

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of financial position

(Unit: Thousand Baht)

	Consolidated		Bank only	
	30 September 2026 (Unreviewed)	31 December 2025 (Audited)	30 September 2026 (Unreviewed)	31 December 2025 (Audited)
Assets				
Cash	8,376,214	12,632,873	8,376,154	12,632,873
Interbank and money market items, net	182,425,733	181,399,168	184,111,454	182,825,865
Financial assets measured at fair value through profit or loss	32,008,011	22,943,043	30,574,243	22,218,143
Derivative assets	9,936,420	9,601,754	9,865,118	9,569,317
Investments, net	244,601,074	237,852,340	244,584,380	237,835,645
Investments in subsidiaries and associate, net	8,706,922	8,592,627	7,128,583	7,128,583
Loans to customers and accrued interest receivables, net	1,134,160,980	1,153,575,123	1,135,572,549	1,155,211,579
Properties for sale, net	14,778,565	16,288,753	11,947,989	13,225,856
Premises and equipment, net	14,067,023	15,185,810	14,007,559	15,110,329
Goodwill and other intangible assets, net	24,974,356	25,310,183	24,884,461	25,218,039
Deferred tax assets	4,721,707	3,474,175	5,079,560	3,889,457
Other assets, net	21,896,420	15,109,930	19,465,770	13,485,600
Total assets	1,700,653,425	1,701,965,779	1,695,597,820	1,698,351,286
Liabilities and equity				
<i>Liabilities</i>				
Deposits	1,281,652,833	1,269,508,518	1,282,062,506	1,269,797,267
Interbank and money market items	99,141,081	98,178,925	99,324,582	98,601,270
Liabilities payable on demand	3,686,410	2,973,268	3,686,410	2,973,268
Financial liabilities measured at fair value through profit or loss	17,359,563	13,728,980	17,359,563	13,728,980
Derivative liabilities	9,758,947	5,841,205	9,734,216	5,835,555
Debts issued and borrowings	15,585,597	15,126,298	15,044,202	15,046,535
Provisions for employee benefits	4,113,137	4,290,048	3,857,251	4,014,590
Provisions for other liabilities	3,826,080	3,418,753	3,828,279	3,420,576
Deferred tax liabilities	9,776	-	-	-
Other liabilities	35,023,137	44,705,876	32,913,539	43,564,971
Total liabilities	1,470,156,561	1,457,771,871	1,467,810,548	1,456,983,012

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Liabilities and equity				
<i>Equity</i>				
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	5,922,727	7,456,912	7,009,339	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	78,252,444	90,590,259	74,631,196	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	230,321,908	244,193,908	227,787,272	241,368,274
Non-controlling interest	174,956	-	-	-
Total equity	230,496,864	244,193,908	227,787,272	241,368,274
Total liabilities and equity	1,700,653,425	1,701,965,779	1,695,597,820	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 September		30 September	
	2026	2025	2026	2025
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
Interest income	16,880,587	17,718,215	16,731,270	17,618,302
Interest expenses	4,117,169	5,313,306	4,103,683	5,289,233
Net interest income	12,763,418	12,404,909	12,627,587	12,329,069
Fees and service income	3,852,853	3,529,738	3,394,666	3,175,929
Fees and service expenses	920,257	921,485	1,042,761	1,030,822
Net fees and service income	2,932,596	2,608,253	2,351,905	2,145,107
Gain on financial instruments measured at fair value through profit or loss, net	322,581	584,156	306,337	579,371
Gain on investments, net	5,926	-	5,734	-
Share of profit from investment using equity method	94,122	72,175	-	-
Other operating income	667,716	643,654	1,036,371	1,015,493
Total operating income	16,786,359	16,313,147	16,327,934	16,069,040
Other operating expenses				
Employee expenses	4,292,223	4,040,204	3,942,663	3,741,685
Directors' remuneration	27,698	25,666	26,843	24,991
Premises and equipment expenses	754,725	830,067	738,410	803,763
Taxes and duties	417,734	429,156	411,386	424,079
Others	2,151,764	2,077,749	2,068,224	2,007,196
Total other operating expenses	7,644,144	7,402,842	7,187,526	7,001,714
Expected credit loss	4,078,015	3,979,839	4,078,438	4,243,058
Profit from operations before income tax	5,064,200	4,930,466	5,061,970	4,824,268
Tax income	(392,712)	(368,619)	(443,691)	(443,839)
Profit for the period	5,456,912	5,299,085	5,505,661	5,268,107
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	(948,566)	219,043	(947,089)	219,263
Gain on cash flow hedges	111,736	157,216	111,736	157,216
Income tax relating to items that will be reclassified subsequently to profit or loss	167,366	(75,252)	167,071	(75,296)
	(669,464)	301,007	(668,282)	301,183

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Statements of profit or loss and other comprehensive income

	(Unit: Thousand Baht)			
	Consolidated		Bank only	
	Three-month period ended		Three-month period ended	
	30 September		30 September	
	2026	2025	2026	2025
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
<i>Items that will not be reclassified subsequently to profit or loss</i>				
Change in revaluation surplus on assets	-	(1,149)	-	(1,149)
Gain (loss) on investments in equity instruments designated at fair value through other comprehensive income	(393,154)	6,004,639	(393,154)	6,004,639
Actuarial gain (loss) on post-employment benefit plan	90,173	(78,594)	90,173	(78,594)
Share of other comprehensive income (loss) of associate (equity method)	(643)	-	-	-
Income tax relating to items that will not be reclassified subsequently to profit or loss	60,725	(1,184,979)	60,596	(1,184,979)
	<u>(242,899)</u>	<u>4,739,917</u>	<u>(242,385)</u>	<u>4,739,917</u>
Total other comprehensive income for the period, net of income tax	<u>(912,363)</u>	<u>5,040,924</u>	<u>(910,667)</u>	<u>5,041,100</u>
Total comprehensive income for the period	<u>4,544,549</u>	<u>10,340,009</u>	<u>4,594,994</u>	<u>10,309,207</u>
Profit attributable to:				
Equity holders of the Bank	5,456,664	5,299,085	5,505,661	5,268,107
Non-controlling interest	248	-	-	-
Profit for the period	<u>5,456,912</u>	<u>5,299,085</u>	<u>5,505,661</u>	<u>5,268,107</u>
Total comprehensive income attributable to:				
Equity holders of the Bank	4,544,301	10,340,009	4,594,994	10,309,207
Non-controlling interest	248	-	-	-
Total comprehensive income for the period	<u>4,544,549</u>	<u>10,340,009</u>	<u>4,594,994</u>	<u>10,309,207</u>
Earnings per share				
Basic earnings per share (in Baht)	<u>0.06</u>	<u>0.06</u>	<u>0.06</u>	<u>0.06</u>
Diluted earnings per share (in Baht)	<u>0.06</u>	<u>0.06</u>	<u>0.06</u>	<u>0.06</u>

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of profit or loss and other comprehensive income

(Unit: Thousand Baht)

	Consolidated		Bank only	
	Nine-month period ended		Nine-month period ended	
	30 September		30 September	
	2026	2025	2026	2025
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
Interest income	49,943,230	54,903,247	49,616,446	54,711,508
Interest expenses	12,764,449	16,537,784	12,742,761	16,468,314
Net interest income	37,178,781	38,365,463	36,873,685	38,243,194
Fees and service income	11,819,210	9,896,464	10,505,214	9,069,500
Fees and service expenses	2,878,101	2,688,417	3,244,038	3,016,118
Net fees and service income	8,941,109	7,208,047	7,261,176	6,053,382
Gain on financial instruments measured at fair value through profit or loss, net	2,264,012	1,887,271	2,232,495	1,882,486
Gain on investments, net	81,630	58,206	80,456	48,762
Share of profit from investment using equity method	250,052	196,874	-	-
Other operating income	2,146,296	1,531,706	3,156,142	2,729,162
Total operating income	50,861,880	49,247,567	49,603,954	48,956,986
Other operating expenses				
Employee expenses	12,841,789	11,695,317	11,856,817	11,029,577
Directors' remuneration	86,032	83,379	81,697	82,704
Premises and equipment expenses	2,325,356	2,425,887	2,255,705	2,373,874
Taxes and duties	1,230,120	1,288,470	1,210,362	1,276,094
Others	6,854,215	6,278,352	6,656,077	6,167,577
Total other operating expenses	23,337,512	21,771,405	22,060,658	20,929,826
Expected credit loss	12,112,587	12,854,029	11,939,443	13,333,631
Profit from operations before income tax	15,411,781	14,622,133	15,603,853	14,693,529
Tax income	(722,596)	(777,232)	(826,065)	(942,527)
Profit for the period	16,134,377	15,399,365	16,429,918	15,636,056
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	(1,393,944)	930,106	(1,390,888)	941,278
Gain on cash flow hedges	311,644	194,948	311,644	194,948
Income tax relating to items that will be reclassified subsequently to profit or loss	216,460	(225,011)	215,849	(227,245)
	(865,840)	900,043	(863,395)	908,981

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	(Unit: Thousand Baht)			
	Consolidated		Bank only	
	Nine-month period ended		Nine-month period ended	
	30 September		30 September	
	2026	2025	2026	2025
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
<i>Items that will not be reclassified subsequently to profit or loss</i>				
Change in revaluation surplus on assets	(10,626)	(31,310)	(10,626)	(31,310)
Gain (loss) on investments in equity instruments designated at fair value through other comprehensive income	(353,394)	6,223,088	(353,394)	6,223,088
Actuarial gain (loss) on post-employment benefit plan	224,756	(331,577)	222,730	(331,577)
Share of other comprehensive income of associate (equity method)	404	481	-	-
Income tax relating to items that will not be reclassified subsequently to profit or loss	27,772	(1,172,136)	28,258	(1,172,040)
	(111,088)	4,688,546	(113,032)	4,688,161
Total other comprehensive income for the period, net of income tax	(976,928)	5,588,589	(976,427)	5,597,142
Total comprehensive income for the period	15,157,449	20,987,954	15,453,491	21,233,198
Profit attributable to:				
Equity holders of the Bank	16,139,421	15,399,365	16,429,918	15,636,056
Non-controlling interest	(5,044)	-	-	-
Profit for the period	16,134,377	15,399,365	16,429,918	15,636,056
Total comprehensive income attributable to:				
Equity holders of the Bank	15,162,493	20,987,954	15,453,491	21,233,198
Non-controlling interest	(5,044)	-	-	-
Total comprehensive income for the period	15,157,449	20,987,954	15,453,491	21,233,198
Earnings per share				
Basic earnings per share (in Baht)	0.18	0.16	0.18	0.16
Diluted earnings per share (in Baht)	0.18	0.16	0.18	0.16