TMBThanachart Bank Public Company Limited
and its Subsidiaries

Condensed interim financial statements
for the three-month and nine-month periods ended
30 September 2026
and
Independent auditor's review report

Independent Auditor's Report on Review of Interim Financial Information

To the Board of Directors of TMBThanachart Bank Public Company Limited

I have reviewed the accompanying consolidated and the Bank only statements of financial position of TMBThanachart Bank Public Company Limited and its subsidiaries (the "Group"), and of TMBThanachart Bank Public Company Limited (the "Bank") respectively, as at 30 September 2026; the consolidated and the Bank only statements of profit or loss and other comprehensive income for the three-month and nine-month periods ended 30 September 2026, changes in equity and cash flows for the nine-month period ended 30 September 2026; and the condensed notes ("interim financial information"). Management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard 34, "Interim Financial Reporting" and the regulations of the Bank of Thailand. My responsibility is to express a conclusion on this interim financial information based on my review.

Scope of Review

I conducted my review in accordance with the Thai Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Thai Standards on Auditing and consequently does not enable me to obtain assurance that I would become aware of all significant matters that might be identified in an audit. Accordingly, I do not express an audit opinion.

Conclusion

Based on my review, nothing has come to my attention that causes me to believe that the accompanying interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard 34, "Interim Financial Reporting", and the regulations of the Bank of Thailand.

(Chokechai Ngamwutikul)
Certified Public Accountant
Registration No. 9728

KPMG Phoomchai Audit Ltd.
Bangkok
12 November 2026

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of financial position

(Unit: Thousand Baht)

		Consolidated		Bank only	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025
	Note	(Unaudited)		(Unaudited)	
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	*5*	244,601,074	237,852,340	244,584,380	237,835,645
Investments in subsidiaries and associate, net	*6*	8,706,922	8,592,627	7,128,583	7,128,583
Loans to customers and accrued interest receivables, net	*7,8*	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					
Liabilities					
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	*9*	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**

The accompanying notes are an integral part of these interim financial statements.

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of financial position

(Unit: Thousand Baht)

		Consolidated		Bank only	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025
	Note	(Unaudited)		(Unaudited)	
Liabilities and equity					
Equity					
Share capital					
Authorised share capital					
97,830,583,125 ordinary shares of Baht 0.95 each	*16*	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	*16*	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	*17*	(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**

Mr. Piti Tantakasem

Chief Executive Officer

Mrs. Charita Leelayudth

Chairperson of the Audit Committee

The accompanying notes are an integral part of these interim financial statements.

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of profit or loss and other comprehensive income (Unaudited)

(Unit: Thousand Baht)

	Consolidated		Bank only	
	Three-month period ended 30 September		Three-month period ended 30 September	
	2026	2025	2026	2025
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				
Items that will be reclassified subsequently to profit or loss				
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**

The accompanying notes are an integral part of these interim financial statements.

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of profit or loss and other comprehensive income (Unaudited)

(Unit: Thousand Baht)

		Consolidated		Bank only	
		Three-month period ended 30 September		Three-month period ended 30 September	
	Note	2026	2025	2026	2025
Items that will not be reclassified subsequently to profit or loss					
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)
		(242,899)	4,739,917	(242,385)	4,739,917
Total other comprehensive income for the period, net of income tax		(912,363)	5,040,924	(910,667)	5,041,100
Total comprehensive income for the period		4,544,549	10,340,009	4,594,994	10,309,207
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		5,456,912	5,299,085	5,505,661	5,268,107
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		4,544,549	10,340,009	4,594,994	10,309,207
Earnings per share	*15*				
Basic earnings per share (in Baht)		0.06	0.06	0.06	0.06
Diluted earnings per share (in Baht)		0.06	0.06	0.06	0.06

Mr. Piti Tantakasem
Chief Executive Officer

Mrs. Charita Leelayudth
Chairperson of the Audit Committee

The accompanying notes are an integral part of these interim financial statements.

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of profit or loss and other comprehensive income (Unaudited)

(Unit: Thousand Baht)

	Consolidated		Bank only	
	Nine-month period ended 30 September		Nine-month period ended 30 September	
	2026	2025	2026	2025
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				
Items that will be reclassified subsequently to profit or loss				
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**

The accompanying notes are an integral part of these interim financial statements.

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of profit or loss and other comprehensive income (Unaudited)

(Unit: Thousand Baht)

		Consolidated		Bank only	
		Nine-month period ended 30 September		Nine-month period ended 30 September	
	Note	2026	2025	2026	2025
Items that will not be reclassified subsequently to profit or loss					
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	*15*				
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

Mr. Piti Tantakasem
Chief Executive Officer

Mrs. Charita Leelayudth
Chairperson of the Audit Committee

The accompanying notes are an integral part of these interim financial statements.

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of changes in equity (Unaudited)

(Unit: Thousand Baht)

		Consolidated														
				Other reserves						Retained earnings						
	Note	Issued and paid-up share capital	Premium on share capital	Other reserve - share-based payments	Revaluation surplus on assets, net	Revaluation surplus (deficit) on investments, net	Cash flow hedge reserve (effective portion)	Share of other comprehensive income of associate	Total other reserve	Legal reserve	Treasury shares reserve	Unappropriated	Treasury shares	Equity attributable to equity holders of the Bank	Non-controlling interest	Total equity
For the nine-month period ended 30 September 2025																
Balance as at 1 January 2025		92,531,340	43,371,256	182,866	4,564,081	(339,524)	(13,520)	1,457	4,395,360	10,091,000	-	87,423,411	-	237,812,367	-	237,812,367
Transactions with owners, recorded directly in equity																
Contributions by and distribution to owners of the bank																
Reserve in relation to share-based payments		-	-	260,669	-	-	-	-	260,669	-	-	-	-	260,669	-	260,669
Issued ordinary shares under the TTB-W1 Warrants Program		161,433	-	-	-	-	-	-	-	-	-	-	-	161,433	-	161,433
Met the defined criteria under Employee Joint Investment Program		-	-	(99,405)	-	-	-	-	(99,405)	-	-	-	-	(99,405)	-	(99,405)
Treasury shares		-	-	-	-	-	-	-	-	-	5,104,709	(5,104,709)	(5,104,709)	(5,104,709)	-	(5,104,709)
Expenses in relation to issuance of ordinary shares		-	(8,292)	-	-	-	-	-	-	-	-	-	-	(8,292)	-	(8,292)
Dividend paid	*18*	-	-	-	-	-	-	-	-	-	-	(12,573,275)	-	(12,573,275)	-	(12,573,275)
Total contributions by and distribution to owners of the bank		**161,433**	**(8,292)**	**161,264**	**-**	**-**	**-**	**-**	**161,264**	**-**	**5,104,709**	**(17,677,984)**	**(5,104,709)**	**(17,363,579)**	**-**	**(17,363,579)**
Comprehensive income for the period																
Profit for the period		-	-	-	-	-	-	-	-	-	-	15,399,365	-	15,399,365	-	15,399,365
Other comprehensive income		-	-	-	(25,048)	5,722,556	155,958	385	5,853,851	-	-	(265,262)	-	5,588,589	-	5,588,589
Total comprehensive income for the period		**-**	**-**	**-**	**(25,048)**	**5,722,556**	**155,958**	**385**	**5,853,851**	**-**	**-**	**15,134,103**	**-**	**20,987,954**	**-**	**20,987,954**
Changes in ownership interests from investment measured																
at FVOCI to investment in subsidiary		-	-	-	-	139,403	-	-	139,403	-	-	(174,253)	-	(34,850)	-	(34,850)
Transfer to retained earnings		-	-	-	(76,227)	(20,635)	-	-	(96,862)	-	-	96,862	-	-	-	-
Balance as at 30 September 2025		**92,692,773**	**43,362,964**	**344,130**	**4,462,806**	**5,501,800**	**142,438**	**1,842**	**10,453,016**	**10,091,000**	**5,104,709**	**84,802,139**	**(5,104,709)**	**241,401,892**	**-**	**241,401,892**
For the nine-month period ended 30 September 2026																
Balance as at 1 January 2026		**92,692,773**	**43,362,964**	**355,459**	**4,356,110**	**2,608,499**	**135,002**	**1,842**	**7,456,912**	**10,091,000**	**5,104,709**	**90,590,259**	**(5,104,709)**	**244,193,908**	**-**	**244,193,908**
Transactions with owners, recorded directly in equity																
Contributions by and distribution to owners of the bank																
Reserve in relation to share-based payments		-	-	376,978	-	-	-	-	376,978	-	-	-	-	376,978	-	376,978
Met the defined criteria under Employee Joint Investment Program		-	-	(274,703)	-	-	-	-	(274,703)	-	-	-	-	(274,703)	-	(274,703)
Treasury shares	*17*	-	-	-	-	-	-	-	-	-	15,925,143	(15,925,143)	(15,925,143)	(15,925,143)	-	(15,925,143)
Dividend paid	*18*	-	-	-	-	-	-	-	-	-	-	(13,331,556)	-	(13,331,556)	-	(13,331,556)
Total contributions by and distribution to owners of the bank		**-**	**-**	**102,275**	**-**	**-**	**-**	**-**	**102,275**	**-**	**15,925,143**	**(29,256,699)**	**(15,925,143)**	**(29,154,424)**	**-**	**(29,154,424)**
Distribution to non-controlling interest																
Acquisition of non-controling interests from acquisition of a subsidiary		-	-	-	-	-	-	-	-	-	-	-	-	-	180,000	180,000
Total distribution to non-controlling interest		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**180,000**	**180,000**
Comprehensive income for the period																
Profit for the period		-	-	-	-	-	-	-	-	-	-	16,139,421	-	16,139,421	(5,044)	16,134,377
Other comprehensive income		-	-	-	(8,501)	(1,397,870)	249,315	323	(1,156,733)	-	-	179,805	-	(976,928)	-	(976,928)
Total comprehensive income for the period		**-**	**-**	**-**	**(8,501)**	**(1,397,870)**	**249,315**	**323**	**(1,156,733)**	**-**	**-**	**16,319,226**	**-**	**15,162,493**	**(5,044)**	**15,157,449**
Transfer to retained earnings		-	-	-	(90,444)	(389,283)	-	-	(479,727)	-	-	599,658	-	119,931	-	119,931
Balance as at 30 September 2026		**92,692,773**	**43,362,964**	**457,734**	**4,257,165**	**821,346**	**384,317**	**2,165**	**5,922,727**	**10,091,000**	**21,029,852**	**78,252,444**	**(21,029,852)**	**230,321,908**	**174,956**	**230,496,864**

The accompanying notes are an integral part of these interim financial statements.

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of changes in equity (Unaudited)

(Unit: Thousand Baht)

		Bank only												
				Other reserves						Retained earnings				
	Note	Issued and paid-up share capital	Premium on share capital	Other reserve - share-based payments	Surplus on business combination under common control	Revaluation surplus on assets, net	Revaluation surplus (deficit) on investments, net	Cash flow hedge reserve (effective portion)	Total other reserve	Legal reserve	Treasury shares reserve	Unappropriated	Treasury shares	Total equity
For the nine-month period ended 30 September 2025														
Balance as at 1 January 2025		92,531,340	43,371,256	182,866	884,526	4,564,081	(172,629)	(13,520)	5,445,324	10,091,000	-	83,334,547	-	234,773,467
Transactions with owners, recorded directly in equity														
Contributions by and distribution to owners of the bank														
Reserve in relation to share-based payments		-	-	260,669	-	-	-	-	260,669	-	-	-	-	260,669
Issued ordinary shares under the TTB-W1 Warrants Program		161,433	-	-	-	-	-	-	-	-	-	-	-	161,433
Met the defined criteria under Employee Joint Investment Program		-	-	(99,405)	-	-	-	-	(99,405)	-	-	-	-	(99,405)
Treasury shares		-	-	-	-	-	-	-	-	-	5,104,709	(5,104,709)	(5,104,709)	(5,104,709)
Expenses in relation to issuance of ordinary shares		-	(8,292)	-	-	-	-	-	-	-	-	-	-	(8,292)
Dividend paid	*18*	-	-	-	-	-	-	-	-	-	-	(12,573,275)	-	(12,573,275)
Total contributions by and distribution to owners of the bank		161,433	(8,292)	161,264	-	-	-	-	161,264	-	5,104,709	(17,677,984)	(5,104,709)	(17,363,579)
Comprehensive income for the period														
Profit for the period		-	-	-	-	-	-	-	-	-	-	15,636,056	-	15,636,056
Other comprehensive income		-	-	-	-	(25,048)	5,731,494	155,958	5,862,404	-	-	(265,262)	-	5,597,142
Total comprehensive income for the period		-	-	-	-	(25,048)	5,731,494	155,958	5,862,404	-	-	15,370,794	-	21,233,198
Changes in ownership interests from investment measured														
at FVOCI to investment in subsidiary		-	-	-	-	-	139,403	-	139,403	-	-	(174,253)	-	(34,850)
Transfer to retained earnings		-	-	-	-	(76,227)	(19,537)	-	(95,764)	-	-	95,764	-	-
Balance as at 30 September 2025		92,692,773	43,362,964	344,130	884,526	4,462,806	5,678,731	142,438	11,512,631	10,091,000	5,104,709	80,948,868	(5,104,709)	238,608,236
For the nine-month period ended 30 September 2026														
Balance at 1 January 2026		92,692,773	43,362,964	355,459	884,526	4,356,110	2,810,305	135,002	8,541,402	10,091,000	5,104,709	86,680,135	(5,104,709)	241,368,274
Transactions with owners, recorded directly in equity														
Contributions by and distribution to owners of the bank														
Reserve in relation to share-based payments		-	-	376,978	-	-	-	-	376,978	-	-	-	-	376,978
Met the defined criteria under Employee Joint Investment Program		-	-	(274,703)	-	-	-	-	(274,703)	-	-	-	-	(274,703)
Treasury shares	*17*	-	-	-	-	-	-	-	-	-	15,925,143	(15,925,143)	(15,925,143)	(15,925,143)
Dividend paid	*18*	-	-	-	-	-	-	-	-	-	-	(13,331,556)	-	(13,331,556)
Total contributions by and distribution to owners of the bank		-	-	102,275	-	-	-	-	102,275	-	15,925,143	(29,256,699)	(15,925,143)	(29,154,424)
Comprehensive income for the period														
Profit for the period		-	-	-	-	-	-	-	-	-	-	16,429,918	-	16,429,918
Other comprehensive income		-	-	-	-	(8,501)	(1,395,425)	249,315	(1,154,611)	-	-	178,184	-	(976,427)
Total comprehensive income for the period		-	-	-	-	(8,501)	(1,395,425)	249,315	(1,154,611)	-	-	16,608,102	-	15,453,491
Transfer to retained earnings		-	-	-	-	(90,444)	(389,283)	-	(479,727)	-	-	599,658	-	119,931
Balance as at 30 September 2026		92,692,773	43,362,964	457,734	884,526	4,257,165	1,025,597	384,317	7,009,339	10,091,000	21,029,852	74,631,196	(21,029,852)	227,787,272

The accompanying notes are an integral part of these interim financial statements.

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of cash flows (Unaudited)

(Unit: Thousand Baht)

	Consolidated		Bank only	
	Nine-month period ended 30 September		Nine-month period ended 30 September	
	2026	2025	2026	2025
Cash flows from operating activities				
Profit from operations before income tax	15,411,781	14,622,133	15,603,853	14,693,529
Adjustments to reconcile profit from operations before income tax to net cash provided by (used in) operating activities				
Depreciation and amortisation	3,443,631	3,332,825	3,383,090	3,291,555
Expected credit loss	12,112,587	12,854,029	11,939,443	13,333,631
Impairment loss on premises and equipment	25,469	32,604	25,469	32,604
Impairment loss on intangible assets	397,072	-	397,072	-
Impairment loss on properties for sale and other assets	271,661	35,009	239,659	10,007
Provisions for liabilities	785,762	495,014	752,552	477,145
Gain revaluation of investments measured at FVTPL	(411,790)	(433,445)	(357,257)	(384,008)
Loss on written-off of intangible assets	51,039	78,337	50,984	78,337
Gain on disposal of premises and equipment	(31,263)	(3,375)	(31,174)	(3,375)
Gain on disposal of investments	(81,630)	(58,206)	(80,456)	(48,762)
Unrealised loss on exchange and revaluation	407,008	720,889	426,792	714,825
Reserve in relation to share-based payments	376,978	260,669	376,978	260,669
Share of profit from investments using the equity method	(250,052)	(196,874)	-	-
Deferred revenue	(2,756,980)	(1,540,189)	(2,754,226)	(1,540,126)
Net interest income	(37,178,781)	(38,365,463)	(36,873,685)	(38,243,194)
Dividend income	(323,699)	(154,599)	(1,278,093)	(1,272,802)
Interest received	46,777,069	53,407,763	46,818,418	53,514,787
Interest paid	(12,665,274)	(16,622,577)	(12,661,041)	(16,619,604)
Income tax paid	(506,025)	(457,984)	(310,498)	(291,100)
Profit from operations before changes in operating assets and liabilities	**25,854,563**	**28,006,560**	**25,667,880**	**28,004,118**
Decrease (increase) in operating assets				
Interbank and money market items	(1,036,950)	72,393,878	(1,282,413)	70,331,031
Financial assets measured at fair value through profit or loss	(8,653,178)	(4,210,347)	(7,998,844)	(4,131,336)
Loans to customers	7,174,059	31,301,927	7,206,857	28,180,584
Properties for sale	1,890,524	343,305	1,690,168	457,323
Other assets	(6,175,818)	(930,320)	(5,010,151)	(723,062)
Increase (decrease) in operating liabilities				
Deposits	11,759,584	(59,718,094)	11,880,508	(59,675,529)
Interbank and money market items	962,156	6,811,631	723,312	8,916,125
Liabilities payable on demand	713,142	1,030,615	713,142	1,030,892
Financial liabilities measured at fair value through profit or loss	4,465,836	4,906,255	4,465,836	4,906,255
Provisions for liabilities	(646,370)	(521,537)	(593,562)	(510,952)
Other liabilities	(6,973,359)	221,229	(7,978,601)	2,172
Net cash provided by operating activities	**29,334,189**	**79,635,102**	**29,484,132**	**76,787,621**

The accompanying notes are an integral part of these interim financial statements.

TMBThanachart Bank Public Company Limited and its Subsidiaries

Statements of cash flows (Unaudited)

(Unit: Thousand Baht)

	Consolidated		Bank only	
	Nine-month period ended 30 September		Nine-month period ended 30 September	
	2026	2025	2026	2025
Cash flows from investing activities				
Interest received	2,714,128	2,030,370	2,697,386	2,023,518
Dividend received	450,589	281,491	915,397	1,063,615
Purchase of investments measured at FVOCI	(77,840,256)	(85,403,266)	(77,840,256)	(85,403,266)
Proceeds from investments measured at FVOCI	72,050,398	30,129,156	72,050,398	30,129,156
Purchase of investments in subsidiaries	-	(2,064,888)	-	(2,064,888)
Purchase of premises and equipment	(315,401)	(833,982)	(309,785)	(833,273)
Purchase of intangible assets	(1,694,475)	(1,982,666)	(1,671,941)	(1,977,509)
Proceeds from disposals of premises and equipment	91,145	4,423	90,836	4,378
Net cash used in investing activities	**(4,543,872)**	**(57,839,362)**	**(4,067,965)**	**(57,058,269)**
Cash flows from financing activities				
Cash received on debenture and borrowings	1,155,241	10,058,957	-	-
Cash paid for redemption of debenture and repayment of borrowings	(696,787)	(21,936,558)	(3,179)	(9,906,574)
Interest paid on debts issued and borrowings	(428,779)	(794,604)	(413,056)	(699,303)
Increase in issued and fully paid-up - ordinary shares	-	161,433	-	161,433
Expenses in relation to issuance of ordinary shares	-	(8,292)	-	(8,292)
Dividend paid to equity holders of the Bank	(13,331,508)	(6,310,986)	(13,331,508)	(6,310,986)
Payment to owners to acquire or redeem the Bank's shares	(15,925,143)	(5,104,709)	(15,925,143)	(5,104,709)
Cash received from acquisition of non-controlling interests	180,000	-	-	-
Net cash used in financing activities	**(29,046,976)**	**(23,934,759)**	**(29,672,886)**	**(21,868,431)**
Net decrease in cash	**(4,256,659)**	**(2,139,019)**	**(4,256,719)**	**(2,139,079)**
Cash at 1 January	12,632,873	14,808,968	12,632,873	14,808,968
Cash at 30 September	**8,376,214**	**12,669,949**	**8,376,154**	**12,669,889**

The accompanying notes are an integral part of these interim financial statements.

Note	Contents
1	General information
2	Basis of preparation of the interim financial statements
3	Fair value of financial assets and financial liabilities
4	Maintenance of capital fund
5	Investments, net
6	Investments in subsidiaries and associate, net
7	Loans to customers and accrued interest receivables, net
8	Allowance for expected credit loss
9	Debts issued and borrowings
10	Assets pledged as collateral and under restriction
11	Commitments and contingent liabilities
12	Related parties
13	Segment information
14	Deferred tax and income tax
15	Earnings per share
16	Share capital
17	Treasury shares
18	Appropriation of profit and dividend payment
19	Thai Financial Reporting Standards (TFRS) not yet adopted
20	Events after the reporting period

These notes form an integral part of the interim financial statements.

The interim financial statements issued for Thai statutory and regulatory reporting purposes are prepared in the Thai language. These interim English language financial statements have been prepared from the Thai language statutory financial statements and were approved and authorised for issue by the Audit Committee on 12 November 2026.

1 General information

TMBThanachart Bank Public Company Limited, (the "Bank"), is incorporated in Thailand and has its registered office at 3000 Phahonyothin Road, Chomphon, Chatuchak, Bangkok.

The Bank was listed on the Stock Exchange of Thailand on 23 December 1983.

The principal business of the Bank is operating commercial banking businesses. The subsidiaries are incorporated as companies under Thai laws and have been operating in Thailand, with their core businesses including securities business, asset management business, brokerage service and hire purchase and leasing. Details of the Bank's subsidiaries and associate as at 30 September 2026 and 31 December 2025 are given in note 6.

2 Basis of preparation of the interim financial statements

(a) Statement of compliance

The condensed interim financial statements are presented in the same format as the annual financial statements together with notes to the interim financial statements on a condensed basis ("interim financial statements") in accordance with Thai Accounting Standard (TAS) No. 34 Interim Financial Reporting, guidelines promulgated by the Federation of Accounting Professions, the regulations of the Bank of Thailand (BoT) and applicable rules and regulations of the Thai Securities and Exchange Commission. The interim financial statements are presented in accordance with the BoT notification number Sor Nor Sor 21/2561, regarding to Preparation and Announcement of Financial Statements of a Commercial Bank and a Holding Company that is the Parent Company of a Financial Group; and other additional BoT notification.

The interim financial statements do not include all of the financial information required for annual financial statements but focus on new activities, events and circumstances to avoid repetition of information previously reported. Accordingly, these interim financial statements should be read in conjunction with the financial statements of the Bank and its subsidiaries for the year ended 31 December 2025.

The interim financial statements are prepared and presented in Thai Baht, which is the Bank and its subsidiaries' functional currency. All financial information is presented in Thai Baht and has been rounded to the nearest thousand and in the notes to financial statements to the nearest million unless otherwise stated.

(b) Use of judgements, estimates and accounting policies

In preparing these interim financial statements, judgments, estimates and assumptions are made by management in applying the Bank and its subsidiaries' accounting policies. Actual results may differ from these estimates. The accounting policies, methods of computation and the key sources of assumptions and estimation uncertainties were not significantly different to those described in the financial statements for the year ended 31 December 2025.

3 Fair value of financial assets and financial liabilities

3.1 Financial assets and financial liabilities measured at fair value

The following table shows the carrying amounts and fair values of financial assets and financial liabilities, including their levels in the fair value hierarchy for the financial instruments measured at fair value as at 30 September 2026 and 31 December 2025.

(Unit: Million Baht)

	Consolidated				
	30 September 2026				
	Carrying amount	Fair value			
		Level 1	Level 2	Level 3	Total
Financial assets					
Financial assets measured at FVTPL	**32,008**	**12,150**	**19,430**	**428**	**32,008**
Derivative assets					
Foreign exchange rate	8,432	-	8,432	-	8,432
Interest rate	1,415	-	1,415	-	1,415
Others	89	34	55	-	89
Total	**9,936**	**34**	**9,902**	**-**	**9,936**
Investments, net					
Investments in debt securities measured at FVOCI	180,539	-	178,943	1,596	180,539
Investments in equity securities designated at FVOCI	4,289	2,760	-	1,529	4,289
Total	**184,828**	**2,760**	**178,943**	**3,125**	**184,828**
Total financial assets	**226,772**	**14,944**	**208,275**	**3,553**	**226,772**
Financial liabilities					
Financial liabilities measured at FVTPL	**17,360**	**-**	**17,360**	**-**	**17,360**
Derivative liabilities					
Foreign exchange rate	7,534	-	7,534	-	7,534
Interest rate	2,200	-	2,200	-	2,200
Others	25	25	-	-	25
Total	**9,759**	**25**	**9,734**	**-**	**9,759**
Total financial liabilities	**27,119**	**25**	**27,094**	**-**	**27,119**

(Unit: Million Baht)

	Consolidated				
	31 December 2025				
	Carrying amount	Fair value			
		Level 1	Level 2	Level 3	Total
Financial assets					
Financial assets measured at FVTPL	**22,943**	**11,099**	**11,427**	**417**	**22,943**
Derivative assets					
Foreign exchange rate	8,088	-	8,088	-	8,088
Interest rate	1,481	-	1,481	-	1,481
Others	33	32	1	-	33
Total	**9,602**	**32**	**9,570**	**-**	**9,602**

(Unit: Million Baht)

	Consolidated				
	31 December 2025				
	Carrying amount	Fair value			
		Level 1	Level 2	Level 3	Total
Investments, net					
Investments in debt securities measured at FVOCI	172,610	-	171,014	1,596	172,610
Investments in equity securities designated at FVOCI	5,443	4,147	-	1,296	5,443
Total	178,053	4,147	171,014	2,892	178,053
Total financial assets	210,598	15,278	192,011	3,309	210,598
Financial liabilities					
Financial liabilities measured at FVTPL	13,729	-	13,729	-	13,729
Derivative liabilities					
Foreign exchange rate	4,410	-	4,410	-	4,410
Interest rate	1,426	-	1,426	-	1,426
Others	5	5	-	-	5
Total	5,841	5	5,836	-	5,841
Total financial liabilities	19,570	5	19,565	-	19,570

(Unit: Million Baht)

	Bank only				
	30 September 2026				
	Carrying amount	Fair value			
		Level 1	Level 2	Level 3	Total
Financial assets					
Financial assets measured at FVTPL	30,574	10,778	19,368	428	30,574
Derivative assets					
Foreign exchange rate	8,432	-	8,432	-	8,432
Interest rate	1,415	-	1,415	-	1,415
Others	18	-	18	-	18
Total	9,865	-	9,865	-	9,865
Investments, net					
Investments in debt securities measured at FVOCI	180,539	-	178,943	1,596	180,539
Investments in equity securities designated at FVOCI	4,272	2,760	-	1,512	4,272
Total	184,811	2,760	178,943	3,108	184,811
Total financial assets	225,250	13,538	208,176	3,536	225,250
Financial liabilities					
Financial liabilities measured at FVTPL	17,360	-	17,360	-	17,360
Derivative liabilities					
Foreign exchange rate	7,534	-	7,534	-	7,534
Interest rate	2,200	-	2,200	-	2,200
Total	9,734	-	9,734	-	9,734
Total financial liabilities	27,094	-	27,094	-	27,094

(Unit: Million Baht)

	Bank only				
	31 December 2025				
	Carrying amount	Fair value			
		Level 1	Level 2	Level 3	Total
Financial assets					
Financial assets measured at FVTPL	22,218	10,389	11,412	417	22,218
Derivative assets					
Foreign exchange rate	8,088	-	8,088	-	8,088
Interest rate	1,481	-	1,481	-	1,481
Total	9,569	-	9,569	-	9,569
Investments, net					
Investments in debt securities measured at FVOCI	172,610	-	171,014	1,596	172,610
Investments in equity securities designated at FVOCI	5,426	4,147	-	1,279	5,426
Total	178,036	4,147	171,014	2,875	178,036
Total financial assets	209,823	14,536	191,995	3,292	209,823
Financial liabilities					
Financial liabilities measured at FVTPL	13,729	-	13,729	-	13,729
Derivative liabilities					
Foreign exchange rate	4,410	-	4,410	-	4,410
Interest rate	1,426	-	1,426	-	1,426
Total	5,836	-	5,836	-	5,836
Total financial liabilities	19,565	-	19,565	-	19,565

Reconciliation of investments in equity securities designated at FVOCI using significant unobservable inputs (level 3)

(Unit: Million Baht)

For the three-month period ended 30 September 2026	Consolidated	Bank only
Beginning balance	1,543	1,526
Loss recognised in other comprehensive income	(14)	(14)
Ending balance	1,529	1,512

(Unit: Million Baht)

For the nine-month period ended 30 September 2026	Consolidated	Bank only
Beginning balance	1,296	1,279
Gain recognised in other comprehensive income	233	233
Ending balance	1,529	1,512

(Unit: Million Baht)

For the year ended 31 December 2025	Consolidated	Bank only
Beginning balance	3,034	3,034
Disposal during the year	(31)	(31)
Increase from acquisitions of subsidiary	17	-
Decrease from capital reduction	(99)	(99)
Decrease from changes in ownership interests from investment measured at FVOCI to investment in subsidiary	(230)	(230)
Decrease from fair value hierarchy level transfer	(1,476)	(1,476)
Gain recognised in other comprehensive income	81	81
Ending balance	1,296	1,279

At 31 December 2025, the Bank holds an investment in equity shares of an entity with a fair value of Baht 4,031 million. The fair value of the investment was previously determined using unobservable inputs and classified at Level 3 under fair value hierarchy at 1 January 2025.

During the year ended 31 December 2025, trading resumed in the equity shares of the entity on a public exchange and the shares are currently actively traded. As a result, the fair value measurement is determined using the published price quotation in that active market, which represents a directly observable input classified as Level 1 of the fair value hierarchy. Accordingly, the investment has been transferred from Level 3 to Level 1 of the fair value hierarchy.

3.2 Financial assets and financial liabilities not measured at fair value

The following table shows the carrying amounts and fair values of financial assets and financial liabilities, including their levels in the fair value hierarchy for the financial instruments not measured at fair value which have significant difference between carrying amounts and fair value as at 30 September 2026 and 31 December 2025.

(Unit: Million Baht)

	Consolidated				
	30 September 2026				
	Carrying amount	Fair value			
		Level 1	Level 2	Level 3	Total
Financial assets					
Investments in debt securities measured at amortised costs	59,773	-	61,037	-	61,037
Financial liabilities					
Debts issued and borrowings	15,586	-	16,275	-	16,275

(Unit: Million Baht)

	Consolidated				
	31 December 2025				
	Carrying amount	Fair value			
		Level 1	Level 2	Level 3	Total
Financial assets					
Investments in debt securities measured at amortised costs	59,799	-	62,500	-	62,500
Financial liabilities					
Debts issued and borrowings	15,126	-	15,906	-	15,906

(Unit: Million Baht)

	Bank only				
	30 September 2026				
	Carrying amount	Fair value			
		Level 1	Level 2	Level 3	Total
Financial assets					
Investments in debt securities measured at amortised costs	59,773	-	61,037	-	61,037
Financial liabilities					
Debts issued and borrowings	15,044	-	15,734	-	15,734

(Unit: Million Baht)

	Bank only				
	31 December 2025				
	Carrying amount	Fair value			
		Level 1	Level 2	Level 3	Total
Financial assets					
Investments in debt securities measured at amortised costs	59,799	-	62,500	-	62,500
Financial liabilities					
Debts issued and borrowings	15,047	-	15,826	-	15,826

The following methods and assumptions were used by the Bank and its subsidiaries in estimating fair value of financial instruments as disclosed herein.

- Cash:

  The fair value is approximated based on its carrying value.

- Interbank and money market items (assets):

  The fair value is approximated based on the carrying value.

- Financial assets measured at FVTPL and investments:

  The fair value of investments in government-sector debt securities is determined, using yield rates or prices quoted on the Thai Bond Market Association ("ThaiBMA"). The fair value of investments in other debt securities issued locally is determined based on market value appraised by the reliable institutions, their respective yields, or the ThaiBMA's yield rates adjusted by appropriate risk factors. For defaulted debt securities, the fair value is determined based on estimated recovery by considering the credit risk.

  The fair value of marketable equity securities is determined at the last bid price quoted on the last working day of the Stock Exchange of Thailand of the reporting period. The fair value of an investment unit is determined using the net asset value announced on the reporting period-end date.

  The fair value of non-marketable equity securities is determined mainly based on common valuation techniques with price and/or variables from the market as well as dividend discounted model, book value or adjusted book value.

  Dividend discounted is calculated from profit under business plan covering 5 years period together with the estimated growth rates of market. Dividend payout ratio is based on entities' policies. The discount rate used is reference to industry cost of capital (Ke). The terminal growth rate derived from long-term GDP adjusted with the expectation of the business growth.

  Investment in unit trust not listed in The Stock Exchange of Thailand (SET), the fair value is determined by using the net asset value at the reporting date announced by the asset management company.

- Loans to customers and accrued interest receivable, net:

  The fair value is approximated based on the carrying value.

- Other financial assets:

  The fair value is approximated based on its carrying value.

- Deposits and interbank and money market items (liabilities):

  The fair value is approximated based on the carrying value.

- Financial liabilities measured at fair value through profit or loss:

  Fair value is calculated based on a valuation model, using market data obtained from reliable sources.

- Debts issued and borrowings:

  The fair value is approximated based on their carrying amount, except for the fair value of fixed rate items with remaining maturity period greater than 1 year which is calculated based on the present value of future cash flows of principal and interest, discounted at the market interest rate at the reporting dates, in cases where there is no active market, and the market value, in cases where there is an active market.

- Other financial liabilities:

  The fair value is approximated based on its carrying value.

- Derivatives:

  In cases where there is an active market, the Bank and its subsidiaries use the market value as the fair value of derivatives. For simple over-the-counter derivatives, fair values are based on inputs which are observable from independent and reliable market data sources, mainly based on exchange-traded prices, broker/dealer quotations, or counterparties' quotations. Those inputs are tested for reasonableness by discounting expected future cash flows using market interest rate for a similar instrument at the measurement date. Fair values of over-the-counter derivative reflect the credit risk of the instrument and include adjustments to take account of the counterparty and own entity credit risk when appropriate.

4 Maintenance of capital fund

The Bank and its subsidiaries maintain the capital fund in accordance with the Financial Institution Business Act B.E. 2551 by maintaining its capital fund as a proportion of risk weighted assets in accordance with the criteria, methodologies, and conditions prescribed by the Bank of Thailand. The Bank and its subsidiaries are required to calculate its Capital Fund in accordance with Basel III. As at 30 September 2026 and 31 December 2025, the consolidated supervision and the Bank's total capital funds could be categorised as follows:

(Unit: Million Baht)

	Consolidated supervision	
	30 September 2026	31 December 2025
Tier 1 Capital		
Common Equity Tier 1 Capital (CET1)		
Paid-up share capital	92,693	92,693
Share premium	43,363	43,363
Legal reserve	10,091	10,091
Net profit after appropriation	87,238	76,600
Other comprehensive income	4,923	6,515
Treasury shares	(21,030)	(5,105)
Capital adjustment items on CET1	(27)	(28)
Capital deduction items on CET1	(31,062)	(30,559)
Total Common Equity Tier 1 Capital	**186,189**	**193,570**
Addition Tier 1 Capital		
Subordinated debentures classified as additional Tier 1 Capital	-	-
Non-controlling interest	56	-
Total Tier 1 Capital	**186,245**	**193,570**
Tier 2 Capital		
General provision	12,204	12,252
Subordinated debentures classified as additional Tier 2 Capital	15,000	15,000
Non-controlling interest	13	-
Capital deduction items on CET2	(5,033)	(4,737)
Total Tier 2 Capital	**22,184**	**22,515**
Total Capital Funds	**208,429**	**216,085**
Total Risk-Weighted Assets	**1,110,212**	**1,107,513**

(Unit: Percentage)

	Consolidated supervision		
	The BoT's regulatory minimum requirement*	30 September 2026	31 December 2025
Capital Adequacy Ratio/Total Risk-Weighted Asset	12.00	18.77	19.51
Tier 1 Capital Ratio/Total Risk-Weighted Asset	9.50	16.78	17.48
Common Equity Tier 1 Capital Ratio/Total Risk-Weighted Asset	8.00	16.77	17.48

* The BoT requires commercial banks to maintain an additional buffer on top of minimum regulatory required Common Equity Tier 1 consists of conservation buffer of 2.50% and D-SIB buffer of 1.00%

(Unit: Million Baht)

	Bank only	
	30 September 2026	31 December 2025
Tier 1 Capital		
Common Equity Tier 1 Capital (CET1)		
Paid-up share capital	92,693	92,693
Share premium	43,363	43,363
Legal reserve	10,091	10,091
Net profit after appropriation	83,208	72,568
Other comprehensive income	5,125	6,715
Treasury shares	(21,030)	(5,105)
Other transaction from changes in equity	885	885
Capital adjustment items on CET1	(27)	(28)
Capital deduction items on CET1	(31,381)	(30,933)
Total Common Equity Tier 1 Capital	**182,927**	**190,249**
Addition Tier 1 Capital		
Subordinated debentures classified as additional Tier 1 Capital	-	-
Total Tier 1 Capital	**182,927**	**190,249**
Tier 2 Capital		
General provision	12,012	12,110
Subordinated debentures classified as additional Tier 2 Capital	15,000	15,000
Capital deduction items on CET2	(5,033)	(4,737)
Total Tier 2 Capital	**21,979**	**22,373**
Total Capital Funds	**204,906**	**212,622**
Total Risk-Weighted Assets	**1,092,751**	**1,094,716**

(Unit: Percentage)

		Bank only	
	The BoT's regulatory minimum requirement*	30 September 2026	31 December 2025
Capital Adequacy Ratio/Total Risk-Weighted Asset	12.00	18.75	19.42
Tier 1 Capital Ratio/Total Risk-Weighted Asset	9.50	16.74	17.38
Common Equity Tier 1 Capital Ratio/Total Risk-Weighted Asset	8.00	16.74	17.38

* The BoT requires commercial banks to maintain an additional buffer on top of minimum regulatory required Common Equity Tier 1 consists of conservation buffer of 2.50% and D-SIB buffer of 1.00%

As at 30 September 2026 and 31 December 2025, the Bank and its subsidiaries have no add-on arising from Single Lending Limit.

Disclosures of capital maintenance information under the Bank of Thailand on the Public Disclosures of Capital Maintenance for Commercial Banks, the Public Disclosures of Capital Maintenance for Financial Group, and the Public Disclosures of Liquidity Coverage Ratio, the Bank and its subsidiaries disclose as follows:

Location of disclosure	The Bank's website under Investor Relations section at www.ttbbank.com/en/ir/financial-information/pillar3
Disclosure period requirement	Within 4 months after the period-end date as indicated in the BoT notification
Lastest information as of	30 June 2026

Capital management

The Bank and its subsidiaries' capital management approach is driven by its desire to maintain a strong capital base to support the development of its business, to meet regulatory capital requirements and to maintain appropriate credit ratings.

5 Investments, net

5.1 Classified by type of investments

(Unit: Million Baht)

	Consolidated			
	Amortised cost/fair value		Dividend income	
			For the nine-month period ended	
	30 September 2026	31 December 2025	30 September 2026	30 September 2025
Investments in debt securities measured at amortised cost				
Government and state enterprise securities	59,798	59,824		
Total	**59,798**	**59,824**		
Less allowance for expected credit loss	(25)	(25)		
Net	**59,773**	**59,799**		
Investments in debt securities measured at FVOCI				
Government and state enterprise securities	119,888	120,599		
Private debt securities	14,372	15,161		
Foreign debt securities	46,279	36,850		
Total	**180,539**	**172,610**		
Allowance for expected credit loss	**(333)**	**(329)**		
Investments in equity securities designated at FVOCI				
Marketable equity securities - domestic	2,760	4,147	-	-
Non-marketable equity securities - domestic	1,524	1,291	191	144
Non-marketable equity securities - overseas	5	5	-	-
Total	**4,289**	**5,443**	**191**	**144**
Total investments, net	**244,601**	**237,852**		

(Unit: Million Baht)

	Bank only			
	Amortised cost/fair value		Dividend income	
			For the nine-month period ended	
	30 September 2026	31 December 2025	30 September 2026	30 September 2025
Investments in debt securities measured at amortised cost				
Government and state enterprise securities	59,798	59,824		
Total	**59,798**	**59,824**		
Less allowance for expected credit loss	(25)	(25)		
Net	**59,773**	**59,799**		
Investments in debt securities measured at FVOCI				
Government and state enterprise securities	119,888	120,599		
Private debt securities	14,372	15,161		
Foreign debt securities	46,279	36,850		
Total	**180,539**	**172,610**		
Allowance for expected credit loss	**(333)**	**(329)**		
Investments in equity securities designated at FVOCI				
Marketable equity securities - domestic	2,760	4,147	-	-
Non-marketable equity securities - domestic	1,507	1,274	191	144
Non-marketable equity securities - overseas	5	5	-	-
Total	**4,272**	**5,426**	**191**	**144**
Total investments, net	**244,584**	**237,835**		

5.2 Derecognised investments

Derecognised investments in equity securities designated at fair value through other comprehensive income during the nine-month period ended 30 September 2026 and 2025 as follows:

(Unit: Million Baht)

	Consolidated					
	Fair value at derecognised date		Dividend income		Cumulative gain from derecognition	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Derecognised investments	773	31	-	7	487	26

(Unit: Million Baht)

	Bank only					
	Fair value at derecognised date		Dividend income		Cumulative gain from derecognition	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Derecognised investments	773	31	-	7	487	24

5.3 Investments in entities in which the Bank and its subsidiaries hold 10% or more

As at 30 September 2026 and 31 December 2025, the Bank and its subsidiaries had investments in entities in which the Bank and its subsidiaries hold 10% or more of the paid-up share capital of the investee companies but such companies are not treated as its subsidiaries and associate summarised below.

(Unit: Million Baht)

	Consolidated and Bank only	
	30 September 2026	31 December 2025
Public utilities and services	157	150
Financial services	791	613
Total	**948**	**763**

Interest in unconsolidated structured entity arising in the normal business

The Bank and its subsidiaries may enter into transactions with structured entities in the forms of investment in unit trusts, lending and derivative transactions. Investment in unit trusts is summarised as equity securities. Lending and derivative transactions are provided under normal business terms and are managed the same way as other counterparties.

During the nine-month period ended 30 September 2026, the Bank and its subsidiaries did not have significant risks and transactions relating to structured entities to disclose in the financial statements.

5.4 Investments in companies with problems in their financial position and operating results

As at 30 September 2026 and 31 December 2025, the Bank and its subsidiaries had the following investments in listed companies which meet the Stock Exchange of Thailand ("SET")'s criteria for delisting, and are in default on debt securities, or companies whose ability to continue as a going concern is uncertain, or unlisted companies whose financial position and operating results are similar to the listed companies which meet criteria for delisting from the SET. Those investments, which measured either at fair value through profit or loss, or through other comprehensive income, in the statements of financial position were summarised below.

(Unit: Million Baht)

	Consolidated and Bank only							
	30 September 2026				31 December 2025			
	No. of Com-panies	Cost value	Fair value	Allowance for expected credit loss	No. of Com-panies	Cost value	Fair value	Allowance for expected credit loss
- Listed companies under delisting conditions/ defaulted debt securities	-	-	-	-	1	12	-	-
- Companies whose ability to continues as a going concern is uncertain, or unlisted companies whose financial position and operating results are similar to the listed companies which meet criteria for delisting from the SET	12	2,549	1,596	247	10	2,536	1,596	247
Total	**12**	**2,549**	**1,596**	**247**	**11**	**2,548**	**1,596**	**247**

6 Investments in subsidiaries and associate, net

(Unit: Million Baht)

Companies	Type of Business	Percentage of ownership interest		Paid-up capital		Consolidated: Equity method		Consolidated: Cost method		Bank only: Dividend income for the nine-month period ended	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025	30 September 2026	31 December 2025	30 September 2026	31 December 2025	30 September 2026	30 September 2025
		(%)									
Direct subsidiaries											
ttb wealth securities public company limited (Formerly Thanachart Securities Public Company Limited)	Securities Business	99.97	99.97	2,010	2,010	-	-	2,295	2,295	90	-
Phahonyothin Asset Management Company Limited	Asset management	100.00	100.00	298	298	-	-	298	298	273	455
TMBThanachart Broker Company Limited	Insurance brokerage service	100.00	100.00	100	100	-	-	117	117	383	400
ttb consumer company limited	Brokerage service	100.00	100.00	30	30	-	-	30	30	89	131
Indirect subsidiary											
Subsidiary of ttb consumer company limited											
ttb leasing company limited	Hire purchase and leasing	70.00	-	600	-	-	-	-	-	-	-
Associate											
Eastspring Asset Management (Thailand) Company Limited [1]	Fund management	40.50	40.50	200	200	8,707	8,593	4,389	4,389	136	136
Total investments in subsidiaries and associate						8,707	8,593	7,129	7,129	971	1,122
Less allowance for impairment						-	-	-	-	-	-
Total						8,707	8,593	7,129	7,129	971	1,122

[1] The investment in the company is subject to call and put options in the future.

Establishment of an indirect subsidiary

ttb consumer company limited, a subsidiary of the Bank, invested in a 70% equity interest in ttb leasing company limited, which was established for the purpose of providing motorcycle hire purchase and leasing, and insurance brokerage service. The company was registered with the Ministry of Commerce on 11 February 2026, with a total registered capital of Baht 150 million.

In July 2026, ttb leasing company limited increased its registered capital by Baht 450 million resulting in total registered capital of Baht 600 million.

7 Loans to customers and accrued interest receivables, net

7.1 Classified by loan type

(Unit: Million Baht)

	Consolidated		Bank only	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Overdrafts	59,073	62,947	59,073	62,947
Loans	670,966	654,730	663,439	647,197
Bills	145,035	155,944	155,141	164,235
Hire purchase receivables	311,703	330,781	309,567	330,781
Finance lease receivables	320	331	320	331
Others	86	67	86	67
Total loans to customers	1,187,183	1,204,800	1,187,626	1,205,558
Add accrued interest receivables and undue interest income*	8,500	8,239	8,498	8,237
Total loans to customers and accrued interest receivables	**1,195,683**	**1,213,039**	**1,196,124**	**1,213,795**
Less allowance for expected credit loss	(61,522)	(59,464)	(60,551)	(58,584)
Total loans to customers and accrued interest receivables, net	**1,134,161**	**1,153,575**	**1,135,573**	**1,155,211**

* Accrued interest receivables and undue interest income of non-performing loans to customers is presented net of allowance for expected credit loss.

7.2 Classified by stage

(Unit: Million Baht)

	Consolidated			
	30 September 2026		31 December 2025	
	Loans to customers and accrued interest receivables*	Allowance for expected credit loss	Loans to customers and accrued interest receivables*	Allowance for expected credit loss
Stage 1 Performing	1,057,957	17,005	1,066,676	16,572
Stage 2 Under-performing	99,063	26,883	107,297	26,597
Stage 3 Non-performing	38,663	17,634	39,066	16,295
Total	**1,195,683**	**61,522**	**1,213,039**	**59,464**

* Total loans to customers and accrued interest receivables in note 7.1

(Unit: Million Baht)

	Bank only			
	30 September 2026		31 December 2025	
	Loans to customers and accrued interest receivables*	Allowance for expected credit loss	Loans to customers and accrued interest receivables*	Allowance for expected credit loss
Stage 1 Performing	1,063,041	16,969	1,072,273	16,585
Stage 2 Under-performing	98,470	26,804	106,664	26,515
Stage 3 Non-performing	34,613	16,778	34,858	15,484
Total	**1,196,124**	**60,551**	**1,213,795**	**58,584**

* Total loans to customers and accrued interest receivables in note 7.1

7.3 Non-performing loans

As at 30 September 2026 and 31 December 2025, the Bank and its subsidiaries' NPLs (including interbank and money market items) were summarised as follows:

	Consolidated		Bank only	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
NPLs				
NPLs *(in million Baht)*	38,663	39,066	34,613	34,857
Total loans *(in million Baht)*	1,343,673	1,362,726	1,345,682	1,364,502
Percentage of NPLs *(%)*	2.88	2.87	2.57	2.55

As at 30 September 2026 and 31 December 2025, Phahonyothin Asset Management Company Limited had non-performing loans in consolidated financial statements amounting to Baht 3,748 million and Baht 3,907 million, respectively.

For the nine-month period ended 30 September 2026 and 2025, the Bank and its subsidiaries sold and transferred rights to receive debt payments of non-performing loans to asset management companies, with principal totalling approximately Baht 1,162 million and Baht 1,523 million, respectively *(Bank only: approximately Baht 1,530 million and Baht 2,463 million, respectively)*. The difference between the sale proceeds and the carrying amount of those non-performing loans was included in as "Expected credit loss" in the statements of profit or loss and other comprehensive income for the nine-month period ended 30 September 2026 and 2025, respectively.

7.4 Modified loans to customers

During the nine-month period ended 30 September 2026 and 2025, the Bank and its subsidiaries have modified loans to customers that have not resulted in derecognition, while they had a loss allowance measured at an amount equal to lifetime ECL, as follows:

(Unit: Million Baht)

	Consolidated	
	2026	2025
Loans to customers modified during the nine-month period ended 30 September		
Outstanding loans to customers at modification date	36,261	27,692
Net modification loss	831	515
Loans to customers modified since initial recognition - upgraded		
Outstanding of loans to customers upgraded from lifetime expected credit loss to 12-month expected credit loss in the period	10,541	6,344

(Unit: Million Baht)

	Bank only	
	2026	2025
Loans to customers modified during the nine-month period ended 30 September		
Outstanding loans to customers at modification date	35,989	27,160
Net modification loss	831	515
Loans to customers modified since initial recognition - upgraded		
Outstanding of loans to customers upgraded from lifetime expected credit loss to 12-month expected credit loss in the period	10,541	6,344

As at 30 September 2026, the outstanding modified loans to customers of the Bank and its subsidiaries were approximately 12% of the total loans to customers *(31 December 2025: 13% of the total loans to customers)*.

7.5 Loans to customers having problems with financial position and operating results

As at 30 September 2026 and 31 December 2025, the Bank and its subsidiaries had loans and accrued interest receivables due from listed companies having problems with their financial position and operating results, and set aside allowance for expected credit loss as follows:

(Unit: Million Baht)

	Consolidated and Bank only							
	30 September 2026				31 December 2025			
	Number of debtors	Loans and accrued interest receivables	Collateral	Allowance for expected credit loss	Number of debtors	Loans and accrued interest receivables	Collateral	Allowance for expected credit loss
Listed companies under delisting conditions in SET	3	368	75	298	2	109	78	3

7.6 Hire purchase and finance lease receivables

(Unit: Million Baht)

	Consolidated			
	30 September 2026			
	Portion due within one year	Portion due after one year but within five years	Portion due after five years	Total
Hire purchase receivables	102,600	235,575	19,866	358,041
Finance lease receivables	120	221	-	341
Total gross investment under hire purchase contracts	102,720	235,796	19,866	358,382
Less unearned interest income				(46,359)
Present value of minimum lease payment receivables				**312,023**
Less allowance for expected credit loss				(13,840)
Lease receivables, net				**298,183**

(Unit: Million Baht)

	Bank only			
	30 September 2026			
	Portion due within one year	Portion due after one year but within five years	Portion due after five years	Total
Hire purchase receivables	101,713	233,642	19,865	355,220
Finance lease receivables	120	221	-	341
Total gross investment under hire purchase contracts	101,833	233,863	19,865	355,561
Less unearned interest income				(45,674)
Present value of minimum lease payment receivables				**309,887**
Less allowance for expected credit loss				(13,779)
Lease receivables, net				**296,108**

(Unit: Million Baht)

	Consolidated and Bank only			
	31 December 2025			
	Portion due within one year	Portion due after one year but within five years	Portion due after five years	Total
Hire purchase receivables	107,736	250,238	19,741	377,715
Finance lease receivables	177	177	-	354
Total gross investment under hire purchase contracts	107,913	250,415	19,741	378,069
Less unearned interest income				(46,957)
Present value of minimum lease payment receivables				**331,112**
Less allowance for expected credit loss				(15,796)
Lease receivables, net				**315,316**

8 Allowance for expected credit loss

The allowance for expected credit loss as at 30 September 2026 and 31 December 2025 were as follows:

(Unit: Million Baht)

	Consolidated			
	30 September 2026			
	12-Month ECL	Lifetime ECL, not credit impaired	Lifetime ECL, credit impaired	Total
Interbank and money market items	24	-	-	24
Investments	308	-	50	358
Loans to customers and accrued interest receivables	17,005	26,883	17,634	61,522
Other financial assets	3	40	216	259
Loan commitments and financial guarantee	2,548	368	522	3,438

(Unit: Million Baht)

	Consolidated			
	31 December 2025			
	12-Month ECL	Lifetime ECL, not credit impaired	Lifetime ECL, credit impaired	Total
Interbank and money market items	36	-	-	36
Investments	304	-	50	354
Loans to customers and accrued interest receivables	16,572	26,597	16,295	59,464
Other financial assets	3	49	206	258
Loan commitments and financial guarantee	2,303	373	446	3,122

(Unit: Million Baht)

	Bank only			
	30 September 2026			
	12-Month ECL	Lifetime ECL, not credit impaired	Lifetime ECL, credit impaired	Total
Interbank and money market items	30	-	-	30
Investments	308	-	50	358
Loans to customers and accrued interest receivables	16,969	26,804	16,778	60,551
Other financial assets	3	40	216	259
Loan commitments and financial guarantee	2,554	368	519	3,441

(Unit: Million Baht)

	Bank only			
	31 December 2025			
	12-Month ECL	Lifetime ECL, not credit impaired	Lifetime ECL, credit impaired	Total
Interbank and money market items	40	-	-	40
Investments	304	-	50	354
Loans to customers and accrued interest receivables	16,585	26,515	15,484	58,584
Other financial assets	3	49	206	258
Loan commitments and financial guarantee	2,308	373	446	3,127

The movements in the allowance for expected credit loss of loans to customers and accrued interest receivables during the period were as follows:

(Unit: Million Baht)

Nine-month period ended 30 September 2026	Consolidated	Bank only
Beginning balance	59,464	58,584
Changes from remeasurement of ECL	12,299	12,206
Originated	2,209	2,153
Derecognition	(2,171)	(2,443)
Write-off	(10,279)	(9,949)
Ending balance	**61,522**	**60,551**

The movements in the allowance for expected credit loss of loans to customers and accrued interest receivables during the year were as follows:

(Unit: Million Baht)

For the year ended 31 December 2025	Consolidated	Bank only
Beginning balance	59,007	58,002
Changes from remeasurement of ECL	18,319	18,682
Originated	2,629	2,629
Derecognition	(2,451)	(3,780)
Write-off	(18,040)	(16,949)
Ending balance	**59,464**	**58,584**

As at 30 September 2026, the Bank and its subsidiaries set up management overlay for model improvement as part of model monitoring, exposures of customers under modified portfolio, and economic uncertainties that may impact collateral value as well as some specific groups of commercial and retail customers who have vulnerable repayment capability due to the uncertainties of economic recovery.

9 Debts issued and borrowings

(Unit: Million Baht)

	Consolidated									
	30 September 2026					31 December 2025				
	Currency	(%) Interest rates	Maturities	Domestic	Foreign	Total	(%) Interest rates	Maturities	Domestic	Foreign	Total
Subordinated debentures [1]	THB	3.55	2029 [2]	15,000	-	15,000	3.55	2029 [2]	15,000	-	15,000
Structured notes	THB	5.00 - 40.00 [6]	2026 - 2027	542	-	542	5.00 - 35.00 [6]	2026	79	-	79
Bills of exchange [3] and promissory notes	THB	2.15 and 0.05 - 2.50	At call	9	-	9	2.15 and 0.05 - 2.50	At call	9	-	9
Other borrowings [5]	EUR [4]	0.75	2031	-	35	35	0.75	2031	-	38	38
Total				**15,551**	**35**	**15,586**			**15,088**	**38**	**15,126**

(Unit: Million Baht)

	Bank only									
	30 September 2026					31 December 2025				
	Currency	(%) Interest rates	Maturities	Domestic	Foreign	Total	(%) Interest rates	Maturities	Domestic	Foreign	Total
Subordinated debentures [1]	THB	3.55	2029 [2]	15,000	-	15,000	3.55	2029 [2]	15,000	-	15,000
Bills of exchange [3] and promissory notes	THB	2.15 and 0.05 - 2.50	At call	9	-	9	2.15 and 0.05 - 2.50	At call	9	-	9
Other borrowings [5]	EUR [4]	0.75	2031	-	35	35	0.75	2031	-	38	38
Total				**15,009**	**35**	**15,044**			**15,009**	**38**	**15,047**

[1] Counted as a part of capital fund, which is determined under the conditions as specified in the BoT's Notification *(note 4)*.

[2] The years in which call option exercise periods start.

[3] The outstanding balance of bills of exchange maturing during the year 2012 were waiting for redeem by the holders.

[4] Balance denominated in EUR currencies are stated in Baht equivalents.

[5] Borrowings with specific uses.

[6] The reference interest rate applicable to the product is as announced on the website of ttb wealth securities public company limited.

10 Assets pledged as collateral and under restriction

Assets pledged as collateral and under restriction as at 30 September 2026 and 31 December 2025 were as follows:

(Unit: Million Baht)

	Consolidated		Bank only	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Interbank and money market items under regulator's restriction	1,449	646	1,449	646
Investments in securities pledged as collateral for repurchase transactions and liquidity management and pledged as collateral with government departments and state enterprises	81,143	91,151	81,143	91,151
Investments in equity with restriction on sale	-	4,031	-	4,031
Property foreclosed under restriction	5,935	7,482	5,720	7,268
Total	**88,527**	**103,310**	**88,312**	**103,096**

11 Commitments and contingent liabilities

11.1 Commitments

(Unit: Million Baht)

	Consolidated and Bank only	
	30 September 2026	31 December 2025
Avals to bills	198	93
Guarantees of loans/bond	137	132
Liability under unmatured import bills	2,087	2,004
Letters of credit	16,876	12,427
Other commitments		
- Other guarantees	68,926	65,874
- Amount of unused bank overdrafts	137,679	127,876
- Committed line	8,477	9,766
- Others [(1)]	26,500	15,162
Total	**260,880**	**233,334**

[(1)] As at 30 September 2026 and 31 December 2025, this included the financial assets accepted as collateral that had been sold or pledged amounting to Baht 26,115 million and Baht 14,378 million, respectively. The Bank and its subsidiaries are obliged to return those securities in equivalent amount.

As at 30 September 2026 and 31 December 2025, the Bank and its subsidiaries had purchase and sales of investment in debt securities with net buys amounting to Baht 630 million and net buys amounting to Baht 361 million, respectively *(Bank only: net buys amounting to Baht 630 million and net buys amounting to Baht 361 million, respectively),* for which the settlement was not due at the reporting date.

11.2 Litigation and other claims

(a) As at 30 September 2026 and 31 December 2025, the Bank and its subsidiaries were claimed pursuant to obligations under the letters of guarantee and other claims for 245 cases and 214 cases, respectively *(Bank only: claims for 243 cases and 213 cases, respectively)*. The said claims were made against the Bank and its subsidiaries for the approximate liability amounts of Baht 1,053 million [(1)] and Baht 1,659 million [(1)], respectively *(Bank only: Baht 1,053 million [(1)] and Baht 1,656 million [(1)], respectively).*

(b) As at 30 September 2026 and 31 December 2025, the Bank and its subsidiaries have recognised provisions for possible loss from the litigation and other claims totalling Baht 327 million and Baht 259 million, respectively (*Bank only: Baht 327 million and Baht 257 million, respectively*). The management considers that the provision established for such potential loss due to the said litigation and other claims is adequate.

[(1)] Excluding the liabilities of the Bank and its subsidiaries as at 30 September 2026 and 31 December 2025 of Baht 1,843 million and Baht 1,637 million, respectively *(Bank only: Baht 1,843 million and Baht 1,637 million, respectively)*, which the Court of First Instance and the Appeals Court dismissed the cases.

12 Related parties

For the purposes of these financial statements, parties are considered to be related to the Bank and its subsidiaries if the Bank and its subsidiaries have the ability, directly or indirectly, to control or jointly control the party or exercise significant influence over the party in making financial and operating decisions, or vice versa, or where the Bank and the party are subject to common control or common significant influence. Related parties may be individuals or other entities.

Definitions and characteristics of relationships

Related parties are as follows:

1. Major shareholders
2. Subsidiaries
3. Associate
4. Key management personnel of the Bank and its subsidiaries
5. Other related parties are:
    - 5.1 Close family members of key management personnel
    - 5.2 Entities in which key management personnel and their close family members hold over 10% of paid-up share capital
    - 5.3 Entities of which key management personnel and their close family members are directors exercising control or having significant influence
    - 5.4 Related companies of major shareholders
    - 5.5 Entities in which related companies of major shareholders hold over 10% of paid-up share capital
    - 5.6 Entities in which the Bank and its subsidiaries hold over 10% of paid-up share capital (excluding subsidiaries and associate)

The additional information on investments in subsidiaries and associate is disclosed in note 6.

Relationships with key management and other related parties were as follows:

Name of entity/Personnel	Country of incorporation/ Nationality	Nature of relationship
Key management personnel	Thai and other nationalities	Persons having authority and responsibility for planning, directing and controlling the activities of the Bank, directly or indirectly, including any director (whether executive or otherwise) of the Bank and its subsidiaries
Ministry of Finance	Thailand	The major shareholder of the Bank
ING Bank N.V.	The Netherlands	The major shareholder of the Bank
Thanachart Capital Public Company Limited	Thailand	The major shareholder of the Bank
Vayupak Fund1	Thailand	The major shareholder of the Bank
Entities whose shares have been owned or have been controlled by the major shareholders	Thailand	Related through the major shareholder of the Bank
ttb wealth securities public company limited (Formerly Thanachart Securities Public Company Limited)	Thailand	Subsidiary, 99.97% shareholding, more than 50% of directors are representatives of the Bank
Phahonyothin Asset Management Company Limited	Thailand	Subsidiary, 100% shareholding, more than 50% of directors are representatives of the Bank
TMBThanachart Broker Company Limited	Thailand	Subsidiary, 100% shareholding, more than 50% of directors are representatives of the Bank
ttb consumer company limited	Thailand	Subsidiary, 100% shareholding, more than 50% of directors are representatives of the Bank
ttb leasing company limited	Thailand	Indirect subsidiary, 70% shareholding by ttb consumer company limited.
Eastspring Asset Management (Thailand) Company Limited	Thailand	Associated, 40.50% shareholding, less than 50% of directors are representatives of the Bank

The pricing policies for particular types of transactions are explained further below:

Transactions	Pricing policies
Interest rates of loans	Based on market rate and the collateral consideration process, the same as the Bank's normal course of business, except for the interest rates of staff welfare loans which are in accordance with the Bank's regulation.
Fee and service income	Registrar and related services, money transfer services for unit holders, agents and support services for funds managed by its associate are charged by the Bank at the rate based on conditions specified in contracts negotiated in the normal course of business, taking into account the size of funds and the purchase and sale volumes of investment units.
Interest rate on deposits and borrowings	Based on market rate
Fee and services income for other types of services	Based on market price
Branch office rental and related service	Based on market rate
Sale of non-performing assets to a subsidiary	Based on market price
Dividend income	At declared

12.1 Significant related parties transactions with key management and other related parties

Significant related parties transactions for the nine-month period ended 30 September 2026 and 2025 with key management and other related parties were as follows:

(Unit: Million Baht)

	Consolidated					
	Nine-month period ended 30 September 2026					
	Interest income	Interest expenses	Fees and service income	Fees and service expenses	Other operating income	Other operating expenses
1. Major shareholders	2,037	20	20	-	980	17
2. Subsidiaries	-	-	-	-	-	-
3. Associate	-	3	1,780	4	-	-
4. Key management personnel of the Bank	2	7	1	-	-	-
5. Other related parties	1,030	571	1,085	173	303	482

(Unit: Million Baht)

	Consolidated					
	Nine-month period ended 30 September 2025					
	Interest income	Interest expenses	Fees and service income	Fees and service expenses	Other operating income	Other operating expenses
1. Major shareholders	1,801	5	5	-	561	12
2. Subsidiaries	-	-	-	-	-	-
3. Associate	-	4	938	1	-	-
4. Key management personnel of the Bank	2	6	1	-	-	-
5. Other related parties	1,187	901	861	163	144	394

(Unit: Million Baht)

	Bank only					
	Nine-month period ended 30 September 2026					
	Interest income	Interest expenses	Fees and service income	Fees and service expenses	Other operating income	Other operating expenses
1. Major shareholders	2,037	20	5	-	980	17
2. Subsidiaries	95	2	27	536	969	49
3. Associate	-	3	1,763	-	136	-
4. Key management personnel of the Bank	2	7	-	-	-	-
5. Other related parties	1,015	570	623	152	303	463

(Unit: Million Baht)

	Bank only					
	Nine-month period ended 30 September 2025					
	Interest income	Interest expenses	Fees and service income	Fees and service expenses	Other operating income	Other operating expenses
1. Major shareholders	1,801	5	4	-	561	11
2. Subsidiaries	51	2	47	431	1,088	55
3. Associate	-	4	932	-	136	-
4. Key management personnel of the Bank	2	6	-	-	-	-
5. Other related parties	1,179	899	525	160	144	388

During the nine-month period ended 30 September 2026 and 2025, the Bank sold written-off non-performing loans to a subsidiary at selling price of Baht 9 million and Baht 24 million which presented as a deduction from "Expected credit loss" in the Bank's statements of profit or loss and other comprehensive income for the nine-month period ended 30 September 2026 and 2025, respectively.

During the nine-month period ended 30 September 2026 and 2025, the Bank sold non-performing loans, with principal totalling approximately Baht 368 million and Baht 967 million to a subsidiary, respectively. The shortfall of the sale proceeds over the carrying amount of those non-performing loans were presented as "Expected credit loss" and the excess of the sale proceeds over the carrying amount of those non-performing loans were presented as a deduction from "Expected credit loss" in the statements of profit or loss and other comprehensive income for the nine-month period ended 30 September 2026 and 2025, respectively.

12.2 Outstanding balances with related parties

As at 30 September 2026 and 31 December 2025, significant outstanding balances with related persons or parties were as follows:

12.2.1 Significant balances between the Bank and its subsidiaries and their major shareholders as at 30 September 2026 and 31 December 2025 were as follows:

(Unit: Million Baht)

	Consolidated		Bank only	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Financial assets measured at fair value through profit or loss				
Ministry of Finance	9,773	5,339	9,773	5,339
Vayupak Fund1	9,905	9,905	9,905	9,905
Investments				
Ministry of Finance	165,857	109,791	165,857	109,791
Loans to customers and accrued interest receivables, net				
Ministry of Finance	-	6,058	-	6,058
Other assets				
Ministry of Finance	934	226	934	212
Thanachart Capital Public Company Limited	104	-	-	-
Deposits (including interbank and money market items - liabilities)				
ING Bank N.V.	4	3	4	3
Thanachart Capital Public Company Limited	5,247	3,074	5,247	3,074
Other liabilities				
Thanachart Capital Public Company Limited	9	-	9	-

12.2.2 Significant balances between the Bank and its subsidiaries and associate as at 30 September 2026 and 31 December 2025 were as follows:

(Unit: Million Baht)

	Consolidated		Bank only	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Interbank and money market items - assets and loans to customers and accrued interest receivables, net				
ttb wealth securities public company limited (Formerly Thanachart Securities Public Company Limited)	-	-	1,550	1,000
Phahonyothin Asset Management Company Limited	-	-	8,200	8,291
ttb consumer company limited	-	-	270	-
ttb leasing company limited	-	-	1,636	-
Total	-	-	**11,656**	**9,291**
Other assets				
ttb wealth securities public company limited (Formerly Thanachart Securities Public Company Limited)	-	-	90	-
Phahonyothin Asset Management Company Limited	-	-	139	4
TMBThanachart Broker Company Limited	-	-	140	11
ttb consumer company limited	-	-	2	2
Eastspring Asset Management (Thailand) Company Limited	529	129	529	129
Total	**529**	**129**	**900**	**146**
Deposits (including interbank and money market items - liabilities)				
ttb wealth securities public company limited (Formerly Thanachart Securities Public Company Limited)	-	-	184	422
Phahonyothin Asset Management Company Limited	-	-	157	55
TMBThanachart Broker Company Limited	-	-	191	198
ttb consumer company limited	-	-	39	36
ttb leasing company limited	-	-	23	-
Eastspring Asset Management (Thailand) Company Limited	709	444	709	444
Total	**709**	**444**	**1,303**	**1,155**
Other liabilities				
ttb wealth securities public company limited (Formerly Thanachart Securities Public Company Limited)	-	-	1	-
ttb consumer company limited	-	-	69	68
Eastspring Asset Management (Thailand) Company Limited	2	-	2	-
Total	**2**	-	**72**	**68**

12.2.3 Significant balances between the Bank and its subsidiaries, and their key management personnel as at 30 September 2026 and 31 December 2025 were as follows:

(Unit: Million Baht)

	Consolidated		Bank only	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Loans to customers and accrued interest receivables, net	78	89	78	89
Other assets	19	5	-	-
Deposits	574	428	574	428
Financial liabilities measured at fair value through profit or loss - Structured notes [1]	13	13	13	13
Other liabilities	1	1	1	1

[1] Presented in principal amount and notional amount

12.2.4 Significant balances between the Bank and its subsidiaries, and other related parties as at 30 September 2026 and 31 December 2025 were as follows:

(Unit: Million Baht)

	Consolidated		Bank only	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
Interbank and money market items - assets and loans to customers and accrued interest receivables, net	48,614	56,961	48,606	56,938
Investments	791	613	791	613
Other assets	140	127	80	73
Deposits (including interbank and money market items - liabilities)	39,191	41,036	39,169	41,016
Debts issued and borrowings (including interbank and money market items - liabilities)	58,608	33,028	58,608	33,028
Financial liabilities measured at fair value through profit or loss - Structured notes [1]	9	18	9	18
Other liabilities	338	81	136	59
Commitments - Derivatives [2]	93,290	58,644	93,290	58,644
Other commitments	2,003	2,175	2,003	2,175

[1] Presented in principal amount and notional amount

[2] Presented in notional amount

12.3 Senior management personnel compensation

For the nine-month period ended 30 September 2026 and 2025, senior management personnel compensation, included in profit or loss, was classified as follows:

(Unit: Million Baht)

	Consolidated		Bank only	
For the nine-month period ended 30 September	2026	2025	2026	2025
Short-term employee benefits - directors	86	83	82	83
Short-term employee benefits - managements	607	587	559	570
Post-employment benefits	65	65	62	64
Employee benefits from share-based payments	108	83	107	82
Total	**866**	**818**	**810**	**799**

Senior management personnel of the Bank are directors, management personnel at the level "Chief", "Head of" and equivalent to "Executive Vice President", and related management personnel of Accounting or Finance. Senior management personnel of the subsidiaries are those at the level of director and executive officer upwards.

12.4 Other benefits payable to the senior management personnel

The Bank's senior management personnel do not receive other benefits both in terms of monetary and non-monetary items, except for the benefits that are normally received as mentioned in note 12.3 such as monthly director remuneration, meeting allowance, salary and bonus. Directors who are the Bank's executives and the representative directors who are the executives of ING Bank N.V. shall not receive director remuneration as per the criteria of the Bank and ING Bank N.V. Nevertheless, directors with permanent residence abroad can reimburse travelling and accommodation expenses in connection with the operation of the Bank's business as actually incurred. Foreign executives are eligible for additional benefits, which are housing allowance, including utilities, telephone and home trip expenses in accordance with the established criteria.

13 Segment information

For management purposes, the Bank's businesses are divided into the following core segments, based on customer segmentation:

1. Commercial Banking

   1.1 Wholesale Banking: This serves large-sized and medium-sized business customer. The main products and services are corporate loans, letters of guarantee, deposits, trade finance and foreign exchange, supply chain solution, financial management, and other financial services.

   1.2 Small Enterprise: This serves small-size business customer. The main products and services are corporate loans, deposits and bancassurance.

2. Retail Banking: This represents individual persons. The main products and services are deposits, housing loans, hire purchase, finance lease, personal loans, cards services, bancassurance and mutual funds, and foreign currency services.

The Bank evaluates segment performance based on profit from operation, using the same accounting policies as those used in its preparation of the financial statements.

The operating segment information, as reported below, is reported in a consistent manner with the Bank's internal reports that are regularly reviewed by the Chief Operating Decision Maker in order to make decisions on the allocation of resources to the operating segments and assess their performance. The Chief Operating Decision Maker has been identified as the Chief Executive Committee.

Information about reportable segments:

For the three-month period ended 30 September 2026 (Unit: Million Baht)

	Consolidated				
	Commercial Banking	Retail Banking	Other segments	Elimination	Total
Net interest income	2,975	7,928	1,864	(4)	12,763
Net non-interest income	1,066	2,378	828	(334)	3,938
Total operating income	4,041	10,306	2,692	(338)	16,701
Operating expenses	(774)	(2,680)	(4,232)	78	(7,608)
Profit from operations	3,267	7,626	(1,540)	(260)	9,093
Expected credit loss					(4,029)
Profit before income tax					**5,064**
Tax income					393
Profit for the period					**5,457**

For the three-month period ended 30 September 2025 (Unit: Million Baht)

	Consolidated				
	Commercial Banking	Retail Banking	Other segments	Elimination	Total
Net interest income	3,207	7,929	1,272	(3)	12,405
Net non-interest income	904	2,081	1,151	(337)	3,799
Total operating income	4,111	10,010	2,423	(340)	16,204
Operating expenses	(771)	(2,597)	(4,076)	64	(7,380)
Profit from operations	3,340	7,413	(1,653)	(276)	8,824
Expected credit loss					(3,894)
Profit before income tax					**4,930**
Tax income					369
Profit for the period					**5,299**

For the nine-month period ended 30 September 2026 (Unit: Million Baht)

	Consolidated				
	Commercial Banking	Retail Banking	Other segments	Elimination	Total
Net interest income	8,742	23,216	5,232	(11)	37,179
Net non-interest income	3,218	7,406	3,867	(924)	13,567
Total operating income	11,960	30,622	9,099	(935)	50,746
Operating expenses	(2,335)	(7,994)	(12,949)	230	(23,048)
Profit from operations	9,625	22,628	(3,850)	(705)	27,698
Expected credit loss					(12,287)
Profit before income tax					**15,411**
Tax income					723
Profit for the period					**16,134**

For the nine-month period ended 30 September 2025 (Unit: Million Baht)

	Consolidated				
	Commercial Banking	Retail Banking	Other segments	Elimination	Total
Net interest income	10,105	24,986	3,286	(12)	38,365
Net non-interest income	3,016	5,688	3,123	(1,096)	10,731
Total operating income	13,121	30,674	6,409	(1,108)	49,096
Operating expenses	(2,413)	(7,850)	(11,682)	189	(21,756)
Profit from operations	10,708	22,824	(5,273)	(919)	27,340
Expected credit loss					(12,718)
Profit before income tax					**14,622**
Tax income					777
Profit for the period					**15,399**

Reconciliation of reportable segment profit or loss

For the three-month period ended 30 September 2026 (Unit: Million Baht)

	Consolidated			
	Net interest income	Net non-interest income	Operating expenses	Expected credit loss
Segment reporting	12,763	3,938	(7,608)	(4,029)
Expected credit loss	-	85	(36)	(49)
Consolidated financial statements	12,763	4,023	(7,644)	(4,078)

For the three-month period ended 30 September 2025 (Unit: Million Baht)

	Consolidated			
	Net interest income	Net non-interest income	Operating expenses	Expected credit loss
Segment reporting	12,405	3,799	(7,380)	(3,894)
Expected credit loss	-	109	(23)	(86)
Consolidated financial statements	12,405	3,908	(7,403)	(3,980)

For the nine-month period ended 30 September 2026 (Unit: Million Baht)

	Consolidated			
	Net interest income	Net non-interest income	Operating expenses	Expected credit loss
Segment reporting	37,179	13,567	(23,048)	(12,287)
Expected credit loss	-	116	(290)	174
Consolidated financial statements	37,179	13,683	(23,338)	(12,113)

For the nine-month period ended 30 September 2025 (Unit: Million Baht)

	Consolidated			
	Net interest income	Net non-interest income	Operating expenses	Expected credit loss
Segment reporting	38,365	10,731	(21,756)	(12,718)
Expected credit loss	-	151	(15)	(136)
Consolidated financial statements	38,365	10,882	(21,771)	(12,854)

(Unit: Million Baht)

	Consolidated				
	30 September 2026				
	Commercial Banking	Retail Banking	Other segments	Elimination	Total
Loans to customers	439,742	712,839	45,504	(10,902)	1,187,183
Total assets	634,090	716,731	367,125	(17,293)	1,700,653
Deposits	363,826	918,237	-	(410)	1,281,653
Total liabilities	455,428	943,833	83,590	(12,694)	1,470,157

(Unit: Million Baht)

	Consolidated				
	31 December 2025				
	Commercial Banking	Retail Banking	Other segments	Elimination	Total
Loans to customers	442,017	728,153	43,524	(8,894)	1,204,800
Total assets	625,917	732,609	357,367	(13,927)	1,701,966
Deposits	350,427	919,370	-	(288)	1,269,509
Total liabilities	436,602	948,129	83,132	(10,091)	1,457,772

14 Deferred tax and income tax

For the nine-month period ended 30 September 2026, the Bank has no corporate income tax paid as it has utilised the tax loss arising from investment in a subsidiary company that has already completed the liquidation process.

As at 30 September 2026, the Bank has tax benefit from the unused tax loss totalling Baht 2,043 million *(31 December 2025: Baht 5,730 million)* arising from investment in a subsidiary company which completed the liquidation process. The benefit will expire by 2028. The Bank has not recognised a deferred tax asset in respect of this loss as the management assessed that there is an estimation uncertainty of the Bank's future taxable profit.

15 Earnings per share

Basic earnings per share

The calculations of basic earnings per share for the three-month and the nine-month periods ended 30 September 2026 and 2025 were based on the profit for the period attributable to equity holders of the Bank and the number of ordinary shares outstanding during the period as follows:

	Consolidated		Bank only	
For the three-month period ended 30 September	2026	2025	2026	2025
Profit for the period attributable to equity holders of the Bank *(in million Baht)*	5,457	5,299	5,506	5,268
Weighted average number of ordinary shares outstanding *(in million shares)*	87,533	95,058	87,533	95,058
Basic earnings per share *(in Baht)*	0.06	0.06	0.06	0.06

	Consolidated		Bank only	
For the nine-month period ended 30 September	2026	2025	2026	2025
Profit for the period attributable to equity holders of the Bank *(in million Baht)*	16,139	15,399	16,430	15,636
Weighted average number of ordinary shares outstanding *(in million shares)*	90,519	96,211	90,519	96,211
Basic earnings per share *(in Baht)*	0.18	0.16	0.18	0.16

Diluted earnings per share

The calculations of diluted earnings per share for the three-month and nine-month periods ended 30 September 2026 and 2025 were based on the profit for the period attributable to equity holders of the Bank and the number of ordinary shares outstanding during the period after adjusting for the effects of all dilutive potential ordinary shares as follows:

	Consolidated		Bank only	
For the three-month period ended 30 September	2026	2025	2026	2025
Profit for the period attributable to equity holders of the Bank *(in million Baht)*	5,457	5,299	5,506	5,268
Weighted average number of ordinary shares outstanding *(in million shares)*	87,533	95,058	87,533	95,058
Effect of dilutive potential ordinary shares from TTB-W1 Warrants *(in million shares)*	-	-	-	-
Weighted average number of diluted ordinary shares outstanding *(in million shares)*	87,533	95,058	87,533	95,058
Diluted earnings per share *(in Baht)*	0.06	0.06	0.06	0.06

	Consolidated		Bank only	
For the nine-month period ended 30 September	2026	2025	2026	2025
Profit for the period attributable to equity holders of the Bank *(in million Baht)*	16,139	15,399	16,430	15,636
Weighted average number of ordinary shares outstanding *(in million shares)*	90,519	96,211	90,519	96,211
Effect of dilutive potential ordinary shares from TTB-W1 Warrants *(in million shares)*	-	94	-	94
Weighted average number of diluted ordinary shares outstanding *(in million shares)*	90,519	96,305	90,519	96,305
Diluted earnings per share *(in Baht)*	0.18	0.16	0.18	0.16

16 Share capital

		30 September 2026		31 December 2025	
	Par value per share *(in Baht)*	Number of shares *(million shares)*	Amount *(million Baht)*	Number of shares *(million shares)*	Amount *(million Baht)*
Authorised shares	**0.95**	**97,831**	**92,939**	**97,831**	**92,939**
Issued and paid-up					
Beginning balance					
- ordinary shares	0.95	97,571	92,693	97,401	92,531
Issue of new shares	0.95	-	-	170	162
Ending balance	**0.95**	**97,571**	**92,693**	**97,571**	**92,693**

17 Treasury shares

	30 September 2026		31 December 2025	
	Number of shares *(million shares)*	Amount *(million Baht)*	Number of shares *(million shares)*	Amount *(million Baht)*
Beginning balance	2,688	5,105	-	-
Treasury shares during the period / year	7,350	15,925	2,688	5,105
Ending balance	**10,038**	**21,030**	**2,688**	**5,105**

The treasury shares repurchased during the nine-month period ended 30 September 2026 are as follows:

1. On 16 December 2025, the Board of Directors' Meeting No. 12/2025 approved the second Share Repurchase Program for financial management purposes for the year 2026, The repurchase was conducted through the General Offer during the period from 22 January 2026 to 4 February 2026. The Bank repurchased a total of 3,095 million shares, with a total value of Baht 6,297 million.

2. On 17 February 2026, the Board of Directors' Meeting No. 2/2026 approved the third Share Repurchase Program for financial management purposes for the year 2026, through Automated Order Matching via the trading system of the Exchange of Thailand (AOM) during the period from 20 February 2026 to 5 May 2026. The Bank repurchased a total of 164 million shares, with a total value of Baht 369 million.

3. On 30 April 2026, the Board of Directors' Meeting (Special Meeting) No. 1/2026 approved the fourth Share Repurchase Program for financial management purposes for the year 2026, The repurchase was conducted through the General Offer during the period from 25 May 2026 to 9 June 2026. The Bank repurchased a total of 4,091 million shares, with a total value of Baht 9,259 million.

On 30 September 2026 the Bank repurchased a total of 10,038 million shares, representing 10.29 percent of the Bank's total paid-up shares, with a total value of Baht 21,030 million.

18 Appropriation of profit and dividend payment

(a) On 25 August 2026, the Board of Directors' Meeting of the Bank passed a resolution approving payment of an interim dividend of Baht 0.081 per share from the Bank's first-half operating profit of 2026 to the ordinary shareholders, or a total of Baht 7,090 million. The Bank paid such dividend to its shareholders on 25 September 2026.

(b) On 21 April 2026, the 2026 Annual General Meeting of the Bank's shareholders passed resolutions approving/ acknowledging as follows:

(1) Approving to not allocating net profit from 2025 operating results to the legal reserve as the Bank's legal reserve is sufficient as required by laws and the Bank's Articles of Association.

(2) Acknowledging the interim dividend payment to the Bank's ordinary shareholders on 22 October 2025.

(3) Approving the payment of a dividend of Baht 0.134 per share from the 2025 operating profit to the Bank's ordinary shareholders, totalling Baht 12,504 million. Since the Bank already paid the interim dividend from the net profit of the Bank's first-half operating profit at the rate of Baht 0.066 per share, totalling Baht 6,262 million to the Bank's ordinary shareholders on 22 October 2025, the remaining dividend to be paid was at the rate of Baht 0.068 per share, totalling Baht 6,241 million. The Bank paid such dividend to its shareholders on 20 May 2026.

(c) On 23 September 2025, the Board of Directors' Meeting of the Bank passed a resolution approving payment of an interim dividend of Baht 0.066 per share from the Bank's first-half operating profit of 2025 to the ordinary shareholders, or a total of Baht 6,262 million. The Bank paid such dividend to its shareholders on 22 October 2025.

(d) On 21 April 2025, the 2025 Annual General Meeting of the Bank's shareholders passed resolutions approving/ acknowledging as follows:

(1) Approving to not allocating net profit from 2024 operating results to the legal reserve as the Bank's legal reserve is sufficient as required by laws and the Bank's Articles of Association.

(2) Acknowledging the interim dividend payment to the Bank's ordinary shareholders on 24 October 2024.

(3) Approving the payment of a dividend of Baht 0.130 per share from the 2024 operating profit to the Bank's ordinary shareholders, totalling Baht 12,644 million. Since the Bank already paid the interim dividend from the net profit of the Bank's first-half operating profit at the rate of Baht 0.065 per share, totalling Baht 6,331 million to the Bank's ordinary shareholders on 24 October 2024, the remaining dividend to be paid was at the rate of Baht 0.065 per share, totalling Baht 6,311 million. The Bank paid such dividend to its shareholders on 20 May 2025.

19 Thai Financial Reporting Standards (TFRS) not yet adopted

New and revised TFRS, which are relevant to the operations of the Bank and its subsidiaries and expected to have material impacts on the consolidated and the Bank's financial statements when initially adopted, and will become effective for the financial statements in annual reporting periods beginning on or after 1 January 2028 and earlier application is permitted as follows.

TFRS	Topic	Effective
TFRS 18	Presentation and Disclosure in Financial Statements	2028
TAS 7	Statement of Cash Flows	2028

However, the Bank and its subsidiaries have not early adopted the new and amended accounting standards in preparing these interim financial statements.

Management is currently considering the potential impact from these new and revised TFRS on the financial statements in the initial period adopted.

20 Events after the reporting period

The Share Repurchase Program for Financial Management Purpose

On 22 October 2026, the Board of Directors' Meeting No. 10/2026 approved the fifth share repurchase program for financial management purposes through the General Offer, repurchase value not exceeding Baht 14,000 million the period from 16 November 2026 to 27 November 2026.

On 26 October 2026, the Bank determined the final share repurchase price at Baht 2.60 per share. The number of shares to be repurchased will not exceed 5,385 million shares, representing 5.52 percent of the Bank's total paid-up shares.