations before income tax	5,252,287	4,815,774	5,658,043	5,347,770
Tax income	(255,387)	(188,494)	(280,615)	(221,659)
Profit for the period	5,507,674	5,004,268	5,938,658	5,569,429
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	309,037	337,934	310,350	348,448
Gain on cash flow hedges	80,093	13,347	80,093	13,347
Income tax relating to items that will be reclassified				
subsequently to profit or loss	(77,826)	(70,256)	(78,089)	(72,359)
	311,304	281,025	312,354	289,436

Statements of profit or loss and other comprehensive income

(Unit: Thousand Baht)

	Consolidated		Bank only	
	Three-month period ended		Three-month period ended	
	30 June		30 June	
	2026	2025	2026	2025
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
Items that will not be reclassified subsequently to profit or loss				
Change in revaluation surplus on assets	(9,050)	(11,911)	(9,050)	(11,911)
Gain on investments in equity instruments designated at fair value through other comprehensive income	443,692	174,562	443,692	174,562
Actuarial gain on post-employment benefit plan	30,136	11,794	28,110	11,794
Share of other comprehensive income of associate (equity method)	1,047	481	-	-
Income tax relating to items that will not be reclassified subsequently to profit or loss	(93,165)	(34,985)	(92,550)	(34,889)
	372,660	139,941	370,202	139,556
Total other comprehensive income for the year, net of income tax	683,964	420,966	682,556	428,992
Total comprehensive income for the period	6,191,638	5,425,234	6,621,214	5,998,421
Profit attributable to:				
Equity holders of the Bank	5,512,966	5,004,268	5,938,658	5,569,429
Non-controlling interest	(5,292)	-	-	-
Profit for the period	5,507,674	5,004,268	5,938,658	5,569,429
Total comprehensive income attributable to:				
Equity holders of the Bank	6,196,930	5,425,234	6,621,214	5,998,421
Non-controlling interest	(5,292)	-	-	-
Total comprehensive income for the period	6,191,638	5,425,234	6,621,214	5,998,421
Earnings per share				
Basic earnings per share (in Baht)	0.06	0.05	0.07	0.06
Diluted earnings per share (in Baht)	0.06	0.05	0.07	0.06

Statements of profit or loss and other comprehensive income

(Unit: Thousand Baht)

	Consolidated		Bank only	
	Six-month period ended		Six-month period ended	
	30 June		30 June	
	2026	2025	2026	2025
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Interest income	33,062,643	37,185,032	32,885,175	37,093,207
Interest expenses	8,647,280	11,224,478	8,639,078	11,179,081
Net interest income	24,415,363	25,960,554	24,246,097	25,914,126
Fees and service income	7,966,357	6,366,726	7,110,547	5,893,571
Fees and service expenses	1,957,845	1,766,932	2,201,276	1,985,296
Net fees and service income	6,008,512	4,599,794	4,909,271	3,908,275
Gain on financial instruments measured at fair value through profit or loss, net	1,941,431	1,303,115	1,926,158	1,303,115
Gain on investments, net	75,705	58,206	74,722	48,762
Share of profit from investment using equity method	155,930	124,699	-	-
Other operating income	1,478,580	888,052	2,119,771	1,713,669
Total operating income	34,075,521	32,934,420	33,276,019	32,887,947
Other operating expenses				
Employee expenses	8,549,566	7,655,113	7,914,154	7,287,892
Directors' remuneration	58,334	57,713	54,854	57,713
Premises and equipment expenses	1,570,631	1,595,820	1,517,295	1,570,111
Taxes and duties	812,386	859,314	798,976	852,015
Others	4,702,451	4,200,603	4,587,853	4,160,381
Total other operating expenses	15,693,368	14,368,563	14,873,132	13,928,112
Expected credit loss	8,034,572	8,874,190	7,861,005	9,090,573
Profit from operations before income tax	10,347,581	9,691,667	10,541,882	9,869,262
Tax income	(329,883)	(408,614)	(382,374)	(498,688)
Profit for the period	10,677,464	10,100,281	10,924,256	10,367,950
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	(445,378)	711,063	(443,799)	722,014
Gain on cash flow hedges	199,908	37,732	199,908	37,732
Income tax relating to items that will be reclassified				
subsequently to profit or loss	49,094	(149,759)	48,778	(151,949)
	(196,376)	599,036	(195,113)	607,797

Statements of profit or loss and other comprehensive income

(Unit: Thousand Baht)

	Consolidated		Bank only	
	Six-month period ended		Six-month period ended	
	30 June		30 June	
	2026	2025	2026	2025
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
<i>Items that will not be reclassified subsequently to profit or loss</i>				
Change in revaluation surplus on assets	(10,626)	(30,161)	(10,626)	(30,161)
Gain on investments in equity instruments designated at fair value through other comprehensive income	39,760	218,449	39,760	218,449
Actuarial gain (loss) on post-employment benefit plan	134,583	(252,983)	132,557	(252,983)
Share of other comprehensive income of associate (equity method)	1,047	481	-	-
Income tax relating to items that will not be reclassified subsequently to profit or loss	(32,953)	12,843	(32,338)	12,939
	<u>131,811</u>	<u>(51,371)</u>	<u>129,353</u>	<u>(51,756)</u>
Total other comprehensive income for the year, net of income tax	<u>(64,565)</u>	<u>547,665</u>	<u>(65,760)</u>	<u>556,041</u>
Total comprehensive income for the period	<u>10,612,899</u>	<u>10,647,946</u>	<u>10,858,496</u>	<u>10,923,991</u>
Profit attributable to:				
Equity holders of the Bank	10,682,756	10,100,281	10,924,256	10,367,950
Non-controlling interest	(5,292)	-	-	-
Profit for the period	<u>10,677,464</u>	<u>10,100,281</u>	<u>10,924,256</u>	<u>10,367,950</u>
Total comprehensive income attributable to:				
Equity holders of the Bank	10,618,191	10,647,946	10,858,496	10,923,991
Non-controlling interest	(5,292)	-	-	-
Total comprehensive income for the period	<u>10,612,899</u>	<u>10,647,946</u>	<u>10,858,496</u>	<u>10,923,991</u>
Earnings per share				
Basic earnings per share (in Baht)	<u>0.12</u>	<u>0.10</u>	<u>0.12</u>	<u>0.11</u>
Diluted earnings per share (in Baht)	<u>0.12</u>	<u>0.10</u>	<u>0.12</u>	<u>0.11</u>