

**CIMB THAI BANK PUBLIC COMPANY LIMITED**

**INTERIM CONSOLIDATED AND BANK FINANCIAL INFORMATION  
(UNAUDITED)**

**30 SEPTEMBER 2013**

## **AUDITOR'S REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION**

To the Shareholders of CIMB Thai Bank Public Company Limited

I have reviewed the accompanying consolidated and bank statements of financial position as at 30 September 2013, the related consolidated and bank statements of comprehensive income for the three-month and nine-month periods then ended, the related consolidated and bank statements changes in shareholders' equity, and cash flows for the nine-month period then ended, and condensed notes to interim financial information of CIMB Thai Bank Public Company Limited and its subsidiaries, and of CIMB Thai Bank Public Company Limited, respectively. Management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard 34, "Interim Financial Reporting". 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 Thai Standard on Review Engagements 2410, "Review of interim financial information performed by the independent auditor of the entity". A review 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 interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard 34, "Interim Financial Reporting".

Boonlert Kamolchanokkul  
Certified Public Accountant (Thailand) No. 5339  
PricewaterhouseCoopers ABAS Ltd.

Bangkok  
13 November 2013

**CTMB Thai Bank Public Company Limited**

**Statements of Financial Position**

**As at 30 September 2013**

	Notes	Consolidated		The Bank	
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
		30 September	31 December	30 September	31 December
		2013	2012	2013	2012
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Assets</b>					
Cash		2,772,312	3,132,948	2,768,535	3,130,139
Interbank and money market items, net	7	13,468,008	10,127,546	13,430,426	10,094,175
Derivative assets	8	7,061,441	2,474,147	7,061,441	2,474,147
Investments, net	9	51,270,199	40,323,332	51,270,199	40,323,332
Investments in subsidiaries, net	10	10,523	153,913	1,335,444	1,033,148
Loans and accrued interest receivables	11				
Loans		167,211,378	142,153,766	160,643,260	136,705,713
Accrued interest receivables		593,666	369,951	644,959	375,370
Total loans and accrued interest receivables		167,805,044	142,523,717	161,288,219	137,081,083
Less deferred revenue		(4,450,304)	(3,307,157)	(299,265)	(2,787)
Less allowance for doubtful debts	12	(3,592,541)	(3,396,412)	(3,255,696)	(3,085,180)
Less revaluation allowance for debt restructuring	13	(32,499)	(15,823)	(32,499)	(15,823)
Loans and accrued interest receivables, net		159,729,700	135,804,325	157,700,759	133,977,293
Customers' liability under acceptance		62,496	35,752	62,496	35,752
Properties for sale, net		1,551,500	1,575,565	1,417,251	1,527,459
Premises and equipment, net		3,412,214	3,568,233	3,322,616	3,492,720
Intangible assets, net		359,436	427,876	353,563	422,091
Deferred tax assets	14	807,435	875,959	688,207	779,357
Accrued income from Thai Asset Management Corporation	39	2,354,021	2,354,021	2,354,021	2,354,021
Other assets, net	15	2,836,733	1,538,414	2,660,172	1,404,655
<b>Total assets</b>		<b>245,696,018</b>	<b>202,392,031</b>	<b>244,425,130</b>	<b>201,048,289</b>

Director \_\_\_\_\_ Director \_\_\_\_\_

The notes to interim financial information from page 12 to 62 are an integral part of the interim financial information.

**CTMB Thai Bank Public Company Limited**

**Statements of Financial Position (Cont'd)**

**As at 30 September 2013**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>(Unaudited)</b>	<b>(Audited)</b>	<b>(Unaudited)</b>	<b>(Audited)</b>
	<b>30 September</b>	<b>31 December</b>	<b>30 September</b>	<b>31 December</b>
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
<b>Notes</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>
<b>Liabilities and shareholders' equity</b>				
<b>Liabilities</b>				
Deposits	153,423,130	135,133,586	153,549,895	135,284,579
Interbank and money market items, net	25,830,528	11,309,673	25,193,129	10,359,673
Liability payable on demand	732,003	345,429	732,003	345,429
Financial liabilities designated at fair value				
through profit or loss	16	5,440,413	1,535,309	5,440,413
Derivative liabilities	8	7,168,545	2,002,403	7,168,545
Debt issued and borrowings	17	25,888,595	26,226,572	25,888,595
Bank's liability under acceptance		62,496	35,752	62,496
Provisions	18	1,489,334	1,429,732	1,462,120
Other liabilities		4,301,324	3,800,990	3,950,542
<b>Total liabilities</b>		<b>224,336,368</b>	<b>181,819,446</b>	<b>223,447,738</b>
<b>Shareholders' equity</b>				
Share capital				
Registered				
26,105,495,608 ordinary shares				
of Baht 0.50 each		13,052,748	13,052,748	13,052,748
Issued and paid-up share capital				
21,084,878,025 ordinary shares				
of Baht 0.50 each		10,542,439	10,542,439	10,542,439
Premium on share capital		3,867,738	3,867,738	3,867,738
Other reserves	19	998,117	1,088,777	998,117
Accretion of equity interests in subsidiary		(42,754)	(42,754)	-
Retained earnings				
Appropriated - statutory reserve	20	272,000	187,500	272,000
Unappropriated		5,722,110	4,928,885	5,297,098
<b>Total shareholders' equity</b>		<b>21,359,650</b>	<b>20,572,585</b>	<b>20,977,392</b>
<b>Total liabilities and shareholders' equity</b>		<b>245,696,018</b>	<b>202,392,031</b>	<b>244,425,130</b>

The notes to interim financial information from page 12 to 62 are an integral part of the interim financial information.

CIMB Thai Bank Public Company Limited

Statements of Comprehensive Income (Unaudited)

For the three-month period ended 30 September 2013

	Notes	Consolidated		The Bank	
		2013 Thousand Baht	2012 Thousand Baht	2013 Thousand Baht	2012 Thousand Baht
Interest income	24	3,202,825	2,572,742	2,857,691	2,315,886
Interest expenses	25	(1,516,315)	(1,266,678)	(1,501,263)	(1,257,314)
<b>Net interest income</b>		<b>1,686,510</b>	<b>1,306,064</b>	<b>1,356,428</b>	<b>1,058,572</b>
Fees and service income		361,724	250,261	299,351	217,309
Fees and service expenses		(38,860)	(41,915)	(59,338)	(58,665)
<b>Net fee and service income</b>	26	<b>322,864</b>	<b>208,346</b>	<b>240,013</b>	<b>158,644</b>
Gains on trading and foreign exchange transactions	27	89,576	150,169	89,576	150,169
Gains (losses) on financial liabilities designated at fair value through profit or loss	28	26,074	(5,626)	26,074	(5,626)
Gains on investments, net	29	106,606	96,776	2,291	69,392
Gain sharing from the management of the non-performing loans by Thai Asset Management Corporation	39	-	1,344,455	-	1,344,455
Other operating income	30	109,628	125,023	102,286	117,190
<b>Total operating income</b>		<b>2,341,258</b>	<b>3,225,207</b>	<b>1,816,668</b>	<b>2,892,796</b>
<b>Other operating expenses</b>					
Employee expenses		780,883	668,768	664,691	569,110
Directors' remuneration		2,320	2,362	2,148	2,148
Premises and equipment expenses		332,483	343,316	298,323	313,326
Taxes and duties		91,652	120,171	87,746	117,545
Others		350,681	210,663	206,110	146,096
<b>Total other operating expenses</b>		<b>1,558,019</b>	<b>1,345,280</b>	<b>1,259,018</b>	<b>1,148,225</b>
Bad and doubtful debts and impairment losses	31	352,574	813,487	282,500	744,100
<b>Profit before income tax expenses</b>		<b>430,665</b>	<b>1,066,440</b>	<b>275,150</b>	<b>1,000,471</b>
Income tax expenses	32	(13,780)	(211,847)	(6,902)	(211,474)
<b>Net profit for the periods</b>		<b>416,885</b>	<b>854,593</b>	<b>268,248</b>	<b>788,997</b>

The notes to interim financial information from page 12 to 62 are an integral part of the interim financial information.

CIMB Thai Bank Public Company Limited

Statements of Comprehensive Income (Unaudited) (Cont'd)

For the three-month period ended 30 September 2013

	Note	Consolidated		The Bank	
		2013 Thousand Baht	2012 Thousand Baht	2013 Thousand Baht	2012 Thousand Baht
<b>Other comprehensive income (expenses)</b>					
Changes in revaluation surplus		(8,454)	(9,042)	(8,454)	(9,042)
Gains (losses) on remeasuring available-for-sale investments		18,657	(826)	18,657	(826)
Income tax relating to components of other comprehensive income (expenses)		(2,051)	1,973	(2,051)	1,973
<b>Total other comprehensive income (expenses)</b>		<b>8,152</b>	<b>(7,895)</b>	<b>8,152</b>	<b>(7,895)</b>
<b>Total comprehensive income for the periods</b>		<b>425,037</b>	<b>846,698</b>	<b>276,400</b>	<b>781,102</b>
<b>Net profit attributable to:</b>					
Equity holders of the Bank		416,885	851,781	268,248	788,997
Non-controlling interests		-	2,812	-	-
		<b>416,885</b>	<b>854,593</b>	<b>268,248</b>	<b>788,997</b>
<b>Total comprehensive income attributable to:</b>					
Equity holders of the Bank		425,037	843,886	276,400	781,102
Non-controlling interests		-	2,812	-	-
		<b>425,037</b>	<b>846,698</b>	<b>276,400</b>	<b>781,102</b>
<b>Earnings per share for profit attributable to the equity holders of the Bank</b>					
	34				
Basic earnings per share (Baht per share)		0.02	0.05	0.01	0.05
Weighted average number of ordinary shares (shares)		21,084,878,025	17,273,204,390	21,084,878,025	17,273,204,390

The notes to interim financial information from page 12 to 62 are an integral part of the interim financial information.

CIMB Thai Bank Public Company Limited

Statements of Comprehensive Income (Unaudited)

For the nine-month period ended 30 September 2013

	Notes	Consolidated		The Bank	
		2013	2012	2013	2012
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	24	8,935,609	7,424,093	7,949,162	6,711,110
Interest expenses	25	(4,217,684)	(3,655,202)	(4,168,845)	(3,623,220)
<b>Net interest income</b>		<b>4,717,925</b>	<b>3,768,891</b>	<b>3,780,317</b>	<b>3,087,890</b>
Fees and service income		956,928	681,173	816,777	606,815
Fees and service expenses		(107,012)	(105,625)	(164,002)	(151,456)
<b>Net fee and service income</b>	26	<b>849,916</b>	<b>575,548</b>	<b>652,775</b>	<b>455,359</b>
Gains on tradings and foreign exchange transactions	27	337,820	381,315	337,820	381,315
Gains (losses) on financial instrument designated at fair value through profit or loss	28	65,541	(8,759)	65,541	(8,759)
Gains on investments	29	148,356	156,741	44,041	129,357
Gain sharing from the management of the non-performing loans by Thai Asset Management Corporation	39	-	1,344,455	-	1,344,455
Other operating income	30	263,836	221,968	237,608	232,292
<b>Total operating income</b>		<b>6,383,394</b>	<b>6,440,159</b>	<b>5,118,102</b>	<b>5,621,909</b>
<b>Other operating expenses</b>					
Employee expenses		2,289,595	1,998,961	1,963,592	1,705,292
Directors' remuneration		6,964	7,006	6,444	6,544
Premises and equipment expenses		983,513	1,011,065	884,303	917,076
Taxes and duties		259,758	282,203	247,739	273,449
Others		915,996	671,422	573,846	487,620
<b>Total other operating expenses</b>		<b>4,455,826</b>	<b>3,970,657</b>	<b>3,675,924</b>	<b>3,389,981</b>
Bad and doubtful debts and impairment losses	31	841,883	1,062,149	543,800	902,076
<b>Profit from continuing operation before income tax expenses</b>		<b>1,085,685</b>	<b>1,407,353</b>	<b>898,378</b>	<b>1,329,852</b>
Income tax expenses	32	(125,106)	(272,355)	(113,815)	(267,730)
<b>Profit from continuing operation</b>		<b>960,579</b>	<b>1,134,998</b>	<b>784,563</b>	<b>1,062,122</b>
Profit after tax of discontinued operation	33	-	54,148	-	-
<b>Net profit for the periods</b>		<b>960,579</b>	<b>1,189,146</b>	<b>784,563</b>	<b>1,062,122</b>

The notes to interim financial information from page 12 to 62 are an integral part of the interim financial information.

CIMB Thai Bank Public Company Limited

Statements of Comprehensive Income (Unaudited) (Cont'd)

For the nine-month period ended 30 September 2013

	Note	Consolidated		The Bank	
		2013	2012	2013	2012
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Other comprehensive expenses</b>					
Changes in revaluation surplus		(22,570)	(46,185)	(22,570)	(46,185)
(Losses) gains on remeasuring available-for-sale investments		(90,755)	5,816	(90,755)	5,816
Income tax relating to components of other comprehensive income		22,665	8,074	22,665	8,074
<b>Total other comprehensive expenses from continuing operation</b>		<b>(90,660)</b>	<b>(32,295)</b>	<b>(90,660)</b>	<b>(32,295)</b>
Other comprehensive income on assets of disposal group classified as held for sales		-	564	-	-
<b>Total other comprehensive expenses</b>		<b>(90,660)</b>	<b>(31,731)</b>	<b>(90,660)</b>	<b>(32,295)</b>
<b>Total comprehensive income for the periods</b>		<b>869,919</b>	<b>1,157,415</b>	<b>693,903</b>	<b>1,029,827</b>
<b>Net profit attributable to:</b>					
Equity holders of the Bank		960,579	1,182,198	784,563	1,062,122
Non-controlling interests		-	6,948	-	-
		<b>960,579</b>	<b>1,189,146</b>	<b>784,563</b>	<b>1,062,122</b>
<b>Total comprehensive income attributable to:</b>					
Equity holders of the Bank		869,919	1,150,467	693,903	1,029,827
Non-controlling interests		-	6,948	-	-
		<b>869,919</b>	<b>1,157,415</b>	<b>693,903</b>	<b>1,029,827</b>
<b>Earnings per share for profit attributable to the equity holders of the Bank</b>	34				
Basic earnings per share (Baht per share)		<b>0.05</b>	<b>0.07</b>	<b>0.04</b>	<b>0.06</b>
Weighted average number of ordinary shares (shares)		<b>21,084,878,025</b>	<b>17,273,204,390</b>	<b>21,084,878,025</b>	<b>17,273,204,390</b>

The notes to interim financial information from page 12 to 62 are an integral part of the interim financial information.

CIMB Thai Bank Public Company Limited  
 Statements of changes in shareholders' equity (Unaudited)  
 For the nine-month period ended 30 September 2013

Consolidated														
Attributable to owners of the Bank														
Other reserves														
	Issued and paid-up share capital	Share premium	Revaluation surplus on assets	Revaluation surplus (deficit) on change in value of investments	Income tax relating to components of other comprehensive expense	Other comprehensive income on assets of disposal group classified as held for sales	Total other reserves	Accretion of equity interests in subsidiary	Legal reserve	Retained earnings	Total equity attributable to shareholders	Non- controlling interest	Total	
Note	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	
<b>Balance as at 1 January 2013</b>	10,542,439	3,867,738	1,154,951	206,020	-	-	1,360,971	(42,754)	187,500	3,780,732	19,696,626	-	19,696,626	
Impact of the adoption of TAS12 Income Tax	5	-	-	-	-	(272,194)	-	(272,194)	-	-	1,148,153	875,959	-	875,959
<b>Restated balance</b>	10,542,439	3,867,738	1,154,951	206,020	(272,194)	-	1,088,777	(42,754)	187,500	4,928,885	20,572,585	-	20,572,585	
Dividend paid	21	-	-	-	-	-	-	-	-	(105,424)	(105,424)	-	(105,424)	
Total comprehensive (expenses) income for the period		-	-	(22,570)	(90,755)	22,665	(90,660)	-	-	960,579	869,919	-	869,919	
Appropriated - statutory reserve	20	-	-	-	-	-	-	84,500	(84,500)	-	-	-	-	
Transfer to retained earnings		-	-	-	-	-	-	-	-	22,570	22,570	-	22,570	
<b>Balance as at 30 September 2013</b>	10,542,439	3,867,738	1,132,381	115,265	(249,529)	-	998,117	(42,754)	272,000	5,722,110	21,359,650	-	21,359,650	
<b>Balance as at 1 January 2012</b>	8,157,967	1,483,267	1,209,781	122,305	-	14,598	1,346,684	-	129,500	2,203,341	13,320,759	89,286	13,410,045	
Impact of the adoption of TAS12 Income Tax	5	-	-	-	-	(266,417)	-	(266,417)	-	-	1,423,008	1,156,591	-	1,156,591
<b>Restated balance</b>	8,157,967	1,483,267	1,209,781	122,305	(266,417)	14,598	1,080,267	-	129,500	3,626,349	14,477,350	89,286	14,566,636	
Dividend paid		-	-	-	-	-	-	-	-	-	-	(11,174)	(11,174)	
Total comprehensive (expenses) income for the period		-	-	(46,185)	5,816	8,074	564	(31,731)	-	1,182,198	1,150,467	6,948	1,157,415	
Appropriated - statutory reserve	20	-	-	-	-	-	-	58,000	(58,000)	-	-	-	-	
Increase in ordinary shares		2,384,472	2,384,471	-	-	-	-	-	-	-	4,768,943	10,027	4,778,970	
Sold investment in a subsidiary		-	-	-	-	-	(15,162)	(15,162)	-	-	(15,162)	-	(15,162)	
Others		-	-	-	-	-	-	-	-	(376)	(376)	-	(376)	
Transfer to retained earnings		-	-	-	-	-	-	-	-	46,185	46,185	-	46,185	
<b>Balance as at 30 September 2012</b>	10,542,439	3,867,738	1,163,596	128,121	(258,343)	-	1,033,374	-	187,500	4,796,356	20,427,407	95,087	20,522,494	

The notes to interim financial information from page 12 to 62 are an integral part of the interim financial information.

The Bank									
Other reserves									
	Issued and paid-up share capital	Share premium	Revaluation surplus on assets	Revaluation surplus (deficit) on change in value of investments	Income tax relating to components of other comprehensive expense	Total other reserves	Legal reserve	Retained earnings	Total
Note	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Balance as at 1 January 2013</b>	10,542,439	3,867,738	1,154,951	206,020	-	1,360,971	187,500	3,628,338	19,586,986
Impact of the adoption of TAS12 Income Tax	5	-	-	-	(272,194)	(272,194)	-	1,051,551	779,357
<b>Restated balance</b>	10,542,439	3,867,738	1,154,951	206,020	(272,194)	1,088,777	187,500	4,679,889	20,366,343
Dividend paid	21	-	-	-	-	-	-	(105,424)	(105,424)
Total comprehensive (expenses) income for the period	-	-	(22,570)	(90,755)	22,665	(90,660)	-	784,563	693,903
Appropriated - statutory reserve	20	-	-	-	-	-	84,500	(84,500)	-
Transfer to retained earnings	-	-	-	-	-	-	-	22,570	22,570
<b>Balance as at 30 September 2013</b>	10,542,439	3,867,738	1,132,381	115,265	(249,529)	998,117	272,000	5,297,098	20,977,392
<b>Balance as at 1 January 2012</b>	8,157,967	1,483,267	1,209,781	122,305	-	1,332,086	129,500	2,131,576	13,234,396
Impact of the adoption of TAS12 Income Tax	5	-	-	-	(266,417)	(266,417)	-	1,363,535	1,097,118
<b>Restated balance</b>	8,157,967	1,483,267	1,209,781	122,305	(266,417)	1,065,669	129,500	3,495,111	14,331,514
Total comprehensive (expenses) income for the period	-	-	(46,185)	5,816	8,074	(32,295)	-	1,062,122	1,029,827
Appropriated - statutory reserve	20	-	-	-	-	-	58,000	(58,000)	-
Increase in ordinary shares	-	2,384,472	2,384,471	-	-	-	-	-	4,768,943
Others	-	-	-	-	-	-	-	(376)	(376)
Transfer to retained earnings	-	-	-	-	-	-	-	46,185	46,185
<b>Balance as at 30 September 2012</b>	10,542,439	3,867,738	1,163,596	128,121	(258,343)	1,033,374	187,500	4,545,042	20,176,093

The notes to interim financial information from page 12 to 62 are an integral part of the interim financial information.

**CIMB Thai Bank Public Company Limited**  
**Statements of Cash flow (Unaudited)**  
**For the nine-month period ended 30 September 2013**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>
<b>Cash flows from operating activities</b>				
Profit before corporate income tax from continuing operations	1,085,685	1,407,353	898,378	1,329,852
Profit before corporate income tax from discontinued operations	-	54,148	-	-
Profit before corporate income tax including discontinued operations	1,085,685	1,461,501	898,378	1,329,852
Adjustments to reconcile net incomes before income tax to cash in (out) flows from operating activities:				
Depreciation and amortisation	386,182	405,927	365,039	376,235
Bad debts and doubtful accounts	841,882	1,074,173	543,800	914,100
Reversal of provision for off-balance sheet items	-	(22,349)	-	(22,349)
Share-based payment	749	2,083	749	2,083
Provision for liabilities	88,090	89,806	83,774	81,417
Losses on impairment of properties for sale	37,363	10,937	649	-
Impairment losses (reversal) on investments	8,984	(4,984)	8,984	(4,984)
Reversal of impairment losses on investments in subsidiaries	(104,315)	-	-	-
Gain sharing from the management of the non-performing loans by Thai Asset management Corporation	-	(1,344,455)	-	(1,344,455)
Unrealised losses (gains) on exchange rate and derivatives	488,387	(45,448)	488,387	(45,448)
Realised gains of exchange rate on borrowing	-	(37,648)	-	(37,648)
Losses(gains) on properties for sale	241,878	134,328	(15,433)	3,306
Unrealised (losses) gains on revaluation of investments	11,291	(9,264)	11,291	(9,236)
Gains on sale of investments	(56,490)	(217,854)	(56,490)	(145,616)
Gains on disposal of premises and equipment	(1,828)	(6,518)	(368)	(5,273)
Loss from write off premises and equipments	7,149	1,900	7,135	1,900
Loss from write off leasehold rights	70	-	70	-
(Gains) losses on financial instrument designated at fair value through profit or loss	(65,541)	8,759	(65,541)	8,759
Interest and dividend income	(9,086,705)	(7,537,372)	(8,100,258)	(6,857,854)
Interest expenses	3,639,524	3,200,856	3,590,685	3,168,874
<b>Losses from operations before changes in operating assets and liabilities</b>	<b>(2,477,645)</b>	<b>(2,835,622)</b>	<b>(2,239,149)</b>	<b>(2,586,337)</b>
<b>(Increase) decrease in operating assets</b>				
Interbank and money market items	(3,295,301)	(1,686,650)	(3,291,090)	(1,399,485)
Investments held for trading	(2,611,050)	(687,125)	(2,611,050)	(723,365)
Loans	(25,213,701)	(9,537,810)	(23,901,607)	(8,102,394)
Properties for sale	533,507	400,086	147,447	69,965
Other assets	(1,110,719)	(178,232)	(1,058,120)	(64,575)
<b>Increase (decrease) in operating liabilities</b>				
Deposits	18,289,544	23,301,902	18,265,316	23,242,871
Interbank and money market items	14,520,856	6,170,233	14,833,456	5,707,216
Liability payable on demand	386,574	295,922	386,574	295,922
Short-term borrowings	(353,995)	(19,171,015)	(353,995)	(19,171,015)
Provisions	(28,488)	(128,774)	(28,777)	(125,908)
Other liabilities	269,666	525,658	199,001	(34,512)
<b>Cash flows (used in) provided by operating activities</b>	<b>(1,090,752)</b>	<b>(3,531,427)</b>	<b>348,006</b>	<b>(2,891,617)</b>
Cash received from interest income	7,697,605	6,326,390	6,665,283	5,575,751
Cash paid for interest expenses	(3,451,624)	(3,301,101)	(3,402,809)	(3,271,934)
Cash paid for income tax	(59,911)	(39,572)	-	-
<b>Net cash flows provided by (used in) operating activities</b>	<b>3,095,318</b>	<b>(545,710)</b>	<b>3,610,480</b>	<b>(587,800)</b>

The notes to interim financial information from page 12 to 62 are an integral part of the interim financial information.

**CIMB Thai Bank Public Company Limited**  
**Statements of Cash flow (Unaudited) (Cont'd)**  
**For the nine-month period ended 30 September 2013**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>
<b>Cash flows from investing activities</b>				
Cash paid for purchases of available-for-sale securities	(24,036,897)	(14,228,000)	(24,036,897)	(14,228,000)
Proceeds from disposals of available-for-sale securities	8,621,198	11,264,758	8,621,198	11,264,758
Proceeds from maturity of available-for-sale securities	1,505,000	278,000	1,505,000	278,000
Cash paid for purchases of held to maturity securities	(2,375,247)	(9,116,833)	(2,375,247)	(9,116,833)
Proceeds from disposals of held to maturity securities	2,349	1,235	2,349	1,235
Proceeds from maturity of held to maturity securities	7,832,348	4,797,118	7,832,348	4,797,118
Proceeds from repayment of investment in receivable	19,114	329,251	19,114	329,251
Proceeds from disposals of general investments	7,219	16,433	7,219	16,433
Proceeds from maturity of general investments	23,745	32,781	23,745	32,781
Cash paid for capital increase in subsidiaries	-	-	(550,000)	(30,017)
Proceeds from disposals of investment in subsidiaries	-	1,117,600	-	1,117,600
Cash paid for purchases of premises and equipment	(173,377)	(234,163)	(139,269)	(202,276)
Proceeds from disposals of premises and equipment	2,145	30,545	598	29,248
Cash paid for purchases of intangible assets	(31,228)	(66,707)	(29,919)	(60,901)
Proceeds from disposals of intangible assets	12,712	-	12,712	-
Dividend received	151,096	113,279	151,096	146,744
Interest received	1,072,293	873,366	1,072,293	873,366
<b>Net cash flows used in investing activities</b>	<b>(7,367,530)</b>	<b>(4,791,337)</b>	<b>(7,883,660)</b>	<b>(4,751,493)</b>
<b>Cash flows from financing activities</b>				
Dividend paid	(105,424)	(11,175)	(105,424)	-
Cash paid for redemption of subordinated debentures and structured debentures	(970,000)	(1,230,000)	(970,000)	(1,230,000)
Proceeds from issuance of structured bills of exchange and structured debentures	4,987,000	1,222,685	4,987,000	1,222,685
Cash received from long term borrowing	-	192,156	-	192,156
Cash received from an increase in shares capital	-	4,778,971	-	4,768,943
<b>Net cash flows provided by financing activities</b>	<b>3,911,576</b>	<b>4,952,637</b>	<b>3,911,576</b>	<b>4,953,784</b>
<b>Net decrease in cash and cash equivalents</b>	<b>(360,636)</b>	<b>(384,410)</b>	<b>(361,604)</b>	<b>(385,509)</b>
Cash and cash equivalents at beginning of the periods	3,132,948	3,122,847	3,130,139	3,120,642
<b>Cash and cash equivalents at the end of the periods</b>	<b>2,772,312</b>	<b>2,738,437</b>	<b>2,768,535</b>	<b>2,735,133</b>
<b>Supplemental disclosure of cash flows information</b>				
Non-cash transaction:				
Receivable from capital repatriation from Krung Thai Thanakit Finance Plc.	247,704	-	247,704	-
Changes in revaluation surplus in available-for-sale	90,755	6,380	90,755	5,816
Properties for sale received from premises and equipment	34,067	88,139	34,067	88,139
Revaluation surplus on assets	22,570	376	22,570	376
Amortisation of effective interest rate on borrowing	14,765	25,020	14,765	25,020

The notes to interim financial information from page 12 to 62 are an integral part of the interim financial information.

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2013**

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## **1 General information**

CIMB Thai Bank Public Company Limited (“the Bank”) is a public limited company which is listed on the Stock Exchange of Thailand and is incorporated and domiciled in Thailand. The Bank has operated as a commercial bank in Thailand since 8 March 1949. The address of the Bank’s registered office is as follows:

44 Langsuan Road, Lumpini, Patumwan, Bangkok.

The Bank is listed on Stock Exchange of Thailand. For reporting purposes, the Bank and its subsidiaries are referred to as the Group. Its parent company is CIMB Bank Berhad, which is a public company incorporated in Malaysia and CIMB Group Holdings Berhad, which is the ultimate parent company of CIMB Group.

All subsidiaries were incorporated as limited companies under Thai laws, and all operate in Thailand, engaging mainly in securities business (unit 2 July 2012), debt collection business and hire-purchase and leasing business.

The interim consolidated and bank financial information was authorised by the Audit Committee on 13 November 2013.

This interim consolidated and bank financial information has been reviewed, not audited.

## **2 Basis of preparation**

The interim consolidated and bank financial information are prepared in accordance with Thai Generally Accepted Accounting Principles under the Accounting Act B.E. 2543, being those Thai Accounting Standards issued under the Accounting Profession Act B.E. 2547, and the financial reporting requirements of the Securities and Exchange Commission (“SEC”). The primary financial information (i.e., statements of financial position, comprehensive income, changes in shareholders’ equity and cash flow) are prepared in the full format as required by the Securities and Exchange Commission and the Notification of the Bank of Thailand (“BoT”), no. SorNorSor 11/2553 The Preparation and Format of the Financial Statements of Commercial Bank and Holding Parent Company of Financial Group dated on 3 December 2010. The notes to the financial information are prepared in a condensed format according to Thai Accounting Standard 34, “Interim Financial Reporting” and additional notes are presented as required by the BoT and requirements of SEC issued under the Securities and Exchange Act.

The interim financial information should be read in conjunction with the annual financial statements for the year ended 31 December 2012.

An English version of the interim consolidated and bank financial information has been prepared from the interim financial information that is in the Thai language. In the event of a conflict or a difference in interpretation between the two languages, the Thai language interim financial information shall prevail.

### **3 Accounting policies**

The accounting policies used in the preparation of the interim financial information are consistent with those used in the annual financial statements for the year ended 31 December 2012 except as described below.

New/revised accounting standards and related interpretations which are effective on 1 January 2013 and are relevant to the Group are:

TAS 12	Income taxes
TAS 21 (Revised 2009)	The Effects of Changes in Foreign Exchange Rates
TFRS 8	Operating Segments
TSIC 21	Income Taxes - Recovery of Revalued Non-Depreciable Assets

New accounting policies resulting from new/revised accounting standards and related interpretations are discussed in Note 4 to interim financial information. There are no material impacts to the Group as a result of initial adoption except for accounting policy about income tax as discussed in Note 5 to interim financial information.

New interpretations which are effective on 1 January 2014 and are relevant to the Group are:

TFRIC 1	Changes in Existing Decommissioning, Restoration and Similar Liabilities
TFRIC 10	Interim Financial Reporting and Impairment

TFRIC 1 provides guidance on accounting for changes in the measurement of an existing decommissioning, restoration and similar liability that result from changes in estimated timing or amount of the outflow of resources embodying economic benefits required to settle the obligation, or a change in the discount rate. This interpretation has no impact to the Group's operations.

TFRIC 10 prohibits reversal of an impairment losses recognised in a previous interim period in respect of goodwill. This interpretation has no impact to the Group.

Costs that are incurred unevenly during the financial year are anticipated or deferred in the interim report only if it would also be appropriate to anticipate or defer such costs at the end of the financial year.

Taxes on income in the interim periods are accrued using the tax rate that would be applicable to expected total annual profit or loss.

### **4 New accounting policies**

#### **4.1 Current and deferred income taxes**

The tax expense for the period comprises current and deferred tax. Tax is recognised in profit or loss, except to the extent that it relates to items recognised in other comprehensive income or directly in equity. In this case the tax is also recognised in other comprehensive income or directly in equity, respectively.

The current income tax charge is calculated on the basis of the tax laws enacted or substantively enacted at the end of reporting period in the countries where the Bank's subsidiaries operate and generate taxable income. Management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provisions where appropriate on the basis of amounts expected to be paid to the tax authorities.

Deferred income tax is recognised, using the liability method, on temporary differences arising from differences between the tax base of assets and liabilities and their carrying amounts in the financial statements. However, the deferred income tax is not accounted for if it arises from initial recognition of an asset or liability in a transaction other than a business combination that at the time of the transaction affects neither accounting nor taxable profit or loss. Deferred income tax is determined using tax rates (and laws) that have been enacted or substantially enacted by the end of the reporting period and are expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled.

#### **4 New accounting policies (Cont'd)**

##### **4.1 Current and deferred income taxes (Cont'd)**

Deferred income tax assets are recognised only to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised. Deferred income tax is provided on temporary differences arising from investments in subsidiaries, except where the timing of the reversal of the temporary difference is controlled by the Group and it is probable that the temporary difference will not reverse in the foreseeable future.

Deferred income tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred income tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities where there is an intention to settle the balances on a net basis.

##### **4.2 Foreign currency translation**

###### **(a) Functional and presentation currency**

Items included in the financial statements of each of the Group's entities are measured using the currency of the primary economic environment in which the entity operates ('the functional currency'). The consolidated financial statements are presented in Thai Baht, which is the Bank's functional and presentation currency.

###### **(b) Transactions and balances**

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the dates of the transactions or valuation where items are re-measured. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at period-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in the profit or loss.

When a gain or loss on a non-monetary item is recognised in other comprehensive income, any exchange component of that gain or loss is recognised in other comprehensive income. Conversely, when a gain or loss on a non-monetary item is recognised in profit and loss, any exchange component of that gain or loss is recognised in the profit and loss.

##### **4.3 Segment reporting**

Operating segments are presented in respect of the Group's business segments and reported to the chief operating decision-maker. The chief operating decision-maker is the person or group that allocates resources to and assesses the performance of the operating segments of an entity. The Group has determined the Management Committee as its chief operating decision-maker.

**5 Impact of the adoption of TAS12 income tax**

The effect of the adoption of TAS12 Income tax to the consolidated and bank statements of financial position of the Group as at 31 December 2012 are as follows;

	<u>Consolidated</u> <u>31 December 2012</u> <u>Million baht</u>	<u>The Bank</u> <u>31 December 2012</u> <u>Million baht</u>
Deferred tax assets Increase	876	779
Other reserves Decrease	(272)	(272)
Retained earnings Increase	1,148	1,052

The effect of the adoption of TAS12 Income tax to the consolidated and bank statements of comprehensive income for the three-month and nine-month periods ended 30 September 2012 are as follows:

	<u>For the three-month period</u> <u>ended 30 September 2012</u>		<u>For the six-month period</u> <u>ended 30 September 2012</u>	
	<u>Consolidated</u> <u>Million baht</u>	<u>The Bank</u> <u>Million baht</u>	<u>Consolidated</u> <u>Million baht</u>	<u>The Bank</u> <u>Million baht</u>
Income tax expenses Increase	197	211	239	268
Income tax relating to the components of other comprehensive income Increase	2	2	8	8
Basic earnings per share Increase/(decrease) (Baht per share)	0.01	0.01	0.01	0.01

**6 Financial information by segments**

Business segment reporting is consisted of :

Consumer banking

Consumer banking provides financial services to individuals and commercial customers. The products include consumer sales & distribution, retail financial services, commercial banking and personal financing

Wholesale banking

Wholesale banking comprises of investment banking, corporate banking, and treasury and market.

- Investment banking service provides financial advisory, trade securities transactions, and asset management businesses.
- Corporate banking, treasury and market is responsible for corporate lending and deposit taking, transaction banking, treasury and market activities.

Others

Other services comprise of all middle and back office processes, cost centers and nonprofit generating divisions of companies whose results are not material to the Group.

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2013**

**6 Financial information by segments (Cont'd)**

Financial information presented in the consolidated financial statements as at 30 September 2013 and 31 December 2012 and for the three-month and nine-month periods ended 30 September 2013 and 2012 are as follows:

	<b>Consolidated</b>			
	<b>For the three-month period ended 30 September 2013</b>			
	<b>Consumer banking Million baht</b>	<b>Wholesale banking Million baht</b>	<b>Others Million baht</b>	<b>Total Million baht</b>
Net interest income				
External	1,229	364	94	1,687
Inter-segment	(5)	-	-	(5)
Net fees and service income	253	94	(24)	323
Other operating income	116	118	98	332
Other operating expenses	(1,211)	(326)	(21)	(1,558)
Bad and doubtful debts and impairment losses	(420)	(9)	76	(353)
Income tax expenses	(7)	-	(7)	(14)
Net profit for the period	(40)	241	216	417
	<b>Consolidated</b>			
	<b>For the three-month period ended 30 September 2012</b>			
	<b>Consumer banking Million baht</b>	<b>Wholesale banking Million baht</b>	<b>Others Million baht</b>	<b>Total Million baht</b>
Net interest income				
External	935	324	47	1,306
Inter-segment	(2)	-	-	(2)
Net fees and service income	210	52	(54)	208
Gain sharing from the management of the non-performing loans by TAMC	-	-	1,344	1,344
Other operating income	69	199	99	367
Other operating expenses	(948)	(315)	(82)	(1,345)
Bad and doubtful debts and impairment losses	(289)	(30)	(495)	(814)
Income tax expenses	-	-	(212)	(212)
Net profit for the period	(23)	230	647	854

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2013**

**6 Financial information by segments (Cont'd)**

	<b>Consolidated</b>			
	<b>For the nine-month period ended 30 September 2013</b>			
	<b>Consumer banking Million baht</b>	<b>Wholesale banking Million baht</b>	<b>Others Million baht</b>	<b>Total Million baht</b>
Net interest income				
External	3,392	1,065	261	4,718
Inter-segment	(14)	-	-	(14)
Net fees and service income	685	212	(47)	850
Other operating income	206	349	261	816
Other operating expenses	(3,431)	(962)	(63)	(4,456)
Bad and doubtful debts and impairment losses	(1,120)	121	157	(842)
Income tax expenses	(11)	-	(114)	(125)
Net profit for the period	<u>(279)</u>	<u>785</u>	<u>455</u>	<u>961</u>
	<b>Consolidated</b>			
	<b>For the nine-month period ended 30 September 2012</b>			
	<b>Consumer banking Million baht</b>	<b>Wholesale banking Million baht</b>	<b>Others Million baht</b>	<b>Total Million baht</b>
Net interest income				
External	2,693	947	129	3,769
Inter-segment	(9)	-	-	(9)
Net fees and service income	485	168	(77)	576
Gain sharing from the management of the non-performing loans by TAMC	-	-	1,344	1,344
Other operating income	104	408	239	751
Other operating expenses	(2,772)	(932)	(267)	(3,971)
Bad and doubtful debts and impairment losses	(703)	(120)	(239)	(1,062)
Income tax expenses	(5)	-	(267)	(272)
Profit after tax of discontinued operation	54	-	-	54
Net profit for the period	<u>(144)</u>	<u>471</u>	<u>862</u>	<u>1,189</u>

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2013**

**6 Financial information by segments (Cont'd)**

	<u>Bank business</u>		<u>Hire purchase business</u>		<u>Other business</u>		<u>Eliminations</u>		<u>Consolidated</u>	
	<u>30 September 2013</u>	<u>31 December 2012</u>	<u>30 September 2013</u>	<u>31 December 2012</u>	<u>30 September 2013</u>	<u>31 December 2012</u>	<u>30 September 2013</u>	<u>31 December 2012</u>	<u>30 September 2013</u>	<u>31 December 2012</u>
	<u>Million baht</u>	<u>Million baht</u>	<u>Million baht</u>	<u>Million baht</u>	<u>Million baht</u>	<u>Million baht</u>	<u>Million baht</u>	<u>Million baht</u>	<u>Million baht</u>	<u>Million baht</u>
Total assets	244,425	201,048	15,531	11,960	62	44	(14,322)	(10,660)	245,696	202,392
Interbank and money market items, net (assets)	13,430	10,094	121	158	44	27	(127)	(151)	13,468	10,128
Investments, net	51,270	40,323	-	-	-	-	-	-	51,270	40,323
Loans and accrued interest receivables, net	157,701	133,977	14,877	11,439	6	6	(12,854)	(9,618)	159,730	135,804
Deposits	153,550	135,285	-	-	-	-	(127)	(151)	153,423	135,134
Interbank and money market items (liabilities)	25,193	10,360	13,562	10,653	6	6	(12,930)	(9,709)	25,831	11,310
Financial liabilities designated at fair value through profit or loss	5,440	1,535	-	-	-	-	-	-	5,440	1,535
Debt issued and borrowings	25,889	26,227	-	-	-	-	-	-	25,889	26,227

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2013**

**7 Interbank and money market items, net (assets)**

	<b>Consolidated</b>					
	<b>30 September 2013</b>			<b>31 December 2012</b>		
	<b>At call Million baht</b>	<b>Term Million baht</b>	<b>Total Million baht</b>	<b>At call Million baht</b>	<b>Term Million baht</b>	<b>Total Million baht</b>
<b>Domestic:</b>						
Bank of Thailand and the Financial Institutions Development Fund	3,391	800	4,191	2,239	-	2,239
Commercial banks	50	4,708	4,758	61	1,000	1,061
Other banks	2	2,000	2,002	9	4,300	4,309
Finance, finance and securities, securities, and credit foncier companies	544	-	544	544	-	544
Other financial institutions	-	1,305	1,305	-	1,352	1,352
<b>Total domestic items</b>	<b>3,987</b>	<b>8,813</b>	<b>12,800</b>	<b>2,853</b>	<b>6,652</b>	<b>9,505</b>
<u>Add</u> accrued interest receivables	-	15	15	-	1	1
<u>Less</u> allowance for doubtful debts	-	(3)	(3)	-	(34)	(34)
<b>Domestic items, net</b>	<b>3,987</b>	<b>8,825</b>	<b>12,812</b>	<b>2,853</b>	<b>6,619</b>	<b>9,472</b>
<b>Foreign:</b>						
US dollar	379	33	412	555	-	555
Yen	56	-	56	20	-	20
EURO	38	80	118	19	-	19
Other currencies	70	-	70	62	-	62
<b>Foreign items, net</b>	<b>543</b>	<b>113</b>	<b>656</b>	<b>656</b>	<b>-</b>	<b>656</b>
<b>Domestic and foreign items, net</b>	<b>4,530</b>	<b>8,938</b>	<b>13,468</b>	<b>3,509</b>	<b>6,619</b>	<b>10,128</b>
	<b>The Bank</b>					
	<b>30 September 2013</b>			<b>31 December 2012</b>		
	<b>At call Million baht</b>	<b>Term Million baht</b>	<b>Total Million baht</b>	<b>At call Million baht</b>	<b>Term Million baht</b>	<b>Total Million baht</b>
<b>Domestic:</b>						
Bank of Thailand and the Financial Institutions Development Fund	3,391	800	4,191	2,239	-	2,239
Commercial banks	22	4,700	4,722	36	1,000	1,036
Other banks	-	2,000	2,000	-	4,300	4,300
Finance, finance and securities, securities, and credit foncier companies	544	-	544	544	-	544
Other financial institutions	-	1,305	1,305	-	1,352	1,352
<b>Total domestic items</b>	<b>3,957</b>	<b>8,805</b>	<b>12,762</b>	<b>2,819</b>	<b>6,652</b>	<b>9,471</b>
<u>Add</u> accrued interest receivables	-	15	15	-	1	1
<u>Less</u> allowance for doubtful debts	-	(3)	(3)	-	(34)	(34)
<b>Domestic items, net</b>	<b>3,957</b>	<b>8,817</b>	<b>12,774</b>	<b>2,819</b>	<b>6,619</b>	<b>9,438</b>
<b>Foreign:</b>						
US dollar	379	33	412	555	-	555
Yen	56	-	56	20	-	20
EURO	38	80	118	19	-	19
Other currencies	70	-	70	62	-	62
<b>Foreign items</b>	<b>543</b>	<b>113</b>	<b>656</b>	<b>656</b>	<b>-</b>	<b>656</b>
<b>Domestic and foreign items, net</b>	<b>4,500</b>	<b>8,930</b>	<b>13,430</b>	<b>3,475</b>	<b>6,619</b>	<b>10,094</b>

**7 Interbank and money market items, net (assets) (Cont'd)**

As at 30 September 2013, the Bank has promissory notes of Baht 547 million (31 December 2012: Baht 547 million), that were issued by financial institutions which were ordered to be closed, and are avaled by the Financial Institution Development Fund (“the FIDF”).

The FIDF recalls promissory notes amounting to Baht 544 million (31 December 2012: Baht 544 million) to cancel the aval since the FIDF is of the opinion that the Bank has no obligations in respect of the related liabilities. However, the Bank has not yet returned the promissory note to the FIDF in order to retain its right to claim compensation from the FIDF should the Bank need to undertake responsibility for any obligations in the future.

As of the statements of financial position date such promissory note avaled by FIDF has been presented as assets and the related obligation has been presented as liabilities at the same amount Baht 544 million (31 December 2012: Baht 544 million).

**8 Derivatives**

**8.1 Trading derivatives**

Fair value and notional amount classified by type of risk

	Consolidated and the Bank					
	30 September 2013			31 December 2012		
	Fair value		Notional amount Million baht	Fair value		Notional amount Million baht
Asset Million baht	Liability Million baht	Asset Million baht		Liability Million baht		
Exchange rate	5,229	5,324	391,036	776	403	82,781
Interest rate	1,821	1,843	541,954	1,692	1,598	336,153
Commodity	1	1	10	-	-	-
Total	7,051	7,168	933,000	2,468	2,001	418,934

Proportion of derivative transactions classified by type of counterparty and considering notional amount

	Consolidated and the Bank	
	30 September 2013 Proportion (%)	31 December 2012 Proportion (%)
Financial institutions	83	80
Companies in group	14	15
External parties	3	5
Total	100	100

**8 Derivatives (cont'd)**

**8.2 Derivative for hedging**

Fair value hedge

	<b>Consolidated and the Bank</b>					
	<b>30 September 2013</b>			<b>31 December 2012</b>		
	<b>Fair value</b>			<b>Fair value</b>		
	<b>Asset</b>	<b>Liability</b>	<b>Notional</b>	<b>Asset</b>	<b>Liability</b>	<b>Notional</b>
	<b>Million</b>	<b>Million</b>	<b>amount</b>	<b>Million</b>	<b>Million</b>	<b>amount</b>
	<b>baht</b>	<b>baht</b>	<b>Million</b>	<b>baht</b>	<b>baht</b>	<b>Million</b>
	<b>baht</b>	<b>baht</b>	<b>baht</b>	<b>baht</b>	<b>baht</b>	<b>baht</b>
Interest rate	10	1	639	6	1	676
Total	10	1	639	6	1	676

Fair value hedges are used to hedge the exposure to changes in fair value of financial assets and financial liabilities due to movements in market interest rates. The Group enters into interest rate swaps to hedge against interest rate risk of loans, bill of exchange and negotiable certificate of deposit. The changes in fair value of the hedging instruments and hedged items are recognised in the statements of comprehensive income.

The net gains (losses) arising from fair value hedges for the three-month and nine-month periods ended 30 September 2013 and 2012 can be summarised as follows:

	<b>Consolidated and the Bank</b>			
	<b>For the three-month periods</b>		<b>For the nine-month periods</b>	
	<b>ended 30 September</b>		<b>ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Gains on hedging instruments, net	1	2	4	5
Losses on the hedged items, net	(1)	(2)	(4)	(5)

**9 Investments, net**

**Classified by types of investment**

	<b>Consolidated and the Bank</b>	
	<b>30 September 2013</b>	<b>31 December 2012</b>
	<b>Fair value Million baht</b>	<b>Fair value Million baht</b>
<b>Securities held for trading</b>		
Government and state enterprises securities	4,582	2,929
Private sector debt securities	1,307	357
<b>Total securities held for trading</b>	<b>5,889</b>	<b>3,286</b>
<b>Available-for-sales securities</b>		
Government and state enterprises securities	23,326	10,962
Private sector debt securities	2,342	908
Domestic marketable equity securities	2,788	2,732
<b>Total available-for-sales securities</b>	<b>28,456</b>	<b>14,602</b>
	<b>Cost/ amortised cost Million baht</b>	<b>Cost/ amortised cost Million baht</b>
<b>Held-to-maturity debt securities</b>		
Government and state enterprises securities	15,853	21,538
Promissory notes issued by Thai Asset Management Corporation	230	282
Private sector debt securities	604	321
Investments in receivables	159	178
<b>Total</b>	<b>16,846</b>	<b>22,319</b>
<u>Less</u> allowance for impairment	(117)	(117)
<b>Total held-to-maturity debt securities</b>	<b>16,729</b>	<b>22,202</b>
	<b>Cost Million baht</b>	<b>Cost Million baht</b>
<b>General investments</b>		
Domestic non - marketable equity securities	426	452
Overseas non - marketable equity securities	9	14
<b>Total</b>	<b>435</b>	<b>466</b>
<u>Less</u> allowance for impairment	(239)	(233)
<b>Total general investments</b>	<b>196</b>	<b>233</b>
<b>Investments, net</b>	<b>51,270</b>	<b>40,323</b>

**9 Investments, net (Cont'd)**

**Classified by types of investment (Cont'd)**

- a) As at 30 September 2013, held-to-maturity debt securities classified as long-term investments included promissory notes which were received from TAMC in settlement of non-performing loans transferred to TAMC (as already discussed in Note 39 to the interim financial information) amounting to Baht 230 million (31 December 2012: Baht 282 million). Such promissory notes are non-transferable and availed by the FIDF.
- (b) As at 30 September 2013, the Bank has an investment in the Vayupak Fund 1, which is a marketable security. The cost of such investment is Baht 2,500 million (31 December 2012: Baht 2,500 million) and it is presented at its fair value of Baht 2,723 million (31 December 2012: Baht 2,665 million), with the gain from revaluation amounting to Baht 223 million (31 December 2012: Baht 165 million) presented in shareholders' equity. The presentation of fair value is in accordance with Thai Accounting Standard No. 105 concerning Accounting for Investment in Debt and Equity Securities. The investee fund was established in accordance with a Cabinet resolution passed on 1 July 2003, with a registered capital of Baht 100,000 million. It is a 10-year fund with a policy to guarantee principal and a minimum return. The fund units cannot be redeemed prior to maturity and the Bank presents the investment as long-term investment in available-for-sale securities.
- (c) As at 30 September 2013 and 31 December 2012, the Bank has investments which are pledged as collateral, as mentioned in Note 35.1 to the interim financial information.

**10 Investments in subsidiary, net**

Company name	Nature of business	Type of securities	Percentage of holding		The Bank Cost method	
			30 September 2013	31 December 2012	30 September 2013	31 December 2012
			%	%	Million baht	Million baht
<b>Subsidiaries - included in consolidated financial statements</b>						
CT Coll Co., Ltd.	Debt collection	Common stock	100	100	38	38
Center Auto Lease Co., Ltd.	Leasing/hire-purchase	Common stock	100	100	1,203	703
Worldlease Co., Ltd.	Leasing/hire-purchase	Common stock	100	100	467	417
<b>Subsidiary - not included in consolidated financial statements</b>						
Krung Thai Thanakit Finance Plc.	In process of liquidation	Common stock	99	99	11	562
Total					1,719	1,720
Less allowance for impairment					(384)	(687)
Investments in subsidiary, net					1,335	1,033

On 6 February 2013, the Bank settled the increased in capital of Worldlease Co., Ltd. amounting to Baht 50 million. On 12 February 2013, Worldlease Co., Ltd. has registered its increase of share capital with Ministry of Commerce.

After 27 June 2013 that the Board of Directors' meeting No. 7/2013 approved an increase in registered capital of Center Auto Lease Co., Ltd., from Baht 1,500 million to Baht 3,500 million. Center Auto Lease Co., Ltd. called for 25% paid-up capital and the Bank settled the increased capital of Baht 500 million on 23 July 2013. On 29 July 2013, Center Auto Lease Co., Ltd. registered the capital increase with the Ministry of Commerce.

On 20 September 2013, Krung Thai Thanakit Finance Plc's shareholder meeting approved a payback to shareholder 1,076,976,000 registered ordinary shares of Baht 0.2321 each, or a total of Baht 250 million. CIMB Thai's portion is 1,067,229,773 shares or Baht 248 million.

**CIMB Thai Bank Public Company Limited**  
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**11 Loans and accrued interest receivables, net**

**11.1 Classified by loan type**

	Consolidated		The Bank	
	30 September 2013 Million baht	31 December 2012 Million baht	30 September 2013 Million baht	31 December 2012 Million baht
Bank overdrafts	7,243	7,209	7,249	7,216
Loans	106,135	85,242	109,759	90,253
Bills	34,330	34,537	43,630	39,228
Hire purchase receivables	19,483	15,137	-	-
Others	31	35	16	16
Total loans	167,222	142,160	160,654	136,713
Valuation reserve from hedging	(11)	(7)	(11)	(7)
Less deferred revenue	(4,450)	(3,307)	(299)	(3)
Total loans net of deferred revenue	162,761	138,846	160,344	136,703
Add accrued interest receivables	594	370	645	375
Total loans net of deferred revenue and accrued interest receivables	163,355	139,216	160,989	137,078
Less allowance for doubtful debts (Note 12)				
Minimum allowance for doubtful accounts required based on the BoT's guidelines				
- Individual Approach	(1,689)	(1,427)	(1,818)	(1,524)
- Collective Approach	(466)	(408)	-	-
General provision for further losses	(1,438)	(1,561)	(1,438)	(1,561)
Less revaluation allowance for debt restructuring (Note 13)	(32)	(16)	(32)	(16)
Loans and accrued interest receivables, net	159,730	135,804	157,701	133,977

**11.2 Classification of loans**

The Group's loans by loan classification and/or based on the overdue date are summarised below.

**(a) Debtors and loans of the Group**

	Consolidated							
	30 September 2013				31 December 2012			
Loans and accrued interest receivables	Balance after collateral <sup>(1)</sup>	Minimum percentage	Allowance provided in the accounts	Loans and accrued interest receivables	Balance after collateral <sup>(1)</sup>	Minimum percentage	Allowance provided in the accounts	
Million Baht	Million Baht	%	Million Baht	Million Baht	Million Baht	%	Million Baht	
Minimum allowance for doubtful accounts based on the BoT's guidelines								
- Pass	152,189	60,136	1	601	128,127	52,064	1	518
- Special mention	6,804	3,522	2	72	7,064	2,753	2	57
- Sub-standard	1,171	642	100	608	1,316	544	100	524
- Doubtful	726	318	100	302	478	194	100	198
- Doubtful of loss	2,465	572	100	572	2,231	489	100	538
General provision for further losses			1,438				1,561	
Total	163,355	65,190	3,593	139,216	56,044		3,396	

(1) For provision for sub-standard, doubtful and doubtful of loss loans, which is set up in accordance with BoT's notification No. Sor Nor Sor 31/2551, the debt balance after collateral is the debt balance remaining after deducting the present value of expected future cash flows from debt collection or from collateral disposal, as the case may be.

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**11 Loans and accrued interest receivables, net (Cont'd)**

**11.2 Classification of loans (Cont'd)**

The Group's loans by loan classification and/or based on the overdue date are summarised below (Cont'd)

**(a) Debtors and loans of the Group (Cont'd)**

	<b>The Bank</b>							
	<b>30 September 2013</b>				<b>31 December 2012</b>			
	<b>Loans and accrued interest receivables</b>	<b>Balance after collateral <sup>(1)</sup></b>	<b>Minimum percentage</b>	<b>Allowance provided in the accounts</b>	<b>Loans and accrued interest receivables</b>	<b>Balance after collateral <sup>(1)</sup></b>	<b>Minimum percentage</b>	<b>Allowance provided in the accounts</b>
<b>Million baht</b>	<b>Million baht</b>	<b>%</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>%</b>	<b>Million baht</b>	
Minimum allowance for doubtful accounts based on the BoT's guidelines								
- Pass	151,930	59,882	1	598	127,608	51,564	1	512
- Special mention	5,081	1,799	2	35	5,780	1,468	2	29
- Sub-standard	949	454	100	454	1,120	383	100	383
- Doubtful	636	228	100	228	396	112	100	112
- Doubtful of loss	2,393	501	100	503	2,174	432	100	488
General provision for further losses				1,438				1,561
<b>Total</b>	<b>160,989</b>	<b>62,864</b>		<b>3,256</b>	<b>137,078</b>	<b>53,959</b>		<b>3,085</b>

<sup>(1)</sup> For provision for sub-standard, doubtful and doubtful of loss loans, which is set up in accordance with BoT's notification No. Sor Nor Sor 31/2551, the debt balance after collateral is the debt balance remaining after deducting the present value of expected future cash flows from debt collection or from collateral disposal, as the case may be.

As at 30 September 2013, defaulted loans amounted to Baht 3,793 million (31 December 2012: Baht 3,117 million) for which the Bank has ceased accrual of interest income on accrual basis.

**(b) Hire-purchase receivables and financial lease receivables of the subsidiaries**

As at 30 September 2013 and 31 December 2012, hire-purchase receivables and financial lease receivables of the subsidiaries are classified based on the overdue date as follows:

	<b>Debt balance, net unearned income</b>		<b>Allowance for doubtful accounts</b>	
	<b>30 September 2013</b>	<b>31 December 2012</b>	<b>30 September 2013</b>	<b>31 December 2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Current or overdue less than 1 installment	13,225	10,213	132	103
Overdue 2 - 3 installments	1,723	1,285	37	28
Overdue 4 - 6 installments	222	196	154	141
Overdue 7 - 12 installments	90	82	74	81
Overdue more than 12 installments	67	51	64	50
Debtors under litigation	5	5	5	5
<b>Total</b>	<b>15,332</b>	<b>11,832</b>	<b>466</b>	<b>408</b>

**11 Loans and accrued interest receivables, net (Cont'd)**

**11.3 Non-performing loans**

As at 30 September 2013 and 31 December 2012, the Group had the following non-performing loans, according to the criteria set up by the BoT and the Office of the Securities and Exchange Commission:

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>30 September 2013</b>	<b>31 December 2012</b>	<b>30 September 2013</b>	<b>31 December 2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Non-performing loans (principal only)				
Banking business	3,976	3,678	3,976	3,678
Other businesses	380	334	-	-

As at 30 September 2013 and 31 December 2012, the above non-performing loans under BoT criteria were presented in accordance with the notification of the BoT, defining non-performing loans to be debts classified as sub-standard, doubtful and doubtful of loss and excluding outstanding loans for which debt restructuring agreements have been made and conditions to upgrade to pass class or special mention class in accordance with the BoT criteria have already been fulfilled.

**11.4 Hire purchase and finance lease receivables**

As at 30 September 2013, net receivables of the Bank's subsidiaries under hire purchase agreements and financial leases amount to Baht 14,866 million (31 December 2012: Baht 11,424 million), and mostly comprise hire purchase agreements and financial leases for cars and motorcycles. The term of the agreements are generally between 3 and 6 years and interest is mostly charged at a fixed rate.

	<b>Consolidated as at 30 September 2013</b>				
	<b>Amounts due under lease agreement</b>				
	<b>Less than 1 year</b>	<b>1 - 5 years</b>	<b>Over 5 years</b>	<b>Non - performing loans</b>	<b>Total</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Gross investment in the lease	6,144	12,263	574	502	19,483
<u>Less</u> unearned finance income	(1,458)	(2,431)	(143)	(119)	(4,151)
Present value of minimum lease payments receivable	4,686	9,832	431	383	15,332
<u>Less</u> allowance for doubtful accounts					(466)
Net receivables under hire purchase agreements and financial leases					<u>14,866</u>
	<b>Consolidated as at 31 December 2012</b>				
	<b>Amounts due under lease agreement</b>				
	<b>Less than 1 year</b>	<b>1 - 5 years</b>	<b>Over 5 years</b>	<b>Non - performing loans</b>	<b>Total</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Gross investment in the lease	4,872	9,519	293	453	15,137
<u>Less</u> unearned finance income	(1,209)	(1,906)	(71)	(119)	(3,305)
Present value of minimum lease payments receivable	3,663	7,613	222	334	11,832
<u>Less</u> allowance for doubtful accounts					(408)
Net receivables under hire purchase agreements and financial leases					<u>11,424</u>

**11 Loans and accrued interest receivables, net (Cont'd)**

**11.5 Troubled debt restructuring**

As at 30 September 2013 and 2012, the Bank has entered into troubled debt restructuring agreements with debtors. The number of debtors and their debt balances (including recorded accrued interest receivables) before restructuring can be summarised below:

	<b>Consolidated and the Bank</b>	
	<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>
Number of debtors (number)	1,497	1,666
Debt balances (million baht)	2,167	2,053

The restructured debtors referred to above can be classified by method of troubled debt restructuring as described below.

	<b>Consolidated and the Bank</b>		
	<b>For the nine-month period ended 30 September 2013</b>		
	<b>Debt balances</b>		
	<b>Number of debtors</b>	<b>Before restructuring Million baht</b>	<b>After restructuring Million baht</b>
Modification of terms of payments	1,497	2,167	2,167
Total	1,497	2,167	2,167

	<b>Consolidated and the Bank</b>		
	<b>For the nine-month period ended 30 September 2012</b>		
	<b>Debt balances</b>		
	<b>Number of debtors</b>	<b>Before restructuring Million baht</b>	<b>After restructuring Million baht</b>
Modification of terms of payments	1,666	2,053	1,951
Total	1,666	2,053	1,951

The debts restructured by means of modification of the terms of repayment referred to above can be classified by the period of repayment under the restructuring agreements as follows:

	<b>Consolidated and the Bank</b>					
	<b>For the nine-month period 30 September 2013</b>			<b>For the nine-month period 30 September 2012</b>		
	<b>Period of debts restructuring contracts</b>	<b>Debt balances</b>		<b>Debt balances</b>		<b>Number of debtors</b>
<b>Number of debtors</b>		<b>Before restructuring Million baht</b>	<b>After restructuring Million baht</b>	<b>Before restructuring Million baht</b>	<b>After restructuring Million baht</b>	
Not more than 5 years	162	976	976	411	682	580
5 - 10 years	1,225	734	734	1,200	703	703
10 - 15 years	23	273	273	10	582	582
More than 15 years	87	184	184	45	86	86
Total	1,497	2,167	2,167	1,666	2,053	1,951

**11 Loans and accrued interest receivables, net (Cont'd)**

**11.5 Troubled debt restructuring (Cont'd)**

Supplemental information relating to the restructured debts for the nine-month periods ended 30 September 2013 and 2012 are as follows:

	<b>Consolidated and the Bank</b>	
	<b>For the nine-month periods</b>	
	<b>ended 30 September</b>	
	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>
Loss on debt restructuring	17	4
Interest income	195	185

As at 30 September 2013 and 31 December 2012, the troubled debtors for which the Group completed their debt restructuring can be summarised as follow:

	<b>Consolidated and the Bank</b>	
	<b>30 September 2013</b>	<b>31 December 2012</b>
Number of debtors (number)	6,781	6,928
Debt balances after restructuring (million baht)	3,393	2,819

In cases where the troubled debt restructuring involves modifications of the terms and repayment conditions, the fair value of the loans after restructuring is determined based on the net present value of expected future cashflows, discounted by the market interest rate. As at 30 September 2013, the Bank has losses from the revaluation of restructured debts (PV Loss) of Baht 32 million (31 December 2012: Baht 16 million) for which the Bank provided an allowance for revaluation as a result of debt restructuring.

As at 31 December 2012 the Bank may have to realise additional losses of approximately Baht 20 million from debt restructuring through waiver of part of the principal or interest receivables if the restructured debtors are able to comply with the conditions as stipulated in the debt restructuring agreements. The Bank has already made a provision for such losses, which is presented as part of the allowance for doubtful debts in the statements of financial position.

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**12 Allowance for doubtful debts**

	<b>Consolidated</b>								
	<b>30 September 2013</b>								
	<b>Pass</b>	<b>Special</b>	<b>Sub-</b>	<b>Doubtful</b>	<b>Doubtful</b>	<b>General</b>	<b>Total</b>	<b>Hire</b>	<b>Grand</b>
	<b>Million</b>	<b>mention</b>	<b>standard</b>	<b>Million</b>	<b>of loss</b>	<b>provision</b>	<b>Million</b>	<b>purchase</b>	<b>total</b>
	<b>baht</b>	<b>Million</b>	<b>Million</b>	<b>baht</b>	<b>Million</b>	<b>for</b>	<b>baht</b>	<b>receivables</b>	<b>Million</b>
	<b>baht</b>	<b>baht</b>	<b>baht</b>	<b>baht</b>	<b>baht</b>	<b>losses</b>	<b>baht</b>	<b>baht</b>	<b>baht</b>
Balance as at 1 January 2013	415	29	383	112	488	1,561	2,988	408	3,396
<u>Add</u> addition during the period	-	-	-	-	-	544	544	(89)	455
Transfer from revaluation allowance for debt restructuring	-	-	-	-	-	6	6	-	6
Transfer from interbank and money market	-	-	-	-	-	30	30	-	30
Reversal of bad debts	-	-	-	-	-	61	61	-	61
<u>Less</u> bad debts written off	-	(20)	(376)	(49)	-	(3)	(448)	147	(301)
Transfer to revaluation allowance for debt restructuring	-	-	-	-	-	(22)	(22)	-	(22)
Increase (decrease) due to change in classification or collateral value or transfer general provision to specific provision	54	26	447	165	15	(739)	(32)	-	(32)
Balance as at 30 September 2013	<u>469</u>	<u>35</u>	<u>454</u>	<u>228</u>	<u>503</u>	<u>1,438</u>	<u>3,127</u>	<u>466</u>	<u>3,593</u>

  

	<b>Consolidated</b>								
	<b>31 December 2012</b>								
	<b>Pass</b>	<b>Special</b>	<b>Sub-</b>	<b>Doubtful</b>	<b>Doubtful</b>	<b>General</b>	<b>Total</b>	<b>Securities</b>	<b>Grand</b>
	<b>Million</b>	<b>mention</b>	<b>standard</b>	<b>Million</b>	<b>of loss</b>	<b>provision</b>	<b>Million</b>	<b>and hire</b>	<b>total</b>
	<b>baht</b>	<b>Million</b>	<b>Million</b>	<b>baht</b>	<b>Million</b>	<b>for</b>	<b>baht</b>	<b>purchase</b>	<b>Million</b>
	<b>baht</b>	<b>baht</b>	<b>baht</b>	<b>baht</b>	<b>baht</b>	<b>losses</b>	<b>baht</b>	<b>receivables</b>	<b>baht</b>
Balance as at 1 January 2012	342	41	420	325	492	1,403	3,023	322	3,345
<u>Add</u> addition during the year	-	-	-	-	-	1,086	1,086	237	1,323
Transfer from revaluation allowance for debt restructuring	-	-	-	-	-	7	7	-	7
Transfer from Bangkok Commercial Asset Management Co., Ltd.	-	-	-	-	-	1	1	-	1
Reversal of bad debts	-	-	-	-	-	53	53	(10)	43
<u>Less</u> bad debts written off	-	-	(521)	(22)	(19)	-	(562)	(117)	(679)
Transfer to Sathorn Asset Management Co., Ltd.	-	-	(41)	(104)	(437)	-	(582)	-	(582)
Transfer to revaluation allowance for debt restructuring	-	-	-	-	-	(12)	(12)	-	(12)
Increase (decrease) due to change in classification, collateral value or transfer general provision to specific provision	73	(12)	525	(87)	452	(977)	(26)	-	(26)
Transfer to assets of disposal group which was sold during the year	-	-	-	-	-	-	-	(24)	(24)
Balance as at 31 December 2012	<u>415</u>	<u>29</u>	<u>383</u>	<u>112</u>	<u>488</u>	<u>1,561</u>	<u>2,988</u>	<u>408</u>	<u>3,396</u>

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**12 Allowance for doubtful debts (Cont'd)**

	<b>The Bank</b>						
	<b>30 September 2013</b>						
	<b>Pass Million baht</b>	<b>Special mention Million baht</b>	<b>Sub- standard Million baht</b>	<b>Doubtful Million baht</b>	<b>Doubtful of loss Million baht</b>	<b>General provision Million baht</b>	<b>Total Million baht</b>
Balance as at 1 January 2013	512	29	383	112	488	1,561	3,085
<u>Add</u> addition during the period	-	-	-	-	-	544	544
Transfer from revaluations allowance for debt restructuring	-	-	-	-	-	6	6
Transfer from interbank and money market	-	-	-	-	-	30	30
Reversal of bad debts	-	-	-	-	-	61	61
<u>Less</u> bad debts written off	-	(20)	(376)	(49)	-	(3)	(448)
Transfer to revaluations allowance for debt restructuring	-	-	-	-	-	(22)	(22)
Increase (decrease) due to change in classification or collateral value or transfer general provision to specific provision	86	26	447	165	15	(739)	-
Balance as at 30 September 2013	<u>598</u>	<u>35</u>	<u>454</u>	<u>228</u>	<u>503</u>	<u>1,438</u>	<u>3,256</u>

  

	<b>The Bank</b>						
	<b>31 December 2012</b>						
	<b>Pass Million baht</b>	<b>Special mention Million baht</b>	<b>Sub- standard Million baht</b>	<b>Doubtful Million baht</b>	<b>Doubtful of loss Million baht</b>	<b>General provision Million baht</b>	<b>Total Million baht</b>
Balance as at 1 January 2012	413	41	420	325	492	1,403	3,094
<u>Add</u> addition during the year	-	-	-	-	-	1,086	1,086
Transfer from revaluations allowance for debt restructuring	-	-	-	-	-	7	7
Transfer from Bangkok Commercial Asset Management Co., Ltd.	-	-	-	-	-	1	1
Reversal of bad debts	-	-	-	-	-	53	53
<u>Less</u> bad debts written off	-	-	(521)	(22)	(19)	-	(562)
Transfer to Sathorn Asset Management Co., Ltd.	-	-	(41)	(104)	(437)	-	(582)
Transfer to revaluations allowance for debt restructuring	-	-	-	-	-	(12)	(12)
Increase (decrease) due to change in classification, collateral value or transfer general provision to specific provision	99	(12)	525	(87)	452	(977)	-
Balance as at 31 December 2012	<u>512</u>	<u>29</u>	<u>383</u>	<u>112</u>	<u>488</u>	<u>1,561</u>	<u>3,085</u>

**13 Revaluation allowance for debt restructuring**

	<b>Consolidated and the Bank</b>	
	<b>30 September 2013</b>	<b>31 December 2012</b>
	<b>Million baht</b>	<b>Million baht</b>
Balance - beginning of the period/year	16	11
<u>Add</u> revaluation allowance transferred from allowance for doubtful debts	22	12
<u>Less</u> revaluation allowance transferred to allowance for doubtful debts	(6)	(7)
Balance - end of the period/year	<u>32</u>	<u>16</u>

The write-off transactions and/or the adjustments of revaluation allowance for debt restructuring are transferred to allowance for doubtful debts.

**14 Deferred income taxes**

The gross movement and the deferred income tax account is as follows:

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>30 September 2013</b>	<b>31 December 2012</b>	<b>30 September 2013</b>	<b>31 December 2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Beginning of the period/year	876	1,157	779	1,097
Credited to profit or loss	(92)	(275)	(114)	(312)
Tax charged/(credited) directly to equity	23	(6)	23	(6)
End of the period/year	<b>807</b>	<b>876</b>	<b>688</b>	<b>779</b>

The movement in deferred tax assets and liabilities during the period is as follows:

	<b>Consolidated</b>			
	<b>Provision</b>	<b>Tax losses</b>	<b>Temporary differences</b>	<b>Total</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
<b>Deferred tax assets, net</b>				
At 1 January 2013	271	335	270	876
Charged/(credited) to profit or loss	16	(213)	105	(92)
Charged directly to equity	-	-	23	23
At 30 September 2013	<b>287</b>	<b>122</b>	<b>398</b>	<b>807</b>
At 1 January 2012	264	556	337	1,157
Charged/(credited) to the income statement	7	(221)	(61)	(275)
Credited directly to equity	-	-	(6)	(6)
At 31 December 2012	<b>271</b>	<b>335</b>	<b>270</b>	<b>876</b>
	<b>The Bank</b>			
	<b>Provision</b>	<b>Tax losses</b>	<b>Temporary differences</b>	<b>Total</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
<b>Deferred tax assets, net</b>				
At 1 January 2013	270	335	174	779
Charged/(credited) to profit or loss	16	(213)	83	(114)
Charged directly to equity	-	-	23	23
As at 30 September 2013	<b>286</b>	<b>122</b>	<b>280</b>	<b>688</b>
At 1 January 2012	263	556	278	1,097
Charged/(credited) to the income statement	7	(221)	(98)	(312)
Credited directly to equity	-	-	(6)	(6)
At 31 December 2012	<b>270</b>	<b>335</b>	<b>174</b>	<b>779</b>

Deferred income tax assets are recognised for tax loss and carry forwards only to the extent that realisation of the related tax benefit through the future taxable profits is probable. The Group has unrecognised tax losses of Baht 7,463 million (31 December 2012: Baht 8,525 million), to carry forward against future taxable income; these tax losses will expire in 2014.

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**15 Other assets, net**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>30 September 2013</b>	<b>31 December 2012</b>	<b>30 September 2013</b>	<b>31 December 2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Accrued interest and dividend receivables	344	406	344	406
Credit support assets on derivatives	1,579	390	1,579	390
Leasehold rights	10	12	10	12
Advances	17	16	16	16
Others assets awaiting account transfer	143	265	143	265
Commission receivables	50	18	50	18
Withholding tax receivable	77	150	74	133
Deposits	114	60	108	54
Account receivable revenue department	66	49	-	-
Prepaid expenses	79	55	71	51
Receivable from capital repatriation from Krung Thai Thanakit Finance Plc.	248	-	248	-
Others	146	153	53	96
<b>Total</b>	<b>2,873</b>	<b>1,574</b>	<b>2,696</b>	<b>1,441</b>
<b>Less allowance for impairment</b>	<b>(36)</b>	<b>(36)</b>	<b>(36)</b>	<b>(36)</b>
<b>Other assets, net</b>	<b>2,837</b>	<b>1,538</b>	<b>2,660</b>	<b>1,405</b>

**16 Financial liabilities designated at fair value through profit or loss**

	<b>Consolidated and the Bank</b>	
	<b>30 September 2013</b>	<b>31 December 2012</b>
	<b>Million baht</b>	<b>Million baht</b>
Debtbtures	4,733	1,232
Bills of Exchange	707	303
<b>Total</b>	<b>5,440</b>	<b>1,535</b>

Proportion of transactions classified by type of counterparty and considering notional amount

	<b>Consolidated and the Bank</b>	
	<b>30 September 2013</b>	<b>31 December 2012</b>
	<b>Proportion (%)</b>	<b>Proportion (%)</b>
Financial institution	13	20
External parties	87	80
<b>Total</b>	<b>100</b>	<b>100</b>

Financial liabilities designated at fair value through profit or loss are bills of exchange and debentures which will mature in 11 and 5 years respectively with embedded callable range accrual swap. The bills of exchange bear interest rate at 6.1% per annum with a payment of interest every six months. The debentures bear interest rate at between 0-5.2% per annum variable to reference index of THBFIX 6 month with a payment of interest every six months. The Bank entered into callable range accrual swaps with opposite conditions (back-to-back) with CIMB Bank Berhad, the parent company.

In addition, the Bank issued accreting structured bills of exchange embedded interest rate swap with predetermined return rate and conditions. The maturity date is between 10-15 years. They bear interest rate at between 3.96-5.12% per annum. The Bank entered into interest rate swaps with other parties.

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**17 Debt issued and borrowings**

	Consolidated and the Bank					
	30 September 2013			31 December 2012		
	Domestic Million baht	Foreign Million baht	Total Million baht	Domestic Million baht	Foreign Million baht	Total Million baht
<b>Hybrid instrument</b>						
Hybrid securities of Baht 2,500 million maturing in 2019 (Note 37)	62	2,519	2,581	-	2,566	2,566
<b>Short term debentures</b>						
Short term debentures maturing in 2013, coupon rate of 2.50% - 3.00% per annum	11,769	-	11,769	-	-	-
Short term debentures maturing in 2013, coupon rate of 2.76% - 2.95% per annum	-	-	-	6,552	-	6,552
Short term debentures maturing in 2014, coupon rate of 2.70% - 2.95% per annum	3,595	-	3,595	-	-	-
<b>Subordinated debentures</b>						
Subordinated debentures maturing in 2003	544	-	544	544	-	544
Subordinated debentures of Baht 3,000 million, coupon rate of 5.35% per annum, maturing in 2021	3,000	-	3,000	2,322	678	3,000
Subordinated debentures of Baht 3,000 million, coupon rate of 4.80% per annum, maturing in 2022	3,000	-	3,000	3,000	-	3,000
<b>Structured debentures</b>						
Structured debentures	110	-	110	-	-	-
	<u>22,080</u>	<u>2,519</u>	<u>24,599</u>	<u>12,418</u>	<u>3,244</u>	<u>15,662</u>
<b>Fixed-rate notes</b>						
Bill of exchange maturing at call, coupon rate of 2.30% - 2.50% per annum	1,040	-	1,040	-	-	-
Bill of exchange maturing at call, coupon rate of 2.65% - 2.75% per annum	-	-	-	2,507	-	2,507
Bill of exchange maturing in 2013, coupon rate of 2.45 - 3.45% per annum	-	-	-	8,057	-	8,057
Bill of exchange maturing in 2013, coupon rate of 3.17% per annum	200	-	200	-	-	-
Bill of exchange maturing in 2014, coupon rate of 2.65 % per annum	50	-	50	-	-	-
	<u>1,290</u>	<u>-</u>	<u>1,290</u>	<u>10,564</u>	<u>-</u>	<u>10,564</u>
<b>Total</b>	<u>23,370</u>	<u>2,519</u>	<u>25,889</u>	<u>22,982</u>	<u>3,244</u>	<u>26,226</u>
<u>Less current portion of long-term borrowings</u>	<u>(17,308)</u>	<u>-</u>	<u>(17,308)</u>	<u>(17,660)</u>	<u>-</u>	<u>(17,660)</u>
<b>Long-term borrowings, net</b>	<u>6,062</u>	<u>2,519</u>	<u>8,581</u>	<u>5,322</u>	<u>3,244</u>	<u>8,566</u>

- (a) As at 30 September 2013, the Bank issued short term debentures of Baht 15,364 million (31 December 2012: Baht 6,552 million) with fixed interest rates, interest will be paid on maturity date.
- (b) During the financial period, the Bank issued various unsecured structured debentures not designated at fair value through profit or loss amounted to Baht 110 million with embedded FX digital option (bullish CNH against USD). The structured debentures will mature in 6 months from respective issuance dates. The Bank will pay 6% per annum at maturity if USD/CNH spot fixing rate on observation date fall below or equal to 99.5% of initial USD/CNH spot fixing rate. In addition, the Bank will pay 0% per annum at maturity if USD/CNH spot fixing rate on observation date is higher than 99.5% of initial USD/CNH spot fixing rate. Investors have the option to early redeem the above structured debentures at market price after 3 months from issuance date. The Bank is obliged to return the principal at full amount (100%) should the investors holds the debentures to maturity.

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**18 Provisions**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>30 September 2013</b>	<b>31 December 2012</b>	<b>30 September 2013</b>	<b>31 December 2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Provisions for contingent loss from legal cases	35	36	35	36
Reserve for off-statements of financial position items	282	282	282	282
Provision for employee benefits	1,152	1,092	1,125	1,069
Provision for putback option of sold debtors	20	20	20	20
<b>Total provisions</b>	<b>1,489</b>	<b>1,430</b>	<b>1,462</b>	<b>1,407</b>

**19 Other reserves**

	<b>Consolidated and the Bank</b>	
	<b>30 September 2013</b>	<b>31 December 2012</b>
	<b>Million baht</b>	<b>Million baht</b>
Revaluation surplus on assets	1,132	1,155
Revaluation surplus on change in value of investments	115	206
Income tax relating to components of other reserves	(249)	(272)
<b>Total</b>	<b>998</b>	<b>1,089</b>

(a) Revaluation surplus on assets

This represents surplus arising from revaluation of land and premises. The surplus is amortised to retained earnings on a straight-line basis over the remaining life of the related assets and transferred directly to retained earnings.

	<b>Consolidated and the Bank</b>	
	<b>30 September 2013</b>	<b>31 December 2012</b>
	<b>Million baht</b>	<b>Million baht</b>
Balance - beginning of the period/year	1,155	1,210
<u>Less</u> amortisation	(23)	(45)
Decrease from sale of office building	-	(10)
Balance - end of the period/year	<b>1,132</b>	<b>1,155</b>

The revaluation surplus can neither be offset against deficit nor used for dividend payment.

**19 Other reserves (Cond't)**

(b) Revaluation surplus (deficit) on change in value of investments

	<b>Consolidated and the Bank</b>	
	<b>30 September 2013</b>	<b>31 December 2012</b>
	<b>Million baht</b>	<b>Million baht</b>
Revaluation surplus on investments:		
Debt securities	46	46
Equity securities	222	165
Total	268	211
Revaluation deficit on investments:		
Debt securities	(151)	(5)
Equity securities	(2)	-
Total	(153)	(5)
<b>Revaluation surplus on change in value of investments, net</b>	115	206

**20 Statutory reserve**

Under Public Limited Companies Act B.E. 2535, the Bank is required to set aside a statutory reserve of at least 5% of its net profit for the year, after deducting accumulated deficit brought forward (if any), until the reserve reaches 10% of its registered share capital. This reserve cannot be used to pay dividend.

**21 Dividend payment**

On 12 April 2013, the Annual General Meeting of Shareholders of the Bank approved to pay dividend from the operating results of 2012 at the rate of Baht 0.005 per share, totalling Baht 105.42 million, which was paid on 10 May 2013.

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**22 Capital funds**

The primary objectives of the Bank's capital management are to maintain the Bank's ability to continue as a going concern and to maintain a capital adequacy ratio in accordance with the Banking Business Act B.E. 2551. The capital funds comprise:

	<b>30 September 2013<sup>(1)</sup></b>	<b>Total capital</b>
	<b>Million baht</b>	<b>to risk assets</b>
		<b>%</b>
<b>Tier I</b>		
Issued and paid up share capital	10,542	
Share premium	3,868	
Statutory reserve	272	
Unappropriated surplus	5,020	
Other reserves	1,040	
Deferred tax assets	(779)	
<b>Total tier I capital fund</b>	<b>19,963</b>	<b>10.33</b>
<b>Tier II</b>		
Long-term subordinated debentures and hybrid securities	7,650	
Reserve for loan classified as pass	599	
<b>Total tier II capital fund</b>	<b>8,249</b>	<b>4.27</b>
<b>Total capital funds</b>	<b>28,212</b>	<b>14.60</b>

<sup>(1)</sup> The BoT has announced the implementation of new international capital requirement standards under the Basel III regulatory framework, effective from 1 January 2013 for Bank basis.

	<b>31 December 2012<sup>(2)</sup></b>	<b>Total capital</b>
	<b>Million baht</b>	<b>to risk assets</b>
		<b>%</b>
<b>Tier I</b>		
Issued and paid up share capital	10,542	
Share premium	3,868	
Statutory reserve	188	
Unappropriated surplus	2,440	
<b>Total tier I capital fund</b>	<b>17,038</b>	<b>10.27</b>
<b>Tier II</b>		
Revaluation surplus on assets	740	
Reserve for loan classified as pass	546	
Long-term subordinated debentures	2,500	
Hybrid securities	6,000	
Revaluation surplus on capital securities available-for-sale	74	
<b>Total tier II capital fund</b>	<b>9,860</b>	<b>5.94</b>
<b>Total capital funds</b>	<b>26,898</b>	<b>16.21</b>

<sup>(2)</sup> As at 31 December 2012, the Bank maintained capital fund under Basel II regulatory framework.

**23 Important position and performance classified by type of domestic or foreign transactions**

**23.1 Position classified by type of transaction**

	<b>Consolidated</b>					
	<b>30 September 2013</b>			<b>31 December 2012</b>		
	<b>Domestic Million baht</b>	<b>Foreign Million baht</b>	<b>Total Million baht</b>	<b>Domestic Million baht</b>	<b>Foreign Million baht</b>	<b>Total Million baht</b>
Total assets	241,775	3,921	245,696	194,886	7,506	202,392
Interbank and money market items, net	12,812	656	13,468	9,472	656	10,128
Derivative assets	5,640	1,421	7,061	1,681	793	2,474
Investments, net and investments in subsidiaries, net	51,195	86	51,281	40,169	308	40,477
Loans to customers and accrued interest receivables, net	157,972	1,758	159,730	130,055	5,749	135,804
Deposits	152,276	1,147	153,423	134,098	1,036	135,134
Interbank and money market items	24,743	1,088	25,831	9,790	1,520	11,310
Derivative liabilities	5,383	1,786	7,169	1,201	801	2,002
Debt issued and borrowings	23,370	2,519	25,889	22,983	3,244	26,227

  

	<b>The Bank</b>					
	<b>30 September 2013</b>			<b>31 December 2012</b>		
	<b>Domestic Million baht</b>	<b>Foreign Million baht</b>	<b>Total Million baht</b>	<b>Domestic Million baht</b>	<b>Foreign Million baht</b>	<b>Total Million baht</b>
Total assets	240,504	3,921	244,425	193,542	7,506	201,048
Interbank and money market items, net	12,774	656	13,430	9,438	656	10,094
Derivative assets	5,640	1,421	7,061	1,681	793	2,474
Investments, net and investments in subsidiaries, net	52,520	86	52,606	41,048	308	41,356
Loans to customers and accrued interest receivables, net	155,943	1,758	157,701	128,228	5,749	133,977
Deposits	152,403	1,147	153,550	134,249	1,036	135,285
Interbank and money market items	24,105	1,088	25,193	8,840	1,520	10,360
Derivative liabilities	5,383	1,786	7,169	1,201	801	2,002
Debt issued and borrowings	23,370	2,519	25,889	22,983	3,244	26,227

**23 Important position and performance classified by type of domestic or foreign transactions (Cont'd)**

**23.2 Performance classified by types of transaction**

	<b>Consolidated</b>					
	<b>For the three-month period ended 30 September 2013</b>			<b>For the three-month period ended 30 September 2012</b>		
	<b>Domestic Million baht</b>	<b>Foreign Million baht</b>	<b>Total Million baht</b>	<b>Domestic Million baht</b>	<b>Foreign Million baht</b>	<b>Total Million baht</b>
Interest incomes	3,176	27	3,203	2,563	10	2,573
Interest expenses	(1,472)	(44)	(1,516)	(1,229)	(38)	(1,267)
Net interest incomes	1,704	(17)	1,687	1,334	(28)	1,306
Net fee and services income	323	-	323	208	-	208
Gain sharing from the management of the non- performing loans by TAMC	-	-	-	1,344	-	1,344
Other operating incomes	332	-	332	367	-	367
Other operating expenses	(1,558)	-	(1,558)	(1,345)	-	(1,345)
Impairment loss	(353)	-	(353)	(814)	-	(814)
Profit (loss) from continuing operation before income tax expense	448	(17)	431	1,094	(28)	1,066
	<b>The Bank</b>					
	<b>For the three-month period ended 30 September 2013</b>			<b>For the three-month period ended 30 September 2012</b>		
	<b>Domestic Million baht</b>	<b>Foreign Million baht</b>	<b>Total Million baht</b>	<b>Domestic Million baht</b>	<b>Foreign Million baht</b>	<b>Total Million baht</b>
Interest incomes	2,831	27	2,858	2,306	10	2,316
Interest expenses	(1,457)	(44)	(1,501)	(1,221)	(37)	(1,258)
Net interest incomes	1,374	(17)	1,357	1,085	(27)	1,058
Net fee and services income	240	-	240	159	-	159
Gain sharing from the management of the non- performing loans by TAMC	-	-	-	1,344	-	1,344
Other operating incomes	220	-	220	331	-	331
Other operating expenses	(1,259)	-	(1,259)	(1,148)	-	(1,148)
Impairment loss	(283)	-	(283)	(744)	-	(744)
Profit (loss) from continuing operation before income tax expense	292	(17)	275	1,027	(27)	1,000

**23 Important position and performance classified by type of domestic or foreign transactions (Cont'd)**

**23.2 Performance classified by types of transaction (Cont'd)**

	<b>Consolidated</b>					
	<b>For the nine-month period ended 30 September 2013</b>			<b>For the nine-month period ended 30 September 2012</b>		
	<b>Domestic Million baht</b>	<b>Foreign Million baht</b>	<b>Total Million baht</b>	<b>Domestic Million baht</b>	<b>Foreign Million baht</b>	<b>Total Million baht</b>
Interest incomes	8,856	80	8,936	7,390	34	7,424
Interest expenses	(4,078)	(140)	(4,218)	(3,543)	(112)	(3,655)
Net interest incomes	4,778	(60)	4,718	3,847	(78)	3,769
Net fee and services income	850	-	850	576	-	576
Gain sharing from the management of the non- performing loans by TAMC	-	-	-	1,344	-	1,344
Other operating incomes	816	-	816	751	-	751
Other operating expenses	(4,456)	-	(4,456)	(3,971)	-	(3,971)
Impairment loss	(842)	-	(842)	(1,062)	-	(1,062)
Profit (loss) from continuing operation before income tax expense	1,146	(60)	1,086	1,485	(78)	1,407
	<b>The Bank</b>					
	<b>For the nine-month period ended 30 September 2013</b>			<b>For the nine-month period ended 30 September 2012</b>		
	<b>Domestic Million baht</b>	<b>Foreign Million baht</b>	<b>Total Million baht</b>	<b>Domestic Million baht</b>	<b>Foreign Million baht</b>	<b>Total Million baht</b>
Interest incomes	7,869	80	7,949	6,677	34	6,711
Interest expenses	(4,029)	(140)	(4,169)	(3,511)	(112)	(3,623)
Net interest incomes	3,840	(60)	3,780	3,166	(78)	3,088
Net fee and services income	653	-	653	455	-	455
Gain sharing from the management of the non- performing loans by TAMC	-	-	-	1,344	-	1,344
Other operating incomes	685	-	685	735	-	735
Other operating expenses	(3,676)	-	(3,676)	(3,390)	-	(3,390)
Impairment loss	(544)	-	(544)	(902)	-	(902)
Profit (loss) from continuing operation before income tax expense	958	(60)	898	1,408	(78)	1,330

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**24 Interest income**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Interbank and money market items	72	41	72	40
Investments and trading transactions	36	31	36	31
Investments in debt securities	347	260	347	260
Loans	2,258	1,866	2,401	1,985
Hire purchase and financial lease income	488	375	-	-
Others	2	-	2	-
<b>Interest incomes</b>	<b>3,203</b>	<b>2,573</b>	<b>2,858</b>	<b>2,316</b>

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Interbank and money market items	207	85	207	84
Investments and trading transactions	114	85	114	85
Investments in debt securities	885	824	885	824
Loans	6,348	5,395	6,740	5,718
Hire purchase and financial lease income	1,379	1,035	-	-
Others	3	-	3	-
<b>Interest incomes</b>	<b>8,936</b>	<b>7,424</b>	<b>7,949</b>	<b>6,711</b>

**25 Interest expenses**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Deposits	941	818	941	818
Interbank and money market item	124	66	109	57
Contribution fee to the Deposit Protection Agency	4	4	4	4
Contribution fee to FIDF	199	164	199	164
Debt securities issued				
- Subordinated debentures	224	78	224	78
- Others	18	136	18	136
Others	6	1	6	1
<b>Interest expenses</b>	<b>1,516</b>	<b>1,267</b>	<b>1,501</b>	<b>1,258</b>

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**25 Interest expenses (Cond't)**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Deposits	2,642	2,302	2,643	2,302
Interbank and money market items	259	181	209	149
Contribution fee to the Deposit Protection Agency	11	39	11	39
Contribution fee to FIDF	567	415	567	415
Debt securities issued				
- Subordinated debentures	615	200	615	200
- Others	116	515	116	515
Others	8	3	8	3
Interest expenses	<u>4,218</u>	<u>3,655</u>	<u>4,169</u>	<u>3,623</u>

**26 Net fees and service income**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Fees and service incomes				
Acceptances, aval and guarantees	28	26	32	28
ATM and debit card fees	29	30	29	30
Insurance brokerage income	135	76	95	60
Management fee	64	23	64	23
Others	106	95	79	76
Fees and service income	<u>362</u>	<u>250</u>	<u>299</u>	<u>217</u>
Fees and service expenses				
Collection fees	5	17	32	39
ATM fees	10	10	10	10
Others	24	15	17	9
Fees and service expenses	<u>39</u>	<u>42</u>	<u>59</u>	<u>58</u>
Net fees and service income	<u>323</u>	<u>208</u>	<u>240</u>	<u>159</u>

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**26 Net fees and service income (Cond't)**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Fees and service incomes				
Acceptances, aval and guarantees	88	86	102	92
ATM and debit card fees	94	91	94	91
Insurance brokerage income	321	197	238	150
Management fee	110	70	110	70
Others	344	237	273	204
<b>Fees and service income</b>	<b>957</b>	<b>681</b>	<b>817</b>	<b>607</b>
Fees and service expenses				
Collection fees	23	38	96	101
ATM fees	28	27	28	27
Others	56	40	40	24
<b>Fees and service expenses</b>	<b>107</b>	<b>105</b>	<b>164</b>	<b>152</b>
<b>Net fees and service income</b>	<b>850</b>	<b>576</b>	<b>653</b>	<b>455</b>

**27 Gains on trading and foreign exchange transactions**

	<b>Consolidated and the Bank</b>			
	<b>For the three-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Gains (lossess) on tradings and foreign exchange transactions				
Foreign currencies and foreign exchange rate derivatives	371	60	485	271
Interest rate derivatives	(276)	91	(139)	92
Debt securities	(5)	(1)	(8)	18
<b>Gains on tradings and foreign exchange Transactions</b>	<b>90</b>	<b>150</b>	<b>338</b>	<b>381</b>

**28 Gains(losses) on financial liabilities designated at fair value through profit or loss**

Gains(losses) on financial liabilities designated at fair value through profit or loss consist of following items

	<b>Consolidated and the Bank</b>			
	<b>For the three-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Net change in fair value				
Bills of exchange	12	1	68	2
Debentures	49	-	78	-
Interest expenses	(35)	(7)	(80)	(11)
Total	<u>26</u>	<u>(6)</u>	<u>66</u>	<u>(9)</u>

**29 Gains on investments**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Gains on sales				
Available-for-sale	-	11	-	11
General investments	2	-	2	-
Investment in subsidiaries	104	86	-	58
Gains on investments	<u>106</u>	<u>97</u>	<u>2</u>	<u>69</u>

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Gains (loss) on sales				
Available-for-sale	47	80	47	80
Held-to-maturity	2	1	2	1
General investments	4	(3)	4	(3)
Investment in subsidiaries	104	86	-	58
Gains on investments	<u>157</u>	<u>164</u>	<u>53</u>	<u>136</u>
Impairment loss on general investments	(9)	(7)	(9)	(7)
Impairment loss	(9)	(7)	(9)	(7)
Gains on investments	<u>148</u>	<u>157</u>	<u>44</u>	<u>129</u>

**30 Other operating income**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Gain on sales of premises and equipment	-	5	-	5
Gain on sales of properties for sales	-	-	9	-
Bad debt recovery	9	2	-	-
Dividend income	67	83	67	83
Other income	34	35	26	29
<b>Other operating income</b>	<b>110</b>	<b>125</b>	<b>102</b>	<b>117</b>

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Gain on sales of premises and equipment	2	6	-	5
Gain on sales of properties for sales	-	-	16	-
Bad debt recovery	19	7	-	-
Dividend income	151	113	151	147
Other income	92	96	71	80
<b>Other operating income</b>	<b>264</b>	<b>222</b>	<b>238</b>	<b>232</b>

**31 Bad debts, doubtful debts and impairment losses**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Loss on debt restructuring	5	7	5	7
Loans	348	807	278	737
<b>Total</b>	<b>353</b>	<b>814</b>	<b>283</b>	<b>744</b>

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Held to maturity debt instruments (Reversal of impairment)	-	(12)	-	(12)
Loss on debt restructuring	17	4	17	4
Loans	825	1,070	527	910
<b>Total</b>	<b>842</b>	<b>1,062</b>	<b>544</b>	<b>902</b>

**32 Corporate income tax**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Current tax:				
Current tax on profits for the period	8	15	-	-
Total current tax	8	15	-	-
Deferred tax:				
Origination and reversal of temporary differences	(96)	7	(95)	21
Utilisation of tax losses	102	190	102	190
Total deferred tax	6	197	7	211
Total tax charge	14	212	7	211
	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Current tax:				
Current tax on profits for the period	34	33	-	-
Total current tax	34	33	-	-
Deferred tax:				
Origination and reversal of temporary differences	(121)	48	(98)	76
Utilisation of tax losses	212	191	212	192
Total deferred tax	91	239	114	268
Total tax charge	125	272	114	268

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**32 Corporate income tax (Cont'd)**

The tax on the Group's profit before tax differs from the theoretical amount that would arise using the basic tax rate of the home country of the Bank as follows:

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Profit before tax	431	1,066	275	1,000
Tax calculated at a tax rate of 20% (2012 - 23%)	62	238	55	230
Tax effect of:				
Income not subject to tax	(82)	(18)	(82)	(18)
Expenses not deductible for tax purpose	34	(4)	34	3
Effect of changes in tax rates	-	(4)	-	(4)
<b>Total tax charge</b>	<b>14</b>	<b>212</b>	<b>7</b>	<b>211</b>

  

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Profit before tax	1,085	1,407	898	1,330
Tax calculated at a tax rate of 20% (2012 - 23%)	190	326	180	306
Tax effect of:				
Income not subject to tax	(115)	(43)	(115)	(43)
Expenses not deductible for tax purpose	50	1	49	17
Effect of changes in tax rates	-	(12)	-	(12)
<b>Total tax charge</b>	<b>125</b>	<b>272</b>	<b>114</b>	<b>268</b>

The weighted average applicable tax rate was 13% (2012: 20%). The decrease is caused by a change in corporate income tax rate announced by the Government.

During 2013, as a result of the change in corporation tax rate from 23% to 20% that will be effective from 1 January 2013, the relevant deferred tax balances have been re-measured. Deferred tax expected to be reversed in the nine-month period ended 30 September 2013 has been measured using the effective rate that will apply for the period which is 20%.

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**32 Corporate income tax (Cont'd)**

The tax (charge)/credit relating to component of other comprehensive income is as follows:

	<b>Consolidated</b>					
	<b>For the three-month period ended 30 September 2013</b>			<b>For the three-month period ended 30 September 2012</b>		
	<b>Before tax Million baht</b>	<b>Tax (charge) credit Million baht</b>	<b>After tax Million baht</b>	<b>Before tax Million baht</b>	<b>Tax (charge) credit Million baht</b>	<b>After tax Million baht</b>
Fair value gains:						
Land and buildings	13	3	10	9	2	7
Properties for sale	(4)	(1)	(3)	-	-	-
Available-for-sale financial asset	(19)	(4)	(15)	1	-	1
<b>Other comprehensive income</b>	<b>(10)</b>	<b>(2)</b>	<b>(8)</b>	<b>10</b>	<b>2</b>	<b>8</b>
Current tax		8			15	
Deferred tax		6			197	
		<u>14</u>			<u>212</u>	
	<b>The Bank</b>					
	<b>For the three-month period ended 30 September 2013</b>			<b>For the three-month period ended 30 September 2012</b>		
	<b>Before tax Million baht</b>	<b>Tax (charge) credit Million baht</b>	<b>After tax Million baht</b>	<b>Before tax Million baht</b>	<b>Tax (charge) credit Million baht</b>	<b>After tax Million baht</b>
Fair value gains:						
Land and buildings	13	3	10	9	2	7
Properties for sale	(4)	(1)	(3)	-	-	-
Available-for-sale financial asset	(19)	(4)	(15)	1	-	1
<b>Other comprehensive income</b>	<b>(10)</b>	<b>(2)</b>	<b>(8)</b>	<b>10</b>	<b>2</b>	<b>8</b>
Current tax		-			-	
Deferred tax		7			211	
		<u>7</u>			<u>211</u>	

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**32 Corporate income tax (Cont'd)**

The tax (charge)/credit relating to component of other comprehensive income is as follows: (Cont'd)

	<b>Consolidated</b>					
	<b>For the nine-month period ended 30 September 2013</b>			<b>For the nine-month period ended 30 September 2012</b>		
	<b>Before tax Million baht</b>	<b>Tax (charge) credit Million baht</b>	<b>After tax Million baht</b>	<b>Before tax Million baht</b>	<b>Tax (charge) credit Million baht</b>	<b>After tax Million baht</b>
Fair value gains:						
Land and buildings	43	9	34	46	9	37
Properties for sale	(20)	(4)	(16)	-	-	-
Available-for-sale financial asset	91	18	73	(6)	(1)	(5)
<b>Other comprehensive income</b>	<b>114</b>	<b>23</b>	<b>91</b>	<b>40</b>	<b>8</b>	<b>32</b>
Current tax		34			33	
Deferred tax		91			239	
		<u>125</u>			<u>272</u>	
	<b>The Bank</b>					
	<b>For the nine-month period ended 30 September 2013</b>			<b>For the nine-month period ended 30 September 2012</b>		
	<b>Before tax Million baht</b>	<b>Tax (charge) credit Million baht</b>	<b>After tax Million baht</b>	<b>Before tax Million baht</b>	<b>Tax (charge) credit Million baht</b>	<b>After tax Million baht</b>
Fair value gains:						
Land and buildings	43	9	34	46	9	37
Properties for sale	(20)	(4)	(16)	-	-	-
Available-for-sale financial asset	91	18	73	(6)	(1)	(5)
<b>Other comprehensive income</b>	<b>114</b>	<b>23</b>	<b>91</b>	<b>40</b>	<b>8</b>	<b>32</b>
Current tax		-			-	
Deferred tax		114			268	
		<u>114</u>			<u>268</u>	

In addition, deferred income tax of Baht 22.6 million (30 September 2012: Baht 46.2 million) was transferred from other reserves to retained earnings. This represents deferred tax on the difference between the actual depreciation on buildings and the equivalent depreciation based on the historical cost of buildings.

**33 Operating result of disposal group classified as held-for-sale**

Assets of disposal group classified as held-for-sale are investments in subsidiary that were approved to be sold by the Annual General Meeting for the year 2012.

**a) Operating result of disposal group classified as held-for-sale**

	<b>Consolidated</b>	
	<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>
	<b>Million Baht</b>	<b>Million Baht</b>
Revenue	-	329
Expense	-	(275)
Profit before tax of discontinued operations	-	54
Tax	-	-
<b>Profit after tax of discontinued operations</b>	<b>-</b>	<b>54<sup>(1)</sup></b>

<sup>(1)</sup> Profit after tax of discontinued operations is included in the consolidated income statements for nine-month periods ended 30 September 2012.

**b) Cash flows of assets of disposal group classified as held-for-sale**

	<b>Consolidated</b>	
	<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>
Operating cash flows	-	14
Investing cash flows	-	(14)
Financing cash flows	-	-
Total cash flows	<b>-</b>	<b>-</b>

**34 Earnings per share**

Earnings per share as presented in the consolidated and bank statements of comprehensive income are basic earnings per share which is calculated by dividing net income for the period by the weighted average number of ordinary shares held by outside shareholders during the period.

There are no potential dilutive ordinary shares in issue for the nine-month period ended 30 September 2013 and for the year ended 31 December 2012.

**35 Encumbrance of assets**

**35.1 Assets used as collateral**

The Group placed assets such as cash at banks, and government and state enterprise bonds as collateral against the following:

	<b>Consolidated and the Bank</b>	
	<b>30 September 2013</b>	<b>31 December 2012</b>
	<b>Million baht</b>	<b>Million baht</b>
Securities sold under repurchase agreements	20,797	2,968
Utilities usage	7	7
<b>Total</b>	<b>20,804</b>	<b>2,975</b>

**35.2 Assets subject to obligation**

The Bank has long-term investments in certain equity securities obtained as a result of debt restructuring, under the debt restructuring agreements. The Bank is obligated to dispose of the investment after specified periods, which range from 1 year to 10 years commencing from the date of the debt restructuring agreements.

As at 30 September 2013 and 31 December 2012, the investments subject to such obligations are as follows:

<b>Year of maturity</b>	<b>Consolidated and the Bank</b>			
	<b>30 September 2013</b>		<b>31 December 2012</b>	
	<b>Number</b>	<b>Cost Million baht</b>	<b>Number</b>	<b>Cost Million baht</b>
2013 onwards	2	177	2	177
<b>Assets subject to obligation</b>	<b>2</b>	<b>177</b>	<b>2</b>	<b>177</b>

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**36 Commitments and contingent liabilities**

**36.1 Commitments**

As at 30 September 2013 and 31 December 2012, significant commitments of the Bank consist of:

	Consolidated and the Bank					
	30 September 2013			31 December 2012		
	Thai Baht Million baht	Foreign currency Million baht	Total Million baht	Thai Baht Million baht	Foreign currency Million baht	Total Million baht
<b>Aval to bills and guarantees of loans:</b>						
Avals to bills <sup>(1)</sup>	913	-	913	814	-	814
Guarantees on loans	5	-	5	10	-	10
Total aval to bills and guarantees of loans	918	-	918	824	-	824
<b>Liability under unmatured import bills:</b>						
Liability under unmatured import bills	-	411	411	-	553	553
<b>Letters of credits:</b>						
Letters of credits	73	1,926	1,999	42	1,886	1,928
<b>Other commitments:</b>						
Forward and spot contracts						
- Bought	-	204,828	204,828	-	36,452	36,452
- Sold	-	133,180	133,180	-	33,774	33,774
Cross currency and interest rate swap contract						
- Bought	-	19,748	19,748	-	4,010	4,010
- Sold	-	25,515	25,515	-	6,684	6,684
Futures contracts						
- Bought	-	-	-	-	92	92
Interest rate swap contracts						
- Fixed rate payee	250,129	19,274	269,403	154,143	10,741	164,884
- Floating rate payee	239,272	39,447	278,719	160,447	14,428	174,875
Foreign exchange option						
- Call option sales contracts	-	3,763	3,763	-	540	540
- Put option sales contracts	-	-	-	-	227	227
- Call option purchase contracts	-	-	-	-	1,050	1,050
- Put option purchase contracts	-	4,002	4,002	-	44	44
Commodity						
- Bought	-	5	5	-	-	-
- Sold	-	5	5	-	-	-
Undrawn bank overdrafts	16,402	-	16,402	10,312	-	10,312
Investment						
- Bought	5,972	471	6,443	3,231	-	3,231
- Sold	6,072	471	6,543	3,081	-	3,081
Other commitments:						
Other guarantees	8,691	845	9,536	9,087	794	9,881
Other commitments	526,538	451,554	978,092	340,301	108,836	449,137
<b>Total commitments</b>	<b>527,529</b>	<b>453,891</b>	<b>981,420</b>	<b>341,167</b>	<b>111,275</b>	<b>452,442</b>

<sup>(1)</sup> As at 30 September 2013, the Bank availed notes payable of a subsidiary amounting to Baht 500 million (31 December 2012: Baht 550 million).

**36 Commitments and contingent liabilities (Cont'd)**

**36.2 Contingent liabilities**

- (a) As at 30 September 2013 and 31 December 2012, the Group had the following contingent liabilities in connection with court cases in which the Group have been sued as defendants in court. The lawsuits were mainly lodged to claim compensation and the management believes that they will have no significant impact on the Group once they are finalised:

	<b>Consolidated and the Bank</b>	
	<b>30 September 2013</b>	<b>31 Decemeber 2012</b>
	<b>Million baht</b>	<b>Million baht</b>
Sum claimed in cases where the Group is direct defendants	435	442
Sum claimed in cases where the Group is co-defendants with others		
- Sum of claims that can be specifically attributed to the Group	1,189	1,189
- Sum of claims that cannot be specifically attributed to the Group and for which the total sum claimed is therefore presented.	24,589	24,591
<b>Total</b>	<b>26,213</b>	<b>26,222</b>

In the above court cases, a sum of Baht 24,500 million relates to claims against the Bank in cases where it is co-defendant with TAMC and other banks. The plaintiffs lodged the claims in respect of transfers of non-performing loans from various banks to TAMC. However, the Bank believes that the outcomes of these cases will not cause material loss because the transfers were made in accordance with the Emergency Decree Establishing the Thai Asset Management Corporation B.E. 2544. In addition, transfers of loans from the Bank to TAMC amounting to approximately Baht 959 million, occurred before the merger of the Bank.

As at 30 September 2013, included in the above-mentioned amounts are cases in which the court was judged in favor of the plaintiffs, with sums claimed totaling Baht 20 million in cases where the Bank is the direct defendant and Baht 30 million in cases where the Bank is a co-defendant with others. However, the Bank is in the process of appealing the decisions (31 December 2012: Baht 9 million and Baht 32 million, respectively).

As at 30 Septemer 2013, the Group recognised provisions for contingent loss from legal cases of approximately Baht 35 million (31 December 2012: Baht 36 million). The management concluded and believed that such provisions were adequate to cover any possible loss from these legal cases.

In addition, the Group recognised reserves of Baht 282 million (31 December 2012: Baht 282 million) for off-statement of financial position items related to guarantees for which the Bank or its subsidiaries have been sued as defendants.

- (b) The Bank has commitments in respect of the loss sharing (if any) under the agreement to transfer non-performing loans to TAMC, as discussed under Note 39.

**36 Commitments and contingent liabilities (Cont'd)**

**36.3 Commitments under long-term leases**

As at 30 September 2013 and 31 December 2012, the Group had entered into a number of agreements to lease land, buildings and vehicles for periods of longer than 6 months, under which future rental fees can be summarised as follows:

<b>Lease periods</b>	<b>Consolidated</b>		<b>The Bank</b>	
	<b>30 September 2013 Million baht</b>	<b>31 December 2012 Million baht</b>	<b>30 September 2013 Million baht</b>	<b>31 December 2012 Million baht</b>
1 - 3 years	337	333	301	293
4 - 5 years	5	20	5	20
6 - 10 years	23	9	23	9
11 - 30 years	83	19	83	19
Total	448	381	412	341

**36.4 Other commitments**

As at 30 September 2013, the Bank has other commitments in the form of various agreements relating to computer system development consultancy services and computer system and software development. The Bank is obligated to pay a further Baht 66 million and USD 77,274 under such agreements (31 December 2012: Baht 16 million and USD 2,274 million).

**37 Related party transactions**

During the period, the Group had significant business transactions with its related parties. These transactions were concluded on commercial terms and based on contracts. Below is a summary of those transactions.

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
<b>Subsidiaries</b>				
Revenue:				
Interest income	-	-	143	119
Fees income	-	-	6	3
Gain on payback from liquidated subsidiary	104	-	-	-
Expenses:				
Interest expenses	-	1	1	-
Premises and equipments expenses	-	-	(2)	(2)
Other expenses	-	-	27	23
<b>Parent company</b>				
Revenue:				
Other income	(13)	-	(13)	-
Expenses:				
Interest expenses	5	9	5	9
Premises and equipments expenses	1	3	1	3
Other expenses	47	-	47	-
<b>Related companies</b>				
Revenue:				
Interest income	1	1	1	1
Fees income	23	12	23	12
Gain on selling investment in subsidiary	-	86	-	58
Expenses:				
Interest expenses	32	44	32	44
Fees expenses	20	29	20	29
Premises and equipments expenses	(3)	(2)	(3)	(2)
Other expenses	8	-	8	-

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**37 Related party transactions (Cont'd)**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
<b>Subsidiaries</b>				
Revenue:				
Interest income	-	-	394	323
Fees income	-	-	17	30
Gain on payback from liquidated subsidiary	104	-	-	-
Dividend income	-	-	-	33
Expenses:				
Interest expenses	1	3	2	6
Fees expenses	-	-	-	1
Premises and equipments expenses	-	-	(7)	(13)
Other expenses	-	-	73	62
<b>Ultimate parent company</b>				
Revenue:				
Other income	9	-	9	-
Expenses:				
Interest expenses	5	27	5	27
Premises and equipments expenses	4	3	4	3
Other expenses	140	-	140	-
<b>Related companies</b>				
Revenue:				
Interest income	3	4	3	4
Fees income	51	21	51	21
Gain on selling investment in subsidiary	-	86	-	58
Expenses:				
Interest expenses	114	123	114	123
Fees expenses	65	73	65	73
Premises and equipments expenses	(7)	(5)	(7)	(5)
Other expenses	15	-	15	-

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**37 Related party transactions (Cont'd)**

The outstanding balances of significant related party transactions as at 30 September 2013 and 31 December 2012 are as follows:

	<b>Consolidated</b>						
	<b>30 September 2013</b>						
	Average loans outstanding Million baht	Outstanding Loans Million baht	Obligations Million baht	Other assets Million baht	Deposits Million baht	Borrowings Million baht	Other Liabilities Million baht
<b><u>Subsidiary company</u></b>							
Krung Thai Tanakit Finance Plc.	-	-	-	-	-	-	263
	-	-	-	-	-	-	263
<b><u>Parent company</u></b>							
CIMB Bank Berhad	-	-	77	533	-	-	616
	-	-	77	533	-	-	616
<b><u>Company under common control</u></b>							
CIMB Bank (L) Ltd.	-	-	-	271	-	2,519	358
CIMB ISLAMIC Bank Berhad	-	-	-	-	-	-	2
CIMB NIAGA	-	-	-	-	-	-	2
CIMB-Principal Asset Management Co., Ltd.	-	-	1	-	-	-	29
CIMB Securities (Thailand) Co., Ltd.	-	-	-	-	-	-	142
Sathorn Asset Management Co., Ltd.	-	-	-	2	353	-	15
	-	-	1	273	353	2,519	548
<b><u>Related companies</u></b>							
Other companies	109	-	-	-	-	-	-
	109	-	-	-	-	-	-
<b><u>Related persons</u></b>							
	13	14	-	-	113	-	-
	13	14	-	-	113	-	-

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**37 Related party transactions (Cont'd)**

		<b>Consolidated</b>						
		<b>31 December 2012</b>						
	Average loans outstanding Million baht	Outstanding loans Million baht	Obligations Million baht	Other assets Million baht	Deposits Million baht	Borrowings million baht	Other liabilities million baht	
<b><u>Subsidiary company</u></b>								
Krung Thai Tanakit Finance Plc.	-	-	-	-	-	-	262	
	-	-	-	-	-	-	262	
<b><u>Parent company</u></b>								
CIMB Bank Berhad	-	-	152	245	-	678	422	
	-	-	152	245	-	678	422	
<b><u>Companies under common control</u></b>								
CIMB Bank (L) Ltd.	-	-	-	385	-	2,566	45	
CIMB-Principal Asset Management Co., Ltd.	-	-	1	-	-	-	4	
CIMB Securities (Thailand) Co., Ltd.	-	-	-	-	-	-	69	
Sathorn Asset Management Co., Ltd.	-	-	-	1	48	-	24	
CIMB-GK Securities (Thailand) Co., Ltd.	-	-	-	-	-	-	75	
	-	-	1	386	48	2,566	217	
<b><u>Related companies</u></b>								
Other companies	116	111	-	-	2	-	-	
	116	111	-	-	2	-	-	
<b><u>Related persons</u></b>								
	2	3	-	-	97	-	-	
	2	3	-	-	97	-	-	
		<b>The Bank</b>						
		<b>30 September 2013</b>						
	Average loans outstanding Million baht	Outstanding Loans Million baht	Obligations Million baht	Other assets Million baht	Deposits Million baht	Borrowings Million baht	Other Liabilities Million baht	
<b><u>Subsidiary companies</u></b>								
Center Auto Lease Co., Ltd.	9,359	10,214	-	-	16	-	-	
CT Coll Co., Ltd.	6	6	-	-	44	-	9	
Krung Thai Tanakit Finance Plc.	-	-	-	-	-	-	263	
World Lease Co., Ltd.	1,751	2,762	500	1	71	-	5	
	11,116	12,982	500	1	131	-	277	
<b><u>Parent company</u></b>								
CIMB Bank Berhad	-	-	77	533	-	-	616	
	-	-	77	533	-	-	616	
<b><u>Company under common control</u></b>								
CIMB Bank (L) Ltd.	-	-	-	271	-	2,519	358	
CIMB ISLAMIC Bank Berhad	-	-	-	-	-	-	2	
CIMB NIAGA	-	-	-	-	-	-	2	
CIMB-Principal Asset Management Co., Ltd.	-	-	1	-	-	-	29	
CIMB Securities (Thailand) Co., Ltd.	-	-	-	-	-	-	142	
Sathorn Asset Management Co., Ltd.	-	-	-	2	353	-	15	
	-	-	1	273	353	2,519	548	
<b><u>Related companies</u></b>								
Other companies	109	-	-	-	-	-	-	
	109	-	-	-	-	-	-	
<b><u>Related persons</u></b>								
	13	14	-	-	113	-	-	
	13	14	-	-	113	-	-	

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**37 Related party transactions (Cont'd)**

	<b>The Bank</b>						
	<b>31 December 2012</b>						
	<b>Average loans outstanding Million baht</b>	<b>Outstanding loans Million baht</b>	<b>Obligations Million baht</b>	<b>Other assets Million baht</b>	<b>Deposits Million baht</b>	<b>Borrowings Million baht</b>	<b>Other liabilities Million baht</b>
<b><u>Subsidiary companies</u></b>							
Center Auto Lease Co., Ltd.	7,320	8,063	-	1	72	-	-
CT Coll Co., Ltd.	5	6	-	-	27	-	8
Krung Thai Tanakit Finance Plc.	-	-	-	-	-	-	262
Worldlease Co., Ltd.	1,306	1,645	550	1	52	-	1
	<u>8,631</u>	<u>9,714</u>	<u>550</u>	<u>2</u>	<u>151</u>	<u>-</u>	<u>271</u>
<b><u>Parent company</u></b>							
CIMB Bank Berhad	-	-	152	245	-	678	422
	-	-	152	245	-	678	422
<b><u>Companies under common control</u></b>							
CIMB Bank (L) Ltd.	-	-	-	385	-	2,566	45
CIMB-Principal Asset Management Co., Ltd.	-	-	1	-	-	-	4
CIMB Securities (Thailand) Co., Ltd.	-	-	-	-	-	-	69
Sathorn Asset Management Co., Ltd.	-	-	-	1	48	-	24
CIMB-GK Securities (Thailand) Co., Ltd.	-	-	-	-	-	-	75
	-	-	1	386	48	2,566	217
<b><u>Related companies</u></b>							
Other companies	116	111	-	-	2	-	-
	116	111	-	-	2	-	-
<b><u>Related persons</u></b>							
	2	3	-	-	97	-	-
	2	3	-	-	97	-	-

As at 30 September 2013, the Bank availed notes payable of a subsidiary amounting to Baht 500 million (31 December 2012: Baht 550 million).

The Bank pays interest on deposits made by related parties at the normal rates granted to general depositors.



**38 Director and management remuneration**

The Bank has not extended extraordinary monetary and/or non-monetary benefits to the Banks' directors or executives at the level of executive vice president and higher, including financial controller, except for ordinary benefits to the directors and executives such as directors' fee, directors' bonus (if any), income tax, executives' salary and bonus (if any) and share-based payments.

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Short-term employee benefits	75	54	69	47
Long-term employee benefits	2	2	2	2
Share based payment	1	1	1	1
Director and management remuneration	<u>78</u>	<u>57</u>	<u>72</u>	<u>50</u>

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2013</b>	<b>2012</b>	<b>2013</b>	<b>2012</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Short-term employee benefits	218	190	202	172
Long-term employee benefits	7	7	6	7
Share-based payment	2	5	2	5
Director and management remuneration	<u>227</u>	<u>202</u>	<u>210</u>	<u>184</u>

**39 Agreement to transfer non-performing loans to TAMC**

On 12 October 2001, the Bank entered into an agreement to transfer non-performing loans to Thai Asset Management Corporation ("TAMC") in accordance with the Emergency Decree establishing TAMC.

As at 30 September 2013 and 31 December 2012, the Group have transferred loans to TAMC as follows:

<b>Loans transferred to TAMC</b>	<b>Consolidated and the Bank</b>			
	<b>30 September 2013</b>		<b>31 December 2012</b>	
	<b>Book value</b>	<b>Transfer price</b>	<b>Book value</b>	<b>Transfer price</b>
	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>	<b>Million baht</b>
Debtors who are compensated under the CAP agreement (CAP)	82,487	21,932	82,487	21,932
Debtors who are not compensated under the CAP agreement (NON CAP)	15,774	3,465	15,774	3,465
Total	<u>98,261</u>	<u>25,397</u>	<u>98,261</u>	<u>25,397</u>
Less TAMC notes which have been redeemed by TAMC		<u>(25,167)</u>		<u>(25,115)</u>
Outstanding TAMC notes (included in long-term investments; classified as held-to-maturity debt securities) (Note 9.1 (a))		<u>230</u>		<u>282</u>

The Bank is to receive payment in the form of non-transferable, 10-year promissory notes, availed by the FIDF and bearing interest at the average deposit rate of the 5 major banks. As at 30 September 2013, the Bank recognised interest receivable under these promissory notes amounting to Baht 34 million (31 December 2012 : Baht 35 million).

**39 Agreement to transfer non-performing loans to TAMC (Cont'd)**

**Share of the unrealised gain and losses arising from management of the non-performing loans**

Under the agreement to transfer non-performing loans to TAMC, the Bank joined TAMC in sharing the gains and losses arising from TAMC's management of said loans, which is to be allocated at the end of the agreement starting from 1 July 2001. The Bank is liable for all initial losses up to 20 percent of the transfer price. Further losses of up to another 20 percent of the transfer price are to be shared equally between the Bank and TAMC, while TAMC is liable for all remaining losses thereafter. According to the agreement, expenses of TAMC and the interest expenses of promissory notes issued by TAMC will be included in the calculation of the gain/loss sharing. Initial profits of up to 20 percent of the transfer price are to be shared equally between the Bank and TAMC. Further gains which, when combined with the initial portion, do not exceed the difference between the book value of the transferred non-performing assets and their transfer price, belong to the Bank. All remaining gains will belong to TAMC. For loan debtors transferred at no cost, collections received after deducting debt management expenses will belong to the Bank.

However, under the agreement to transfer CAP loans to TAMC, on 17 November 2006, the Bank transferred rights over future gain sharing to FIDF, although the Bank is still obligated to share losses with TAMC.

As at 30 September 2013, the Bank recorded an accrued income from TAMC amounting to Baht 2,354 million (31 December 2012: Baht 2,354 million).

As at 30 September 2013, the Bank's management believes that no significant future losses will be incurred.

**Outstanding issues with TAMC**

As at 30 September 2013, the Bank and TAMC had outstanding issues regarding the follow up of outstanding requisitions of original ownership documents and appraisal reports for collateral, and regarding the valuation of leasehold rights collateral with transfer prices totalling Baht 162 million and interest amounting Baht 23 million (31 December 2012: Baht 162 million and Baht 23 million). The Bank believes that these issues will not have a material impact on the transfer price adjustment of the loans and interest on TAMC note, since the Bank has handed some of the original ownership documents and appraisal reports for the collateral to TAMC.

With respect to the outstanding issue of the valuation of leasehold rights, the Bank believes that the transferable leaseholds can be appraised or revalued. The Bank's management believes that there will not be a material impact to the transfer price and relevant interest. However, for conservative reasons, the Bank has recorded allowance for impairment of the TAMC Promissory Notes amounting to Baht 54 million in the interim financial information (31 December 2012: Baht 54 million).

On 8 June 2013, TAMC has been dissolved according to the Emergency Decree establishing TAMC B.E. 2544. As a result, the outstanding issues with TAMC will be continually managed by the Ministry of Finance.