

CIMB Thai Bank Public Company Limited

Statements of Financial Position

As at 30 June 2015

	Consolidated			The Bank		
	30 June	31 December	1 January	30 June	31 December	1 January
	2015	2014	2014	2015	2014	2014
	Baht	Baht	Baht	Baht	Baht	Baht
Assets						
Cash	2,630,862,549	3,989,621,938	3,328,748,596	2,628,073,938	3,987,736,777	3,324,656,939
Interbank and money market items, net	14,595,037,916	6,522,689,913	33,555,652,005	14,545,866,144	6,453,199,978	33,509,102,456
Derivative assets	17,056,361,267	10,803,916,302	9,100,647,662	17,056,361,267	10,803,916,302	9,100,647,662
Investments, net	57,995,686,684	55,253,273,115	53,324,961,980	57,995,686,684	55,253,273,115	53,324,961,980
Investments in subsidiaries, net	-	-	10,523,242	1,324,920,707	1,324,920,707	1,335,443,948
Loans and accrued interest receivables						
Loans	200,789,032,271	194,610,261,270	175,844,355,534	193,999,743,309	188,334,023,282	168,952,844,988
Accrued interest receivables	503,989,699	455,304,547	453,532,902	506,688,174	459,212,620	462,586,736
Total loans and accrued interest receivables	201,293,021,970	195,065,565,817	176,297,888,436	194,506,431,483	188,793,235,902	169,415,431,724
Less Deferred revenue	(4,765,655,780)	(4,642,328,361)	(4,757,282,848)	(124,406,234)	(163,150,115)	(255,170,649)
Less Allowance for doubtful debts	(7,432,850,946)	(5,979,008,801)	(5,263,612,956)	(6,929,272,331)	(5,447,517,156)	(4,913,545,914)
Less Revaluation allowance for debt restructuring	(64,479,901)	(68,351,237)	(33,422,083)	(64,479,901)	(68,351,237)	(33,422,083)
Loans and accrued interest receivables, net	189,030,035,343	184,375,877,418	166,243,570,549	187,388,273,017	183,114,217,394	164,213,293,078
Customers' liability under acceptance	77,200,782	68,889,332	57,650,960	77,200,782	68,889,332	57,650,960
Properties for sale, net	1,089,486,680	1,826,291,636	1,706,018,723	984,627,508	1,582,424,466	1,597,877,173
Premises and equipment, net	2,972,132,943	3,071,759,407	3,349,094,004	2,910,695,955	3,002,336,396	3,264,147,293
Intangible assets, net	348,166,295	361,802,153	343,053,368	342,882,668	355,963,642	337,319,600
Deferred tax assets	1,005,683,276	957,064,866	1,058,985,442	823,127,277	752,636,225	926,435,691
Account 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	4,445,509,424	3,365,142,396	4,020,544,901	4,276,251,129	3,196,065,790	3,806,401,726
Total assets	291,246,163,159	274,168,786,412	279,671,909,368	290,353,967,076	273,468,038,060	278,370,396,442

CIMB Thai Bank Public Company Limited

Statements of Financial Position (Cont'd)

As at 30 June 2015

	Consolidated			The Bank		
	30 June	31 December	1 January	30 June	31 December	1 January
	2015	2014	2014	2015	2014	2014
	Baht	Baht	Baht	Baht	Baht	Baht
Liabilities and shareholders' equity						
Liabilities						
Deposits	176,317,601,229	183,894,650,541	152,132,672,386	176,500,949,211	184,105,739,854	152,272,534,436
Interbank and money market items, net	20,969,939,305	18,304,766,777	44,866,261,855	20,920,739,305	18,230,366,777	44,241,461,855
Liability payable on demand	709,575,275	344,291,120	504,867,176	709,575,275	344,291,120	504,867,176
Financial liabilities designated at fair value						
through profit or loss	12,427,523,584	7,693,132,792	5,856,747,052	12,427,523,584	7,693,132,792	5,856,747,052
Derivative liabilities	16,883,452,127	10,396,602,437	9,651,786,057	16,883,452,127	10,396,602,437	9,651,786,057
Debt issued and borrowings	33,284,633,118	24,512,208,453	37,706,592,055	33,284,633,118	24,512,208,453	37,706,592,055
Bank's liability under acceptance	77,200,782	68,889,332	57,650,960	77,200,782	68,889,332	57,650,960
Provisions	1,487,373,466	1,471,525,306	1,452,563,027	1,433,634,245	1,420,434,528	1,415,445,317
Other liabilities	6,318,968,939	4,892,161,996	5,653,090,246	5,973,962,289	4,556,103,564	5,281,074,920
Total liabilities	268,476,267,825	251,578,228,754	257,882,230,814	268,211,669,936	251,327,768,857	256,988,159,828
Shareholders' equity						
Share capital						
Registered						
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	
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	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	3,867,738,430	3,867,738,430
Other reserves	816,450,049	887,619,600	884,659,881	828,764,673	899,934,224	892,156,202
Accretion of equity interests in subsidiary	(42,753,751)	(42,753,751)	(42,753,751)	-	-	-
Retained earnings						
Appropriated - statutory reserve	357,400,000	341,300,000	272,000,000	357,400,000	341,300,000	272,000,000
Unappropriated	7,228,621,593	6,994,214,366	6,265,594,981	6,545,955,024	6,488,857,536	5,807,902,969
Total shareholders' equity	22,769,895,334	22,590,557,658	21,789,678,554	22,142,297,140	22,140,269,203	21,382,236,614
Total liabilities and shareholders' equity	291,246,163,159	274,168,786,412	279,671,909,368	290,353,967,076	273,468,038,060	278,370,396,442

CIMB Thai Bank Public Company Limited

Statements of Comprehensive Income (Unaudited)

For the three-month period ended 30 June 2015

	Consolidated		The Bank	
	2015	2014	2015	2014
	Baht	Baht	Baht	Baht
Interest income	3,621,170,264	3,363,509,473	3,236,817,110	2,997,976,779
Interest expenses	(1,578,028,440)	(1,448,139,721)	(1,577,489,098)	(1,446,944,930)
Net interest income	2,043,141,824	1,915,369,752	1,659,328,012	1,551,031,849
Fees and service income	426,363,172	338,260,127	344,371,495	273,058,550
Fees and service expenses	(74,142,584)	(62,830,270)	(86,609,191)	(86,558,582)
Net fee and service income	352,220,588	275,429,857	257,762,304	186,499,968
Gains on trading and foreign exchange transactions	188,689,803	222,513,410	188,689,803	222,513,410
Gains (losses) on financial liabilities designated at fair value through profit or loss	299,741,687	(112,157,189)	299,741,687	(112,157,189)
Gains on investments, net	170,577,989	73,409,263	170,577,989	73,409,263
Other operating income	60,436,746	60,498,518	120,700,236	44,030,748
Total operating income	3,114,808,637	2,435,063,611	2,696,800,031	1,965,328,049
Other operating expenses				
Employee expenses	926,994,510	926,373,218	796,216,981	805,554,871
Directors' remuneration	2,892,000	2,506,000	2,808,000	2,392,000
Premises and equipment expenses	360,737,139	343,027,029	329,681,016	308,849,651
Taxes and duties	128,710,546	95,692,304	124,812,469	92,745,270
Others	281,861,454	394,271,334	198,487,629	201,046,872
Total other operating expenses	1,701,195,649	1,761,869,885	1,452,006,095	1,410,588,664
Bad and doubtful debts and impairment losses	1,144,214,187	438,567,953	1,077,400,000	279,000,000
Profit before income tax expenses	269,398,801	234,625,773	167,393,936	275,739,385
Income tax expenses	(51,836,909)	(50,164,556)	(29,992,030)	(57,312,229)
Net profit for the periods	217,561,892	184,461,217	137,401,906	218,427,156

CIMB Thai Bank Public Company Limited

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

For the three-month period ended 30 June 2015

	Consolidated		The Bank	
	2015	2014	2015	2014
	Baht	Baht	Baht	Baht
Other comprehensive expenses				
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	(62,058,870)	(5,986,535)	(62,058,870)	(5,986,535)
Remeasurements of post-employment benefit obligations	-	(18,179,118)	-	(16,573,400)
Income tax relating to items that will not be reclassified subsequently to profit or loss	12,411,774	4,813,131	12,411,774	4,511,987
Total items that will not be reclassified subsequently to profit or loss	(49,647,096)	(19,352,522)	(49,647,096)	(18,047,948)
Items that will be reclassified subsequently to profit or loss				
Losses on remeasuring available-for-sale investments	(22,543,031)	(26,802,800)	(22,543,031)	(26,802,800)
Gains arising from translating the financial statement of a foreign operation	14,552,977	-	14,552,977	-
Losses on cash flow hedges	(27,253,887)	-	13,772,114	-
Income tax relating to items that will be reclassified subsequently to profit or loss	9,959,384	5,360,560	9,959,384	5,360,560
Total items that will be reclassified subsequently to profit or loss	(25,284,557)	(21,442,240)	15,741,444	(21,442,240)
Total other comprehensive expenses	(74,931,653)	(40,794,762)	(33,905,652)	(39,490,188)
Total comprehensive income for the periods	142,630,239	143,666,455	103,496,254	178,936,968
Net profit attributable to:				
Equity holders of the Bank	217,561,892	184,461,217	137,401,906	218,427,156
Non-controlling interests	-	-	-	-
	217,561,892	184,461,217	137,401,906	218,427,156
Total comprehensive income attributable to:				
Equity holders of the Bank	142,630,239	143,666,455	103,496,254	178,936,968
Non-controlling interests	-	-	-	-
	142,630,239	143,666,455	103,496,254	178,936,968
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

CTMB Thai Bank Public Company Limited

Statements of Comprehensive Income

For the six-month period ended 30 June 2015

	Consolidated		The Bank	
	2015	2014	2015	2014
	Baht	Baht	Baht	Baht
Interest income	7,267,987,943	6,717,567,503	6,507,256,872	5,976,885,241
Interest expenses	(3,310,568,060)	(2,947,068,514)	(3,309,136,805)	(2,938,771,818)
Net interest income	3,957,419,883	3,770,498,989	3,198,120,067	3,038,113,423
Fees and service income	890,911,156	700,315,443	724,634,082	557,021,671
Fees and service expenses	(128,838,955)	(105,740,234)	(157,654,975)	(152,915,151)
Net fee and service income	762,072,201	594,575,209	566,979,107	404,106,520
Gains on tradings and foreign exchange transactions	784,991,009	459,612,250	784,991,009	459,612,250
Gains (losses) on financial instrument designated at fair value through profit or loss	142,759,159	(67,440,381)	142,759,159	(67,440,381)
Gains on investments	310,131,164	273,861,805	310,131,164	273,861,805
Other operating income	120,998,856	102,134,041	162,228,196	70,074,373
Total operating income	6,078,372,272	5,133,241,913	5,165,208,702	4,178,327,990
Other operating expenses				
Employee expenses	1,912,476,544	1,805,417,828	1,666,645,541	1,564,209,245
Directors' remuneration	5,296,000	4,540,000	5,128,000	4,252,000
Premises and equipment expenses	697,456,230	686,258,138	635,078,312	622,971,917
Taxes and duties	241,142,942	195,830,035	233,103,717	187,642,052
Others	626,653,914	747,386,858	382,263,889	376,951,315
Total other operating expenses	3,483,025,630	3,439,432,859	2,922,219,459	2,756,026,529
Bad and doubtful debts and impairment losses	2,165,999,129	908,133,873	2,035,700,000	635,000,000
Profit before income tax expenses	429,347,513	785,675,181	207,289,243	787,301,461
Income tax expenses	(81,184,663)	(160,347,893)	(36,436,132)	(168,379,563)
Net profit for the periods	348,162,850	625,327,288	170,853,111	618,921,898

CTMB Thai Bank Public Company Limited
Statements of Comprehensive Income (Cont'd)
For the six-month period ended 30 June 2015

	Consolidated		The Bank	
	2015	2014	2015	2014
	Baht	Baht	Baht	Baht
Other comprehensive expenses				
Items that will not be reclassified				
subsequently to profit or loss				
Changes in revaluation surplus	(75,601,203)	(12,092,216)	(75,601,203)	(12,092,216)
Remeasurements of post-employment benefit obligations	-	(36,158,223)	-	(33,146,799)
Income tax relating to items that will not be reclassified subsequently to profit or loss	15,120,241	9,650,088	15,120,241	9,047,803
Total items that will not be reclassified	(60,480,962)	(38,600,351)	(60,480,962)	(36,191,212)
Items that will be reclassified				
subsequently to profit or loss				
Losses on remeasuring available-for-sale investments	(10,292,189)	(14,449,424)	(10,292,189)	(14,449,424)
Gains arising from translating the financial statement of a foreign operation	4,736,455	-	4,736,455	-
Losses on cash flow hedges	(8,989,116)	-	(8,989,116)	-
Income tax relating to items that will be reclassified subsequently to profit or loss	3,856,261	2,889,885	3,856,261	2,889,885
Total items that will be reclassified	(10,688,589)	(11,559,539)	(10,688,589)	(11,559,539)
Total other comprehensive expenses	(71,169,551)	(50,159,890)	(71,169,551)	(47,750,751)
Total comprehensive income for the periods	276,993,299	575,167,398	99,683,560	571,171,147
Net profit attributable to:				
Equity holders of the Bank	348,162,850	625,327,288	170,853,111	618,921,898
Non-controlling interests	-	-	-	-
	348,162,850	625,327,288	170,853,111	618,921,898
Total comprehensive income attributable to:				
Equity holders of the Bank	276,993,299	575,167,398	99,683,560	571,171,147
Non-controlling interests	-	-	-	-
	276,993,299	575,167,398	99,683,560	571,171,147
Earnings per share for profit attributable				
to the equity holders of the Bank				
Basic earnings per share (Baht per share)	0.02	0.03	0.01	0.03
Weighted average number of ordinary shares (shares)	21,084,878,025	21,084,878,025	21,084,878,025	21,084,878,025