

**CIMB Thai Bank Public Company Limited**

**Statements of Financial Position**

**As at 30 September 2014**

	<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>2014</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>
	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>
<b>Assets</b>				
Cash	2,867,230	3,328,748	2,864,560	3,324,657
Interbank and money market items, net	10,574,877	33,555,652	10,510,261	33,509,102
Derivative assets	7,635,156	9,100,648	7,635,156	9,100,648
Investments, net	54,982,988	53,324,962	54,982,988	53,324,962
Investments in subsidiaries, net	-	10,523	1,324,921	1,335,444
Loans and accrued interest receivables				
Loans	187,330,414	175,844,356	181,163,280	168,952,845
Accrued interest receivables	637,310	453,533	694,718	462,587
Total loans and accrued interest receivables	187,967,724	176,297,889	181,857,998	169,415,432
<u>Less</u> deferred revenue	(4,643,438)	(4,757,283)	(184,802)	(255,171)
<u>Less</u> allowance for doubtful debts	(5,647,702)	(5,263,613)	(5,149,586)	(4,913,546)
<u>Less</u> revaluation allowance for debt restructuring	(63,962)	(33,422)	(63,962)	(33,422)
Loans and accrued interest receivables, net	177,612,622	166,243,571	176,459,648	164,213,293
Customers' liability under acceptance	7,480	57,651	7,480	57,651
Properties for sale, net	1,791,939	1,706,019	1,610,807	1,597,877
Premises and equipment, net	3,190,414	3,349,094	3,114,996	3,264,147
Intangible assets, net	354,673	343,053	349,179	337,319
Deferred tax assets	939,115	1,048,636	752,079	917,961
Receivable from Thai Asset Management Corporation	3,572,458	3,572,458	3,572,458	3,572,458
Other assets, net	2,120,011	4,020,545	1,969,556	3,806,402
<b>Total assets</b>	<b>265,648,963</b>	<b>279,661,560</b>	<b>265,154,089</b>	<b>278,361,921</b>

**CIMB Thai Bank Public Company Limited**

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

**As at 30 September 2014**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>(Unaudited)</b> <b>30 September</b> <b>2014</b> <b>Thousand Baht</b>	<b>(Audited)</b> <b>31 December</b> <b>2013</b> <b>Thousand Baht</b>	<b>(Unaudited)</b> <b>30 September</b> <b>2014</b> <b>Thousand Baht</b>	<b>(Audited)</b> <b>31 December</b> <b>2013</b> <b>Thousand Baht</b>
<b>Liabilities and shareholders' equity</b>				
<b>Liabilities</b>				
Deposits	165,795,205	152,132,672	166,134,173	152,272,534
Interbank and money market items	25,750,764	44,866,262	25,663,764	44,241,462
Liability payable on demand	784,861	504,867	784,861	504,867
Financial liabilities designated at fair value				
through profit or loss	9,354,618	5,856,747	9,354,618	5,856,747
Derivative liabilities	7,665,606	9,651,786	7,665,606	9,651,786
Debt issued and borrowings	28,718,264	37,706,592	28,718,264	37,706,592
Bank's liability under acceptance	7,480	57,651	7,480	57,651
Provisions	1,351,530	1,401,821	1,316,528	1,373,071
Other liabilities	3,701,275	5,653,090	3,412,256	5,281,075
<b>Total liabilities</b>	<b>243,129,603</b>	<b>257,831,488</b>	<b>243,057,550</b>	<b>256,945,785</b>
<b>Shareholders' equity</b>				
Share capital				
Registered				
21,084,878,025 ordinary shares				
of Baht 0.50 each	10,542,439		10,542,439	
26,105,495,608 ordinary shares				
of Baht 0.50 each		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	10,542,439
Premium on share capital	3,867,738	3,867,738	3,867,738	3,867,738
Other reserves	911,690	926,056	911,690	926,056
Accretion of equity interests in subsidiary	(42,754)	(42,754)	-	-
Retained earnings				
Appropriated - statutory reserve	341,300	272,000	341,300	272,000
Unappropriated	6,898,947	6,264,593	6,433,372	5,807,903
<b>Total shareholders' equity</b>	<b>22,519,360</b>	<b>21,830,072</b>	<b>22,096,539</b>	<b>21,416,136</b>
<b>Total liabilities and shareholders' equity</b>	<b>265,648,963</b>	<b>279,661,560</b>	<b>265,154,089</b>	<b>278,361,921</b>

**CIMB Thai Bank Public Company Limited**  
**Statements of Comprehensive Income (Unaudited)**  
**For the three-month period ended 30 September 2014**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>2014</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>
	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>
Interest income	3,518,713	3,202,825	3,161,139	2,857,691
Interest expenses	(1,507,226)	(1,516,315)	(1,505,456)	(1,501,263)
<b>Net interest income</b>	<b>2,011,487</b>	<b>1,686,510</b>	<b>1,655,683</b>	<b>1,356,428</b>
Fees and service income	383,812	361,724	302,260	299,351
Fees and service expenses	(47,457)	(38,860)	(70,967)	(59,338)
<b>Net fee and service income</b>	<b>336,355</b>	<b>322,864</b>	<b>231,293</b>	<b>240,013</b>
Gains on trading and foreign exchange transactions	676,006	89,576	676,006	89,576
Gains (losses) on financial liabilities designated at fair value through profit or loss	(502,436)	26,074	(502,436)	26,074
Gains on investments, net	7,897	106,606	7,897	2,291
Other operating income	74,680	109,628	61,697	102,286
<b>Total operating income</b>	<b>2,603,989</b>	<b>2,341,258</b>	<b>2,130,140</b>	<b>1,816,668</b>
<b>Other operating expenses</b>				
Employee expenses	967,960	780,883	843,003	664,691
Directors' remuneration	2,560	2,320	2,476	2,148
Premises and equipment expenses	353,708	332,483	319,944	298,323
Taxes and duties	101,096	91,652	97,604	87,746
Others	339,681	350,681	111,128	206,110
<b>Total other operating expenses</b>	<b>1,765,005</b>	<b>1,558,019</b>	<b>1,374,155</b>	<b>1,259,018</b>
Bad and doubtful debts and impairment losses	501,595	352,574	421,367	282,500
<b>Profit before income tax expenses</b>	<b>337,389</b>	<b>430,665</b>	<b>334,618</b>	<b>275,150</b>
Income tax expenses	(62,450)	(13,780)	(62,352)	(6,902)
<b>Net profit for the periods</b>	<b>274,939</b>	<b>416,885</b>	<b>272,266</b>	<b>268,248</b>

**CIMB Thai Bank Public Company Limited**

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

**For the three-month period ended 30 September 2014**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>2014</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>
	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>
<b>Other comprehensive income (expenses)</b>				
Changes in revaluation surplus	(6,050)	(8,454)	(6,050)	(8,454)
Gains (losses) on remeasuring available-for-sale investments	13,079	18,657	13,079	18,657
Losses arising from translating the financial statement of a foreign operation	(2,540)	-	(2,540)	-
Gains on cash flow hedges	4,731	-	4,731	-
Income tax relating to components of other comprehensive expenses	(2,352)	(2,051)	(2,352)	(2,051)
<b>Total other comprehensive income</b>	<b>6,868</b>	<b>8,152</b>	<b>6,868</b>	<b>8,152</b>
<b>Total comprehensive income for the periods</b>	<b>281,807</b>	<b>425,037</b>	<b>279,134</b>	<b>276,400</b>
<b>Net profit attributable to:</b>				
Equity holders of the Bank	274,939	416,885	272,266	268,248
Non-controlling interests	-	-	-	-
	<b>274,939</b>	<b>416,885</b>	<b>272,266</b>	<b>268,248</b>
<b>Total comprehensive income attributable to:</b>				
Equity holders of the Bank	281,807	425,037	279,134	276,400
Non-controlling interests	-	-	-	-
	<b>281,807</b>	<b>425,037</b>	<b>279,134</b>	<b>276,400</b>
<b>Earnings per share for profit attributable to the equity holders of the Bank</b>				
Basic earnings per share (Baht per share)	0.01	0.02	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 (Unaudited)**  
**For the nine-month period ended 30 September 2014**

	Consolidated		The Bank	
	2014	2013	2014	2013
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	10,236,280	8,935,609	9,138,024	7,949,162
Interest expenses	(4,454,294)	(4,217,684)	(4,444,228)	(4,168,845)
<b>Net interest income</b>	<b>5,781,986</b>	<b>4,717,925</b>	<b>4,693,796</b>	<b>3,780,317</b>
Fees and service income	1,084,128	956,928	859,281	816,777
Fees and service expenses	(153,198)	(107,012)	(223,882)	(164,002)
<b>Net fee and service income</b>	<b>930,930</b>	<b>849,916</b>	<b>635,399</b>	<b>652,775</b>
Gains on tradings and foreign exchange transactions	1,135,618	337,820	1,135,618	337,820
Gains (losses) on financial instrument designated at fair value through profit or loss	(569,876)	65,541	(569,876)	65,541
Gains on investments	281,759	148,356	281,759	44,041
Other operating income	176,814	263,836	131,772	237,608
<b>Total operating income</b>	<b>7,737,231</b>	<b>6,383,394</b>	<b>6,308,468</b>	<b>5,118,102</b>
<b>Other operating expenses</b>				
Employee expenses	2,773,655	2,289,595	2,407,296	1,963,592
Directors' remuneration	7,100	6,964	6,728	6,444
Premises and equipment expenses	1,039,966	983,513	942,916	884,303
Taxes and duties	296,926	259,758	285,246	247,739
Others	1,087,068	915,996	488,079	573,846
<b>Total other operating expenses</b>	<b>5,204,715</b>	<b>4,455,826</b>	<b>4,130,265</b>	<b>3,675,924</b>
Bad and doubtful debts and impairment losses	1,409,729	841,883	1,056,367	543,800
<b>Profit before income tax expenses</b>	<b>1,122,787</b>	<b>1,085,685</b>	<b>1,121,836</b>	<b>898,378</b>
Income tax expenses	(222,798)	(125,106)	(230,732)	(113,815)
<b>Net profit for the periods</b>	<b>899,989</b>	<b>960,579</b>	<b>891,104</b>	<b>784,563</b>

**CIMB Thai Bank Public Company Limited**

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

**For the nine-month period ended 30 September 2014**

	Consolidated		The Bank	
	2014	2013	2014	2013
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Other comprehensive income (expenses)</b>				
Changes in revaluation surplus	(18,142)	(22,570)	(18,142)	(22,570)
Losses on remeasuring available-for-sale investments	(1,371)	(90,755)	(1,371)	(90,755)
Losses arising from translating the financial statement of a foreign operation	(2,540)	-	(2,540)	-
Gains on cash flow hedges	4,731	-	4,731	-
Income tax relating to components of other comprehensive income	2,956	22,665	2,956	22,665
<b>Total other comprehensive expenses</b>	<b>(14,366)</b>	<b>(90,660)</b>	<b>(14,366)</b>	<b>(90,660)</b>
<b>Total comprehensive income for the periods</b>	<b>885,623</b>	<b>869,919</b>	<b>876,738</b>	<b>693,903</b>
<b>Net profit attributable to:</b>				
Equity holders of the Bank	899,989	960,579	891,104	784,563
Non-controlling interests	-	-	-	-
	<b>899,989</b>	<b>960,579</b>	<b>891,104</b>	<b>784,563</b>
<b>Total comprehensive income attributable to:</b>				
Equity holders of the Bank	885,623	869,919	876,738	693,903
Non-controlling interests	-	-	-	-
	<b>885,623</b>	<b>869,919</b>	<b>876,738</b>	<b>693,903</b>
<b>Earnings per share for profit attributable to the equity holders of the Bank</b>				
Basic earnings per share (Baht per share)	0.04	0.05	0.04	0.04
Weighted average number of ordinary shares (shares)	21,084,878,025	21,084,878,025	21,084,878,025	21,084,878,025