

CIMB THAI BANK Public Company Limited

Balance sheets

As at 30 September 2010 and 31 December 2009

	Consolidated financial statements		Separate financial statements	
	(Unaudited) 30 September 2010 Baht	(Audited) 31 December 2009 Baht (Restated)	(Unaudited) 30 September 2010 Baht	(Audited) 31 December 2009 Baht (Restated)
Assets				
Cash	2,179,982,591	2,821,772,139	2,178,504,326	2,820,537,268
Interbank and money market items				
Domestic items				
Interest bearing	6,358,572,936	14,257,684,949	6,111,555,228	13,765,038,298
Non-interest bearing	3,124,623,565	724,041,606	3,019,897,427	656,207,194
Foreign items				
Interest bearing	296,323,746	290,098,375	296,323,746	290,098,375
Non-interest bearing	289,289,438	97,720,535	289,289,438	97,720,535
Interbank and money market items - net	10,068,809,685	15,369,545,465	9,717,065,839	14,809,064,402
Investments				
Short-term investments - net	9,464,623,603	5,121,282,522	9,422,511,864	4,928,252,885
Long-term investments - net	13,064,393,893	15,387,861,853	13,055,998,918	15,236,251,809
Investments in subsidiaries and associates - net	153,912,645	205,453,938	1,067,643,017	1,463,637,904
Investments - net	22,682,930,141	20,714,598,313	23,546,153,799	21,628,142,598
Loans and accrued interest receivables				
Loans	91,653,420,907	85,996,442,503	89,199,246,843	81,179,770,435
Accrued interest receivables	205,764,214	254,683,505	179,070,123	198,137,466
Total loans and accrued interest receivables	91,859,185,121	86,251,126,008	89,378,316,966	81,377,907,901
<u>Less</u> Allowance for doubtful debts	(4,832,114,383)	(7,943,673,242)	(4,394,504,768)	(4,237,132,443)
<u>Less</u> Revaluation allowance for debt restructuring	(9,761,545)	(8,818,543)	(9,761,545)	(8,818,543)
Loans and accrued interest receivables - net	87,017,309,193	78,298,634,223	84,974,050,653	77,131,956,915
Properties foreclosed - net	2,111,008,782	2,409,895,840	2,096,182,121	2,232,213,794
Customers' liability under acceptance	40,583,969	53,947,377	40,583,969	53,947,377
Premises and equipments - net	2,656,690,808	3,548,984,412	2,591,442,008	3,472,435,396
Intangible assets	437,432,682	427,224,808	427,990,668	412,094,162
Assets of disposal group classified as held for sales	1,031,121,781	-	271,599,089	-
Financial derivatives assets	3,101,630,910	1,592,031,504	3,101,630,910	1,592,031,504
Other assets	1,320,866,386	1,820,125,667	1,111,548,506	1,465,769,937
Total assets	132,648,366,928	127,056,759,748	130,056,751,888	125,618,193,353

CIMB THAI BANK Public Company Limited
Balance sheets (Cont'd)
As at 30 September 2010 and 31 December 2009

	Consolidated financial statements		Separate financial statements	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	30 September	31 December	30 September	31 December
	2010	2009	2010	2009
	Baht	Baht	Baht	Baht
		(Restated)		(Restated)
Liabilities and shareholders' equity				
Deposits				
Deposits in Baht	88,478,705,409	88,320,066,638	88,407,750,976	88,345,547,649
Deposits in foreign currencies	137,165,862	78,696,230	137,165,862	78,696,230
Total deposits	88,615,871,271	88,398,762,868	88,544,916,838	88,424,243,879
Interbank and money market items				
Domestic items				
Interest bearing	11,227,818,131	9,183,075,027	11,101,666,051	9,106,511,182
Non-interest bearing	252,067,400	54,784,753	254,384,182	56,907,979
Foreign items				
Interest bearing	873,975,351	705,945,060	873,975,351	705,945,060
Non-interest bearing	409,825,201	3,570,527	409,825,201	3,570,527
Total interbank and money market items	12,763,686,083	9,947,375,367	12,639,850,785	9,872,934,748
Liability payable on demand	346,508,631	286,026,119	346,508,631	286,026,119
Borrowings				
Short-term borrowings	8,462,212,597	9,544,679,635	8,462,212,597	9,544,679,635
Long-term borrowings	5,336,556,502	5,598,756,528	5,237,435,500	5,503,187,500
Total borrowings	13,798,769,099	15,143,436,163	13,699,648,097	15,047,867,135
Bank's liability under acceptance	40,583,969	53,947,377	40,583,969	53,947,377
Accrued interest expenses	355,745,041	373,261,087	355,797,715	373,489,735
Provisions - Pension benefits to employees	555,411,793	524,227,773	555,411,793	523,647,640
Liabilities of disposal group classified as held for sales	447,745,550	-	-	-
Financial derivatives liabilities	2,498,474,898	1,182,961,588	2,498,474,898	1,182,961,588
Payable to clearing house/ securities business payable	423,325,852	417,094,312	-	-
Other liabilities	3,771,270,493	2,785,536,077	2,907,694,379	2,229,613,205
Total liabilities	123,617,392,680	119,112,628,731	121,588,887,105	117,994,731,426

CIMB THAI BANK Public Company Limited
Balance sheets (Cont'd)
As at 30 September 2010 and 31 December 2009

	Consolidated financial statements		Separate financial statements	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	30 September	31 December	30 September	31 December
	2010	2009	2010	2009
	Baht	Baht	Baht	Baht
		(Restated)		(Restated)
Liabilities and shareholders' equity (Cont'd)				
Shareholders' equity				
Share capital				
Registered				
16,315,934,756 ordinary shares of Baht 0.50 each	8,157,967,378		8,157,967,378	
(31 December 2009: 13,349,401,164 ordinary shares of Baht 0.50 each)		6,674,700,582		6,674,700,582
Issued and paid-up share capital				
13,349,401,164 ordinary shares of Baht 0.50 each	6,674,700,582	6,674,700,582	6,674,700,582	6,674,700,582
Unrealised gain				
Revaluation surplus on assets	567,905,314	729,326,917	567,905,314	729,326,917
Revaluation surplus on assets of disposal group classified as held for sales	3,252,918	-	3,252,918	-
Revaluation surplus on change in value of investments	159,795,728	49,179,146	139,170,816	39,270,465
Retained earnings				
Appropriated - statutory reserve	63,500,000	-	63,500,000	-
Retained earnings	1,481,633,555	420,566,556	1,019,335,153	180,163,963
Equity attributable to the Bank's shareholders	8,950,788,097	7,873,773,201	8,467,864,783	7,623,461,927
Minority interest - equity attributable to minority shareholders of subsidiaries	80,186,151	70,357,816	-	-
Total shareholders' equity	9,030,974,248	7,944,131,017	8,467,864,783	7,623,461,927
Total liabilities and shareholders' equity	132,648,366,928	127,056,759,748	130,056,751,888	125,618,193,353
Off-balance sheet items - commitments				
Aval to bills and guarantees of loans	655,451,583	195,387,963	925,451,583	395,387,963
Liability under unmatured import bills	621,094,437	509,571,415	621,094,437	509,571,415
Letter of credits	2,004,943,950	2,313,070,311	2,004,943,950	2,313,070,311
Other commitments	348,835,949,692	197,093,973,193	348,836,013,692	197,094,037,193

CIMB THAI BANK Public Company Limited

Income statements (Unaudited)

For the three-month periods ended 30 September 2010 and 2009

	Consolidated financial statements		Separate financial statements	
	30 September 2010 Baht	30 September 2009 Baht (Restated)	30 September 2010 Baht	30 September 2009 Baht (Restated)
Interest and dividend income				
Loans	1,206,237,557	1,398,074,906	1,258,534,780	1,417,591,133
Interbank and money market items	35,659,873	51,543,113	39,308,822	47,323,970
Hire purchase and finance lease income	196,519,042	155,888,357	-	-
Investments	232,942,130	280,172,181	232,775,518	273,287,309
Total interest and dividend income	1,671,358,602	1,885,678,557	1,530,619,120	1,738,202,412
Interest expenses				
Deposits	263,491,436	386,765,650	263,636,433	386,420,504
Interbank and money market items	31,781,967	35,662,084	29,399,885	33,563,695
Short-term borrowings	40,395,558	1,054,830	40,395,558	1,054,830
Long-term borrowings	74,585,832	85,730,533	73,374,346	85,730,533
Total interest expenses	410,254,793	509,213,097	406,806,222	506,769,562
Net interest and dividend income	1,261,103,809	1,376,465,460	1,123,812,898	1,231,432,850
Bad debt and doubtful accounts	(170,997,915)	(137,912,462)	(154,000,000)	(140,000,000)
Net interest and dividend income after bad debt and doubtful account	1,090,105,894	1,238,552,998	969,812,898	1,091,432,850
Non-interest income				
Gains on investments	41,196,167	153,324,805	28,956,231	98,043,498
Fees and charges				
Acceptances, aval and guarantees	29,862,173	22,458,396	29,862,173	22,458,396
Others	249,036,753	188,029,091	168,302,155	138,029,892
Gains on exchange/derivatives	27,163,062	95,309,871	27,144,484	95,309,587
Premium written	-	66,803,284	-	-
Other income	29,967,097	27,469,377	48,455,091	38,857,172
Total non-interest incomes	377,225,252	553,394,824	302,720,134	392,698,545

CIMB THAI BANK Public Company Limited

Income statements (Unaudited) (Cont'd)

For the three-month periods ended 30 September 2010 and 2009

	Consolidated financial statements		Separate financial statements	
	30 September 2010 Baht	30 September 2009 Baht (Restated)	30 September 2010 Baht	30 September 2009 Baht (Restated)
Non - interest expenses				
Personnel expenses	695,159,802	593,724,360	565,771,121	490,552,720
Premises and equipment expenses	280,429,083	331,628,218	255,531,142	319,561,485
Taxes and duties	50,123,734	53,717,304	50,014,242	52,584,272
Fees and charges	132,756,969	122,537,376	96,851,650	59,543,864
Directors' remuneration	2,472,000	1,598,800	2,388,000	532,000
Contribution fee to the Deposit Protection Agency	75,000,000	144,000,000	75,000,000	144,000,000
Other expenses	88,121,255	71,817,927	71,392,225	774,356
Total non-interest expenses	1,324,062,843	1,319,023,985	1,116,948,380	1,067,548,697
Income before corporate income tax	143,268,303	472,923,837	155,584,652	416,582,698
Corporate income tax	(5,870,449)	(7,836,457)	-	-
Net income from continuing operation	137,397,854	465,087,380	155,584,652	416,582,698
Profit after tax of discontinued operations	45,049,700	-	-	-
Net income for the period	182,447,554	465,087,380	155,584,652	416,582,698
Net income attributable to:				
Equity holders of the Bank	179,616,544	461,441,980	155,584,652	416,582,698
Minority interests of the subsidiaries	2,831,010	3,645,400	-	-
	182,447,554	465,087,380	155,584,652	416,582,698
Earnings per share				
Basic earnings per share (Baht per share)				
Net income attributable to equity holders of the Bank	0.01	0.03	0.01	0.03
Weighted average number of ordinary shares (shares)	13,349,401,164	13,349,401,164	13,349,401,164	13,349,401,164

CIMB THAI BANK Public Company Limited
Income statements (Unaudited)
For the nine-month periods ended 30 September 2010 and 2009

	Consolidated financial statements		Separate financial statements	
	30 September 2010 Baht	30 September 2009 Baht (Restated)	30 September 2010 Baht	30 September 2009 Baht (Restated)
Interest and dividend income				
Loans	3,606,142,899	4,253,238,036	3,714,814,095	4,321,863,048
Interbank and money market items	77,299,622	387,953,337	76,523,016	373,684,896
Hire purchase and finance lease income	536,020,486	457,378,545	-	-
Investments	646,967,034	1,099,059,824	645,804,943	1,082,382,403
Total interest and dividend income	4,866,430,041	6,197,629,742	4,437,142,054	5,777,930,347
Interest expenses				
Deposits	732,524,068	2,192,755,658	732,435,685	2,193,336,684
Interbank and money market items	60,368,582	136,649,626	53,676,180	126,345,114
Short-term borrowings	109,101,146	7,733,396	109,101,146	7,104,156
Long-term borrowings	229,587,974	233,976,118	226,036,000	233,976,118
Total interest expenses	1,131,581,770	2,571,114,798	1,121,249,011	2,560,762,072
Net interest and dividend income	3,734,848,271	3,626,514,944	3,315,893,043	3,217,168,275
Bad debt and doubtful accounts	(504,762,810)	(1,082,463,173)	(486,000,000)	(1,078,000,000)
Net interest and dividend income after bad debt and doubtful account	3,230,085,461	2,544,051,771	2,829,893,043	2,139,168,275
Non-interest income				
Gains on investments	275,543,803	683,853,899	199,433,687	561,013,133
Fees and charges				
Acceptances, aval and guarantees	76,336,213	60,418,649	76,336,213	60,418,649
Others	586,180,832	533,748,476	418,224,269	381,493,119
Gains on exchange/derivatives	242,350,005	154,265,921	242,293,970	156,551,890
Premium written	-	197,172,762	-	-
Other income	329,478,016	88,009,821	349,805,585	94,227,883
Total non-interest incomes	1,509,888,869	1,717,469,528	1,286,093,724	1,253,704,674

CIMB THAI BANK Public Company Limited

Income statements (Unaudited) (Cont'd)

For the nine-month periods ended 30 September 2010 and 2009

	Consolidated financial statements		Separate financial statements	
	30 September 2010 Baht	30 September 2009 Baht (Restated)	30 September 2010 Baht	30 September 2009 Baht (Restated)
Non - interest expenses				
Personnel expenses	1,934,764,098	1,699,410,842	1,585,368,771	1,404,711,548
Premises and equipment expenses	915,208,041	987,822,234	835,806,979	930,893,901
Taxes and duties	147,512,763	174,606,994	146,981,831	169,779,460
Fees and charges	352,564,483	343,989,428	261,642,457	226,686,242
Directors' remuneration	7,584,000	11,079,000	7,332,000	7,528,000
Contribution fee to the Deposit Protection Agency	279,000,000	459,541,890	279,000,000	459,541,890
Other expenses	320,493,728	585,211,679	255,352,225	332,658,630
Total non-interest expenses	3,957,127,113	4,261,662,067	3,371,484,263	3,531,799,671
Income (loss) before corporate income tax	782,847,217	(140,768)	744,502,504	(138,926,722)
Corporate income tax	(18,261,271)	(40,400,705)	-	-
Net income (loss) from continuing operation	764,585,946	(40,541,473)	744,502,504	(138,926,722)
Profit after tax of discontinued operations	138,839,565	-	-	-
Net income (loss) for the period	903,425,511	(40,541,473)	744,502,504	(138,926,722)
Net income (loss) attributable to:				
Equity holders of the Bank	893,602,221	(40,602,638)	744,502,504	(138,926,722)
Minority interests of the subsidiaries	9,823,290	61,165	-	-
	903,425,511	(40,541,473)	744,502,504	(138,926,722)
Earnings (loss) per share				
Basic earnings (loss) per share (Baht per share)				
Net income (loss) attributable to equity holders of the Bank	0.07	(0.004)	0.06	(0.01)
Weighted average number of ordinary shares (shares)	13,349,401,164	11,366,713,635	13,349,401,164	11,368,995,497