

CIMB Thai Bank Public Company Limited

Statements of financial position

As at 31 December 2014

	Consolidated		The Bank	
	31 December	31 December	31 December	31 December
	2014	2013	2014	2013
	Baht	Baht	Baht	Baht
Assets				
Cash	3,989,621,938	3,328,748,596	3,987,736,777	3,324,656,939
Interbank and money market items, net	6,522,689,913	33,555,652,005	6,453,199,978	33,509,102,456
Derivative assets	10,803,916,302	9,100,647,662	10,803,916,302	9,100,647,662
Investments, net	55,253,273,115	53,324,961,980	55,253,273,115	53,324,961,980
Investments in subsidiaries, net	-	10,523,242	1,324,920,707	1,335,443,948
Loans and accrued interest receivables				
Loans	194,610,261,270	175,844,355,534	188,334,023,282	168,952,844,988
Accrued interest receivables	455,304,547	453,532,902	459,212,620	462,586,736
Total loans and accrued interest receivables	195,065,565,817	176,297,888,436	188,793,235,902	169,415,431,724
Less Deferred revenue	(4,642,328,361)	(4,757,282,848)	(163,150,115)	(255,170,649)
Less Allowance for doubtful debts	(5,979,008,801)	(5,263,612,956)	(5,447,517,156)	(4,913,545,914)
Less Revaluation allowance for debt restructuring	(68,351,237)	(33,422,083)	(68,351,237)	(33,422,083)
Loans and accrued interest receivables, net	184,375,877,418	166,243,570,549	183,114,217,394	164,213,293,078
Customers' liability under acceptance	68,889,332	57,650,960	68,889,332	57,650,960
Properties for sale, net	1,826,291,636	1,706,018,723	1,582,424,466	1,597,877,173
Premises and equipment, net	3,071,759,407	3,349,094,004	3,002,336,396	3,264,147,293
Intangible assets, net	361,802,153	343,053,368	355,963,642	337,319,600
Deferred tax assets	932,252,708	1,048,636,577	730,902,722	917,960,906
Receivable from Thai Asset Management Corporation	3,572,457,936	3,572,457,936	3,572,457,936	3,572,457,936
Other assets, net	3,365,142,396	4,020,544,901	3,196,065,790	3,806,401,726
Total assets	274,143,974,254	279,661,560,503	273,446,304,557	278,361,921,657

CIMB Thai Bank Public Company Limited

Statements of financial position (Cont'd)

As at 31 December 2014

	Consolidated		The Bank	
	31 December	31 December	31 December	31 December
	2014	2013	2014	2013
	Baht	Baht	Baht	Baht
Liabilities and shareholders' equity				
Liabilities				
Deposits	183,894,650,541	152,132,672,386	184,105,739,854	152,272,534,436
Interbank and money market items, net	18,304,766,777	44,866,261,855	18,230,366,777	44,241,461,855
Liability payable on demand	344,291,120	504,867,176	344,291,120	504,867,176
Financial liabilities designated at fair value through profit or loss	7,693,132,792	5,856,747,052	7,693,132,792	5,856,747,052
Derivative liabilities	10,396,602,437	9,651,786,057	10,396,602,437	9,651,786,057
Debt issued and borrowings	24,512,208,453	37,706,592,055	24,512,208,453	37,706,592,055
Bank's liability under acceptance	68,889,332	57,650,960	68,889,332	57,650,960
Provisions	1,349,021,686	1,401,820,542	1,311,935,645	1,373,071,393
Other liabilities	4,892,161,996	5,653,090,246	4,556,103,564	5,281,074,920
Total liabilities	251,455,725,134	257,831,488,329	251,219,269,974	256,945,785,904
Shareholders' equity				
Share capital				
Registered				
21,084,878,025 ordinary shares of Baht 0.50 each	<u>10,542,439,013</u>		<u>10,542,439,013</u>	
26,105,495,608 ordinary shares of Baht 0.50 each		<u>13,052,747,804</u>		<u>13,052,747,804</u>
Issued and paid-up share capital				
21,084,878,025 ordinary shares of Baht 0.50 each	10,542,439,013	10,542,439,013	10,542,439,013	10,542,439,013
Premium on share capital	3,867,738,430	3,867,738,430	3,867,738,430	3,867,738,430
Other reserves	986,868,234	926,055,341	986,868,234	926,055,341
Accretion of equity interests in subsidiary	(42,753,751)	(42,753,751)	-	-
Retained earnings				
Appropriated - statutory reserve	341,300,000	272,000,000	341,300,000	272,000,000
Unappropriated	6,992,657,194	6,264,593,141	6,488,688,906	5,807,902,969
Total shareholders' equity	22,688,249,120	21,830,072,174	22,227,034,583	21,416,135,753
Total liabilities and shareholders' equity	274,143,974,254	279,661,560,503	273,446,304,557	278,361,921,657

CIMB Thai Bank Public Company Limited

Statements of comprehensive income

For the year ended 31 December 2014

	Consolidated		The Bank	
	2014	2013	2014	2013
	Baht	Baht	Baht	Baht
Interest income	13,927,429,582	12,376,299,267	12,460,684,461	11,028,059,321
Interest expenses	(6,038,723,192)	(5,851,629,502)	(6,028,333,772)	(5,794,877,075)
Net interest income	7,888,706,390	6,524,669,765	6,432,350,689	5,233,182,246
Fees and service income	1,547,716,018	1,397,769,012	1,236,361,987	1,159,974,191
Fees and service expenses	(208,850,553)	(139,518,172)	(296,494,840)	(220,024,731)
Net fee and service income	1,338,865,465	1,258,250,840	939,867,147	939,949,460
Gains on tradings and foreign exchange transactions	1,804,875,080	714,313,846	1,804,875,080	714,313,846
Losses on financial liabilities designated at fair value through profit or loss	(1,093,726,426)	(100,799,433)	(1,093,726,426)	(100,799,433)
Gains on investments, net	329,535,536	421,231,316	329,535,536	316,916,689
Gain sharing from the management of the non-performing loans by Thai Asset Management Corporation	-	1,100,714,818	-	1,100,714,818
Other operating income	237,961,382	327,606,151	186,960,038	297,211,835
Total operating income	10,506,217,427	10,245,987,303	8,599,862,064	8,501,489,461
Other operating expenses				
Employee expenses	3,742,090,542	3,105,205,377	3,249,134,056	2,656,753,727
Directors' remuneration	9,260,000	9,096,000	8,804,000	8,400,000
Premises and equipment expenses	1,399,493,378	1,336,198,325	1,268,595,392	1,202,692,791
Taxes and duties	408,517,126	286,465,170	393,443,378	269,917,968
Others	1,581,197,029	1,358,077,429	789,876,300	812,035,636
Total other operating expenses	7,140,558,075	6,095,042,301	5,709,853,126	4,949,800,122
Bad and doubtful debts and impairment losses	2,129,643,339	2,743,502,820	1,702,567,406	2,367,200,000
Profit before income tax expenses	1,236,016,013	1,407,442,182	1,187,441,532	1,184,489,339
Income tax expenses	(247,212,868)	82,664,881	(245,916,503)	97,923,390
Net profit for the year	988,803,145	1,490,107,063	941,525,029	1,282,412,729

CIMB Thai Bank Public Company Limited
Statements of comprehensive income (Cont'd)
For the year ended 31 December 2014

	Consolidated		The Bank	
	2014	2013	2014	2013
	Baht	Baht	Baht	Baht
Other comprehensive income (expenses)				
Changes in revaluation surplus	(24,262,109)	(35,525,049)	(24,262,109)	(35,525,049)
Gains (losses) on remeasuring available-for-sale investments	240,733,492	(167,876,846)	240,733,492	(167,876,846)
Gains arising from translating the financial statement of a foreign operation	7,337,610	-	7,337,610	-
Losses on cash flow hedges	(149,627,279)	-	(149,627,279)	-
Income tax relating to components of other comprehensive income (expenses)	(13,368,821)	40,680,379	(13,368,821)	40,680,379
Total other comprehensive income (expenses)	60,812,893	(162,721,516)	60,812,893	(162,721,516)
Total comprehensive income for the year	1,049,616,038	1,327,385,547	1,002,337,922	1,119,691,213
Net profit attributable to:				
Equity holders of the Bank	988,803,145	1,490,107,063	941,525,029	1,282,412,729
Non-controlling interests	-	-	-	-
	988,803,145	1,490,107,063	941,525,029	1,282,412,729
Total comprehensive income attributable to:				
Equity holders of the Bank	1,049,616,038	1,327,385,547	1,002,337,922	1,119,691,213
Non-controlling interests	-	-	-	-
	1,049,616,038	1,327,385,547	1,002,337,922	1,119,691,213
Earnings per share for profit attributable to the equity holders of the Bank				
Basic earnings per share (Baht per share)	0.05	0.07	0.04	0.06
Weighted average number of ordinary shares (shares)	21,084,878,025	21,084,878,025	21,084,878,025	21,084,878,025