

CIMB Thai Bank Public Company Limited

Statements of Financial Position

As at 31 March 2015

	Consolidated		The Bank	
	(Unaudited) 31 March 2015 Thousand Baht	(Audited) 31 December 2014 Thousand Baht	(Unaudited) 31 March 2015 Thousand Baht	(Audited) 31 December 2014 Thousand Baht
Assets				
Cash	2,729,302	3,989,622	2,726,509	3,987,737
Interbank and money market items, net	9,240,930	6,522,690	9,174,552	6,453,200
Derivative assets	11,647,515	10,803,916	11,647,515	10,803,916
Investments, net	59,132,807	55,253,273	59,132,807	55,253,273
Investments in subsidiaries, net	-	-	1,324,921	1,324,921
Loans and accrued interest receivables				
Loans	194,899,872	194,610,261	188,320,961	188,334,023
Accrued interest receivables	718,501	455,305	784,581	459,213
Total loans and accrued interest receivables	195,618,373	195,065,566	189,105,542	188,793,236
<u>Less</u> deferred revenue	(4,670,011)	(4,642,328)	(143,374)	(163,150)
<u>Less</u> allowance for doubtful debts	(6,649,294)	(5,979,009)	(6,134,116)	(5,447,517)
<u>Less</u> revaluation allowance for debt restructuring	(67,314)	(68,351)	(67,314)	(68,351)
Loans and accrued interest receivables, net	184,231,754	184,375,878	182,760,738	183,114,218
Customers' liability under acceptance	103,709	68,889	103,709	68,889
Properties for sale, net	1,648,526	1,826,292	1,564,791	1,582,424
Premises and equipment, net	3,043,365	3,071,759	2,978,227	3,002,336
Intangible assets, net	359,172	361,802	353,635	355,964
Deferred tax assets	1,012,429	957,065	827,413	752,636
Receivable from Thai Asset Management Corporation	-	3,572,458	-	3,572,458
Other assets, net	3,550,066	3,365,142	3,375,882	3,196,066
Total assets	276,699,575	274,168,786	275,970,699	273,468,038

CIMB Thai Bank Public Company Limited

Statements of Financial Position (Cont'd)

As at 31 March 2015

	Consolidated		The Bank	
	(Unaudited) 31 March 2015 Thousand Baht	(Audited) 31 December 2014 Thousand Baht	(Unaudited) 31 March 2015 Thousand Baht	(Audited) 31 December 2014 Thousand Baht
Liabilities and shareholders' equity				
Liabilities				
Deposits	185,353,260	183,894,651	185,648,762	184,105,740
Interbank and money market items	21,128,382	18,304,767	21,066,582	18,230,367
Liability payable on demand	681,554	344,291	681,554	344,291
Financial liabilities designated at fair value				
through profit or loss	5,896,612	7,693,133	5,896,612	7,693,133
Derivative liabilities	11,069,120	10,396,602	11,069,120	10,396,602
Debt issued and borrowings	22,736,924	24,512,208	22,736,924	24,512,208
Bank's liability under acceptance	103,709	68,889	103,709	68,889
Provisions	1,477,605	1,471,526	1,425,571	1,420,435
Other liabilities	5,516,655	4,892,162	5,153,549	4,556,104
Total liabilities	253,963,821	251,578,229	253,782,383	251,327,769
Shareholders' equity				
Share capital				
Registered				
21,084,878,025 ordinary shares				
of Baht 0.50 each	10,542,439	10,542,439	10,542,439	10,542,439
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	891,382	887,620	903,696	899,934
Accretion of equity interests in subsidiary	(42,754)	(42,754)	-	-
Retained earnings				
Appropriated - statutory reserve	341,300	341,300	341,300	341,300
Unappropriated	7,135,649	6,994,214	6,533,143	6,488,858
Total shareholders' equity	22,735,754	22,590,557	22,188,316	22,140,269
Total liabilities and shareholders' equity	276,699,575	274,168,786	275,970,699	273,468,038

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited)
For the three-month period ended 31 March 2015

	Consolidated		The Bank	
	2015	2014	2015	2014
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	3,646,818	3,354,058	3,270,440	2,978,908
Interest expenses	(1,732,540)	(1,498,929)	(1,731,648)	(1,491,827)
Net interest income	1,914,278	1,855,129	1,538,792	1,487,081
Fees and service income	464,548	362,055	380,263	283,963
Fees and service expenses	(54,696)	(42,910)	(71,046)	(66,357)
Net fee and service income	409,852	319,145	309,217	217,606
Gains on tradings and foreign exchange transactions	596,301	237,099	596,301	237,099
(Losses) gains on financial liabilities designated at fair value through profit or loss	(156,983)	44,717	(156,983)	44,717
Gains on investments	139,553	200,452	139,553	200,452
Other operating income	60,562	41,636	41,528	26,044
Total operating income	2,963,563	2,698,178	2,468,408	2,212,999
Other operating expenses				
Employee expenses	985,482	879,044	870,429	758,655
Directors' remuneration	2,404	2,034	2,320	1,860
Premises and equipment expenses	336,719	343,231	305,397	314,122
Taxes and duties	112,432	100,138	108,291	94,897
Others	344,792	353,116	183,776	175,904
Total other operating expenses	1,781,829	1,677,563	1,470,213	1,345,438
Bad and doubtful debts and impairment losses	1,021,785	469,566	958,300	356,000
Profit before income tax expenses	159,949	551,049	39,895	511,561
Income tax expenses	(29,348)	(110,183)	(6,444)	(111,067)
Net profit for the periods	130,601	440,866	33,451	400,494

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited) (Cont'd)
For the three-month period ended 31 March 2015

	Consolidated		The Bank	
	2015	2014	2015	2014
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Other comprehensive income (expenses)				
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	(13,542)	(6,106)	(13,542)	(6,106)
Remeasurements of post-employment benefit obligations	-	(18,079)	-	(16,573)
Income tax relating to items that will not be reclassified subsequently to profit or loss	2,708	4,837	2,708	4,536
Total items that will not be reclassified subsequently to profit or loss	(10,834)	(19,348)	(10,834)	(18,143)
Items that will be reclassified subsequently to profit or loss				
Gains on remeasuring available-for-sale investments	12,251	12,353	12,251	12,353
Losses arising from translating the financial statement of a foreign operation	(9,817)	-	(9,817)	-
Gains on cash flow hedges	18,265	-	18,265	-
Income tax relating to items that will be reclassified subsequently to profit or loss	(6,103)	(2,470)	(6,103)	(2,470)
Total items that will be reclassified subsequently to profit or loss	14,596	9,883	14,596	9,883
Total other comprehensive income (expenses)	3,762	(9,465)	3,762	(8,260)
Total comprehensive income for the periods	134,363	431,401	37,213	392,234
Net profit attributable to:				
Shareholders of the Bank	130,601	440,866	33,451	400,494
Non-controlling interests	-	-	-	-
	130,601	440,866	33,451	400,494
Total comprehensive income attributable to:				
Shareholders of the Bank	134,363	431,401	37,213	392,234
Non-controlling interests	-	-	-	-
	134,363	431,401	37,213	392,234
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	0.0062	0.0209	0.0016	0.0190
Weighted average number of ordinary shares (shares)	21,084,878,025	21,084,878,025	21,084,878,025	21,084,878,025