

CIMB Thai Bank Public Company Limited

Statements of financial position

As at 30 June 2014

	Consolidated		The Bank	
	30 June	31 December	30 June	31 December
	2014	2013	2014	2013
	Baht	Baht	Baht	Baht
Assets				
Cash	2,871,641,939	3,328,748,596	2,867,966,532	3,324,656,939
Interbank and money market items, net	6,180,457,408	33,555,652,005	6,086,047,013	33,509,102,456
Derivative assets	6,619,086,668	9,100,647,662	6,619,086,668	9,100,647,662
Investments, net	53,506,588,817	53,324,961,980	53,506,588,817	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	182,686,296,503	175,844,355,534	176,328,755,836	168,952,844,988
Accrued interest receivables	410,162,998	453,532,902	412,263,524	462,586,736
Total loans and accrued interest receivables	183,096,459,501	176,297,888,436	176,741,019,360	169,415,431,724
Less Deferred revenue	(4,730,084,164)	(4,757,282,848)	(207,248,959)	(255,170,649)
Less Allowance for doubtful debts	(5,610,068,661)	(5,263,612,956)	(5,120,757,036)	(4,913,545,914)
Less Revaluation allowance for debt restructuring	(53,310,351)	(33,422,083)	(53,310,351)	(33,422,083)
Loans and accrued interest receivables, net	172,702,996,325	166,243,570,549	171,359,703,014	164,213,293,078
Customers' liability under acceptance	36,950,104	57,650,960	36,950,104	57,650,960
Properties for sale, net	1,740,724,136	1,706,018,723	1,633,971,567	1,597,877,173
Premises and equipment, net	3,211,927,155	3,349,094,004	3,130,714,468	3,264,147,293
Intangible assets, net	341,161,852	343,053,368	335,377,885	337,319,600
Deferred tax assets	956,082,940	1,048,636,577	781,856,701	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	2,349,087,492	4,020,544,901	2,194,202,973	3,806,401,726
Total assets	254,089,162,772	279,661,560,503	253,449,844,385	278,361,921,657

CIMB Thai Bank Public Company Limited

Statements of financial position (Cont'd)

As at 30 June 2014

	Consolidated		The Bank	
	30 June	31 December	30 June	31 December
	2014	2013	2014	2013
	Baht	Baht	Baht	Baht
Liabilities and shareholders' equity				
Liabilities				
Deposits	158,279,846,436	152,132,672,386	158,469,681,409	152,272,534,436
Interbank and money market items, net	24,933,040,209	44,866,261,855	24,833,440,209	44,241,461,855
Liability payable on demand	892,370,421	504,867,176	892,370,421	504,867,176
Financial liabilities designated at fair value				
through profit or loss	8,593,073,463	5,856,747,052	8,593,073,463	5,856,747,052
Derivative liabilities	6,642,458,503	9,651,786,057	6,642,458,503	9,651,786,057
Debt issued and borrowings	27,843,339,111	37,706,592,055	27,843,339,111	37,706,592,055
Bank's liability under acceptance	36,950,104	57,650,960	36,950,104	57,650,960
Provisions	1,431,883,264	1,401,820,542	1,398,965,660	1,373,071,393
Other liabilities	3,201,069,342	5,653,090,246	2,924,582,045	5,281,074,920
Total liabilities	231,854,030,853	257,831,488,329	231,634,860,925	256,945,785,904
Shareholders' equity				
Share capital				
Registered				
21,084,878,025 ordinary shares of Baht 0.50 each	10,542,439,013		10,542,439,013	
26,105,495,608 ordinary shares of Baht 0.50 each		13,052,747,804		13,052,747,804
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	904,822,029	926,055,341	904,822,029	926,055,341
Accretion of equity interests in subsidiary	(42,753,751)	(42,753,751)	-	-
Retained earnings				
Appropriated - statutory reserve	310,300,000	272,000,000	310,300,000	272,000,000
Unappropriated	6,652,586,198	6,264,593,141	6,189,683,988	5,807,902,969
Total shareholders' equity	22,235,131,919	21,830,072,174	21,814,983,460	21,416,135,753
Total liabilities and shareholders' equity	254,089,162,772	279,661,560,503	253,449,844,385	278,361,921,657

CIMB Thai Bank Public Company Limited

Statements of Comprehensive Income (Unaudited)

For the three-month period ended 30 June 2014

	Consolidated		The Bank	
	2014	2013	2014	2013
	Baht	Baht	Baht	Baht
Interest income	3,363,509,473	2,933,920,325	2,997,976,779	2,602,547,656
Interest expenses	(1,448,139,721)	(1,362,568,943)	(1,446,944,930)	(1,342,678,147)
Net interest income	1,915,369,752	1,571,351,382	1,551,031,849	1,259,869,509
Fees and service income	338,260,127	312,606,520	273,058,550	270,827,179
Fees and service expenses	(62,830,270)	(44,728,199)	(86,558,582)	(63,963,250)
Net fee and service income	275,429,857	267,878,321	186,499,968	206,863,929
Gains on trading and foreign exchange transactions	222,513,410	148,271,925	222,513,410	148,271,925
(Losses) gains on financial liabilities designated at fair value through profit or loss	(112,157,189)	32,135,541	(112,157,189)	32,135,541
Gains on investments, net	73,409,263	10,399,069	73,409,263	10,399,069
Other operating income	60,498,518	38,515,510	44,030,748	22,219,972
Total operating income	2,435,063,611	2,068,551,748	1,965,328,049	1,679,759,945
Other operating expenses				
Employee expenses	926,512,051	772,279,562	805,597,029	664,034,374
Directors' remuneration	2,506,000	2,322,000	2,392,000	2,148,000
Premises and equipment expenses	343,027,029	323,207,176	308,849,651	289,583,429
Taxes and duties	95,692,304	83,612,925	92,745,270	79,673,434
Others	394,271,334	334,629,679	201,046,872	220,124,306
Total other operating expenses	1,762,008,718	1,516,051,342	1,410,630,822	1,255,563,543
Bad and doubtful debts and impairment losses	438,567,953	276,012,412	279,000,000	143,400,000
Profit before income tax expenses	234,486,940	276,487,994	275,697,227	280,796,402
Income tax expenses	(50,164,556)	(45,851,117)	(57,312,229)	(53,269,482)
Net profit for the periods	184,322,384	230,636,877	218,384,998	227,526,920

CIMB Thai Bank Public Company Limited

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

For the three-month period ended 30 June 2014

	Consolidated		The Bank	
	2014	2013	2014	2013
	Baht	Baht	Baht	Baht
Other comprehensive expenses				
Changes in revaluation surplus	(5,986,535)	(7,043,152)	(5,986,535)	(7,043,152)
Losses on remeasuring available-for-sale investments	(26,802,800)	(97,352,764)	(26,802,800)	(97,352,764)
Income tax relating to components of other comprehensive expenses	6,557,867	20,890,112	6,557,867	20,890,112
Total other comprehensive expenses	(26,231,468)	(83,505,804)	(26,231,468)	(83,505,804)
Total comprehensive income for the periods	158,090,916	147,131,073	192,153,530	144,021,116
Net profit attributable to:				
Equity holders of the Bank	184,322,384	230,636,877	218,384,998	227,526,920
Non-controlling interests	-	-	-	-
	184,322,384	230,636,877	218,384,998	227,526,920
Total comprehensive income attributable to:				
Equity holders of the Bank	158,090,916	147,131,073	192,153,530	144,021,116
Non-controlling interests	-	-	-	-
	158,090,916	147,131,073	192,153,530	144,021,116
Earnings per share for profit attributable to the equity holders of the Bank				
Basic earnings per share (Baht per share)	0.01	0.01	0.01	0.01
Weighted average number of ordinary shares (shares)	21,084,878,025	21,084,878,025	21,084,878,025	21,084,878,025

CIMB Thai Bank Public Company Limited
Statements of Comprehensive Income
For the six-month period ended 30 June 2014

	Consolidated		The Bank	
	2014	2013	2014	2013
	Baht	Baht	Baht	Baht
Interest income	6,717,567,503	5,732,784,084	5,976,885,241	5,091,471,061
Interest expenses	(2,947,068,514)	(2,701,369,107)	(2,938,771,818)	(2,667,582,617)
Net interest income	3,770,498,989	3,031,414,977	3,038,113,423	2,423,888,444
Fees and service income	700,315,443	595,203,497	557,021,671	517,426,135
Fees and service expenses	(105,740,234)	(68,151,507)	(152,915,151)	(104,663,916)
Net fee and service income	594,575,209	527,051,990	404,106,520	412,762,219
Gains on tradings and foreign exchange transactions	459,612,250	248,244,337	459,612,250	248,244,337
(Losses) gains on financial instrument designated at fair value through profit or loss	(67,440,381)	39,466,667	(67,440,381)	39,466,667
Gains on investments	273,861,805	41,750,236	273,861,805	41,750,236
Other operating income	102,134,041	154,207,410	70,074,373	135,321,943
Total operating income	5,133,241,913	4,042,135,617	4,178,327,990	3,301,433,846
Other operating expenses				
Employee expenses	1,805,695,495	1,508,712,619	1,564,293,560	1,298,902,106
Directors' remuneration	4,540,000	4,644,000	4,252,000	4,296,000
Premises and equipment expenses	686,258,138	651,029,641	622,971,917	585,979,628
Taxes and duties	195,830,035	168,106,045	187,642,052	159,993,003
Others	747,386,858	565,315,346	376,951,315	367,735,319
Total other operating expenses	3,439,710,526	2,897,807,651	2,756,110,844	2,416,906,056
Bad and doubtful debts and impairment losses	908,133,873	489,308,364	635,000,000	261,300,000
Profit before income tax expenses	785,397,514	655,019,602	787,217,146	623,227,790
Income tax expenses	(160,347,893)	(111,326,056)	(168,379,563)	(106,913,056)
Net profit for the periods	625,049,621	543,693,546	618,837,583	516,314,734

CIMB Thai Bank Public Company Limited
Statements of Comprehensive Income (Cont'd)
For the six-month period ended 30 June 2014

	Consolidated		The Bank	
	2014	2013	2014	2013
	Baht	Baht	Baht	Baht
Other comprehensive expenses				
Changes in revaluation surplus	(12,092,216)	(14,116,212)	(12,092,216)	(14,116,212)
Losses on remeasuring available-for-sale investments	(14,449,424)	(109,412,109)	(14,449,424)	(109,412,109)
Income tax relating to components of other comprehensive expenses	5,308,328	24,716,593	5,308,328	24,716,593
Total other comprehensive expenses	(21,233,312)	(98,811,728)	(21,233,312)	(98,811,728)
Total comprehensive income for the periods	603,816,309	444,881,818	597,604,271	417,503,006
Net profit attributable to:				
Equity holders of the Bank	625,049,621	543,693,546	618,837,583	516,314,734
Non-controlling interests	-	-	-	-
	625,049,621	543,693,546	618,837,583	516,314,734
Total comprehensive income attributable to:				
Equity holders of the Bank	603,816,309	444,881,818	597,604,271	417,503,006
Non-controlling interests	-	-	-	-
	603,816,309	444,881,818	597,604,271	417,503,006
Earnings per share for profit attributable to the equity holders of the Bank				
Basic earnings per share (Baht per share)	0.03	0.03	0.03	0.02
Weighted average number of ordinary shares (shares)	21,084,878,025	21,084,878,025	21,084,878,025	21,084,878,025