

CIMB THAI BANK PUBLIC COMPANY LIMITED

**INTERIM CONSOLIDATED AND BANK FINANCIAL INFORMATION
(UNAUDITED)**

30 SEPTEMBER 2015

AUDITOR'S REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

To the Shareholders of CIMB Thai Bank Public Company Limited

I have reviewed the accompanying consolidated and bank statements of financial position as at 30 September 2015, the related consolidated and bank statements of comprehensive income for the three-month and nine-month periods then ended, the related consolidated and bank statements of changes in shareholders' equity, and cash flows for the nine-month period then ended, and condensed notes to interim financial information of CIMB Thai Bank Public Company Limited and its subsidiaries, and of CIMB Thai Bank Public Company Limited, respectively. Management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard 34, "Interim Financial Reporting". My responsibility is to express a conclusion on this interim financial information based on my review.

Scope of review

I conducted my review in accordance with Thai Standard on Review Engagements 2410, "Review of interim financial information performed by the independent auditor of the entity". A review consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Thai Standards on Auditing and consequently does not enable me to obtain assurance that I would become aware of all significant matters that might be identified in an audit. Accordingly, I do not express an audit opinion.

Conclusion

Based on my review, nothing has come to my attention that causes me to believe that the interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard 34, "Interim Financial Reporting".

Anothai Leekitwattana
Certified Public Accountant (Thailand) No. 3442
PricewaterhouseCoopers ABAS Ltd.

Bangkok
13 November 2015

CIMB Thai Bank Public Company Limited

Statements of Financial Position

As at 30 September 2015

	Notes	Consolidated		The Bank	
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
		30 September	31 December	30 September	31 December
		2015	2014	2015	2014
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Assets					
Cash		2,665,371	3,989,622	2,662,780	3,987,737
Interbank and money market items, net	8	5,396,691	6,522,690	5,329,263	6,453,200
Derivative assets	9	40,031,292	10,803,916	40,031,292	10,803,916
Investments, net	10	55,912,747	55,253,273	55,912,747	55,253,273
Investments in subsidiaries, net	11	-	-	1,324,921	1,324,921
Loans and accrued interest receivables	12				
Loans		204,508,320	194,610,261	197,329,023	188,334,023
Accrued interest receivables		660,918	455,305	720,232	459,213
Total loans and accrued interest receivables		205,169,238	195,065,566	198,049,255	188,793,236
Less deferred revenue		(5,011,521)	(4,642,328)	(107,454)	(163,150)
Less allowance for doubtful debts	13	(7,595,043)	(5,979,009)	(7,069,608)	(5,447,517)
Less revaluation allowance for debt restructuring	14	(61,494)	(68,351)	(61,494)	(68,351)
Loans and accrued interest receivables, net		192,501,180	184,375,878	190,810,699	183,114,218
Customers' liability under acceptance		46,440	68,889	46,440	68,889
Properties for sale, net		1,056,050	1,826,292	952,305	1,582,424
Premises and equipment, net		2,897,621	3,071,759	2,838,453	3,002,336
Intangible assets, net		356,168	361,802	350,434	355,964
Deferred tax assets	15	1,035,358	957,065	856,186	752,636
Receivable from Thai Asset Management Corporation	40	-	3,572,458	-	3,572,458
Other assets, net	16	11,187,748	3,365,142	11,027,386	3,196,066
Total assets		313,086,666	274,168,786	312,142,906	273,468,038

Director _____

Director _____

The notes to interim financial information from page 13 to 62 are an integral part of the interim financial information.

CIMB Thai Bank Public Company Limited

Statements of Financial Position (Cont'd)

As at 30 September 2015

	Notes	Consolidated		The Bank	
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
		30 September 2015	31 December 2014	30 September 2015	31 December 2014
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Liabilities and shareholders' equity					
Liabilities					
Deposits		171,112,914	183,894,651	171,401,853	184,105,740
Interbank and money market items		17,377,280	18,304,767	17,340,680	18,230,367
Liability payable on demand		631,973	344,291	631,973	344,291
Financial liabilities designated at fair value					
through profit or loss	17	14,894,559	7,693,133	14,894,559	7,693,133
Derivative liabilities	9	40,565,720	10,396,602	40,565,720	10,396,602
Debt issued and borrowings	18	32,372,470	24,512,208	32,372,470	24,512,208
Bank's liability under acceptance		46,440	68,889	46,440	68,889
Provisions	19	1,494,375	1,471,526	1,438,193	1,420,435
Other liabilities		11,389,743	4,892,162	10,945,706	4,556,104
Total liabilities		289,885,474	251,578,229	289,637,594	251,327,769
Shareholders' equity					
Share capital	20				
Registered					
27,410,341,432 ordinary shares					
of Baht 0.50 each		13,705,171		13,705,171	
21,084,878,025 ordinary shares					
of Baht 0.50 each			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	21	713,487	887,620	725,801	899,934
Accretion of equity interests in subsidiary		(42,754)	(42,754)	-	-
Retained earnings					
Appropriated - statutory reserve	22	365,950	341,300	365,950	341,300
Unappropriated		7,754,332	6,994,214	7,003,384	6,488,858
Total shareholders' equity		23,201,192	22,590,557	22,505,312	22,140,269
Total liabilities and shareholders' equity		313,086,666	274,168,786	312,142,906	273,468,038

The notes to interim financial information from page 13 to 62 are an integral part of the interim financial information.

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited)
For the three-month period ended 30 September 2015

	Notes	Consolidated		The Bank	
		2015 Thousand Baht	2014 Thousand Baht	2015 Thousand Baht	2014 Thousand Baht
Interest income	26	3,680,986	3,518,713	3,276,144	3,161,139
Interest expenses	27	(1,479,224)	(1,507,226)	(1,478,692)	(1,505,456)
Net interest income		2,201,762	2,011,487	1,797,452	1,655,683
Fees and service income		452,194	383,812	347,420	302,260
Fees and service expenses		(94,299)	(47,457)	(105,793)	(70,967)
Net fee and service income	28	357,895	336,355	241,627	231,293
Gains on tradings and foreign exchange transactions	29	137,037	676,006	137,037	676,006
Gains (losses) on financial liabilities designated at fair value through profit or loss	30	211,742	(502,436)	211,742	(502,436)
Gains on investments	31	208,868	7,897	208,868	7,897
Other operating income	32	78,768	74,680	59,875	61,697
Total operating income		3,196,072	2,603,989	2,656,601	2,130,140
Other operating expenses					
Employee expenses		986,426	967,821	851,609	842,961
Directors' remuneration		2,892	2,560	2,808	2,476
Premises and equipment expenses		347,612	353,708	316,102	319,944
Taxes and duties		109,223	101,096	104,805	97,604
Others		382,904	339,681	219,357	111,128
Total other operating expenses		1,829,057	1,764,866	1,494,681	1,374,113
Bad and doubtful debts and impairment losses	33	729,001	501,595	621,000	421,367
Profit before income tax expenses		638,014	337,528	540,920	334,660
Income tax expenses	34	(139,636)	(62,450)	(110,824)	(62,352)
Net profit for the periods		498,378	275,078	430,096	272,308

The notes to interim financial information from page 13 to 62 are an integral part of the interim financial information.

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited) (Cont'd)
For the three-month period ended 30 September 2015

	Note	Consolidated		The Bank	
		2015 Thousand Baht	2014 Thousand Baht	2015 Thousand Baht	2014 Thousand Baht
Other comprehensive expenses					
Items that will not be reclassified subsequently to profit or loss					
Changes in revaluation surplus		(44,854)	(6,050)	(44,854)	(6,050)
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		8,971	4,826	8,971	4,525
Total items that will not be reclassified subsequently to profit or loss		(35,883)	(19,303)	(35,883)	(18,098)
Items that will be reclassified subsequently to profit or loss					
(Losses) gains on remeasuring available-for-sale investments		(126,796)	13,079	(126,796)	13,079
Gains (losses) arising from translating the financial statement of a foreign operation		29,028	(2,540)	29,028	(2,540)
Gains on cash flow hedges		6,660	4,731	6,660	4,731
Income tax relating to items that will be reclassified subsequently to profit or loss		24,027	(3,562)	24,027	(3,562)
Total items that will be reclassified subsequently to profit or loss		(67,081)	11,708	(67,081)	11,708
Total other comprehensive expenses		(102,964)	(7,595)	(102,964)	(6,390)
Total comprehensive income for the periods		395,414	267,483	327,132	265,918
Net profit attributable to:					
Shareholders of the Bank		498,378	275,078	430,096	272,308
Non-controlling interests		-	-	-	-
		498,378	275,078	430,096	272,308
Total comprehensive income attributable to:					
Shareholders of the Bank		395,414	267,483	327,132	265,918
Non-controlling interests		-	-	-	-
		395,414	267,483	327,132	265,918
Earnings per share for profit attributable to the shareholders of the Bank					
	35				
Basic earnings per share (Baht per share)		0.02	0.01	0.02	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

The notes to interim financial information from page 13 to 62 are an integral part of the interim financial information.

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited)
For the nine-month period ended 30 September 2015

	Notes	Consolidated		The Bank	
		2015	2014	2015	2014
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	26	10,948,974	10,236,280	9,783,401	9,138,024
Interest expenses	27	(4,789,792)	(4,454,294)	(4,787,829)	(4,444,228)
Net interest income		6,159,182	5,781,986	4,995,572	4,693,796
Fees and service income		1,343,105	1,084,128	1,072,054	859,281
Fees and service expenses		(223,138)	(153,198)	(263,448)	(223,882)
Net fee and service income	28	1,119,967	930,930	808,606	635,399
Gains on tradings and foreign exchange transactions	29	922,028	1,135,618	922,028	1,135,618
Gains (losses) on financial liabilities designated at fair value through profit or loss	30	354,501	(569,876)	354,501	(569,876)
Gains on investments	31	518,999	281,759	518,999	281,759
Other operating income	32	199,766	176,814	222,103	131,772
Total operating income		9,274,443	7,737,231	7,821,809	6,308,468
Other operating expenses					
Employee expenses		2,898,902	2,773,239	2,518,255	2,407,170
Directors' remuneration		8,188	7,100	7,936	6,728
Premises and equipment expenses		1,045,068	1,039,966	951,180	942,916
Taxes and duties		350,366	296,926	337,908	285,246
Others		1,009,558	1,087,068	601,621	488,079
Total other operating expenses		5,312,082	5,204,299	4,416,900	4,130,139
Bad and doubtful debts and impairment losses	33	2,895,000	1,409,729	2,656,700	1,056,367
Profit before income tax expenses		1,067,361	1,123,203	748,209	1,121,962
Income tax expenses	34	(220,820)	(222,798)	(147,260)	(230,732)
Net profit for the periods		846,541	900,405	600,949	891,230

The notes to interim financial information from page 13 to 62 are an integral part of the interim financial information.

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited) (Cont'd)
For the nine-month period ended 30 September 2015

	Note	Consolidated		The Bank	
		2015 Thousand Baht	2014 Thousand Baht	2015 Thousand Baht	2014 Thousand Baht
Other comprehensive expenses					
Items that will not be reclassified subsequently to profit or loss					
Changes in revaluation surplus		(120,455)	(18,142)	(120,455)	(18,142)
Remeasurements of post-employment benefit obligations		-	(54,237)	-	(49,720)
Income tax relating to items that will not be reclassified subsequently to profit or loss		24,091	14,475	24,091	13,572
Total items that will not be reclassified subsequently to profit or loss		(96,364)	(57,904)	(96,364)	(54,290)
Items that will be reclassified subsequently to profit or loss					
Losses on remeasuring available-for-sale investments		(137,088)	(1,371)	(137,088)	(1,371)
Gains (losses) arising from translating the financial statement of a foreign operation		33,765	(2,540)	33,765	(2,540)
(Losses) gains on cash flow hedges		(2,329)	4,731	(2,329)	4,731
Income tax relating to items that will be reclassified subsequently to profit or loss		27,883	(672)	27,883	(672)
Total items that will be reclassified subsequently to profit or loss		(77,769)	148	(77,769)	148
Total other comprehensive expenses		(174,133)	(57,756)	(174,133)	(54,142)
Total comprehensive income for the periods		672,408	842,649	426,816	837,088
Net profit attributable to:					
Shareholders of the Bank		846,541	900,405	600,949	891,230
Non-controlling interests		-	-	-	-
		846,541	900,405	600,949	891,230
Total comprehensive income attributable to:					
Shareholders of the Bank		672,408	842,649	426,816	837,088
Non-controlling interests		-	-	-	-
		672,408	842,649	426,816	837,088
Earnings per share for profit attributable to the shareholders of the Bank	35				
Basic earnings per share (Baht per share)		0.04	0.04	0.03	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

The notes to interim financial information from page 13 to 62 are an integral part of the interim financial information.

CIMB Thai Bank Public Company Limited

Statements of changes in shareholders' equity (Unaudited)

For the nine-month period ended 30 September 2015

Consolidated														
Attributable to owners of the Bank														
Other reserves														
Notes	Issued and	Share	Revaluation	Remeasurements	Revaluation	Gains (losses) arising	(Losses) gain on	Income tax relating	Total	Accretion of	Legal	Retained	Total	
	paid-up	premium	surplus on	of post-employment	surplus	from translating	cash flow	to components of	other reserves	equity interests	reserve	earnings		
	share capital		assets	benefit obligations	(deficit) on	of a foreign	hedges	other comprehensive		in subsidiary				
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	change in value	operation		expense	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	
	10,542,439	3,867,738	1,095,164	-	278,877	7,338	(149,627)	(244,883)	986,869	(42,754)	341,300	6,992,657	22,688,249	
Impact of the adoption of TAS19 (revised 2014) employee benefits	4	-	-	(124,061)	-	-	-	24,812	(99,249)	-	-	1,557	(97,692)	
Restated balance	10,542,439	3,867,738	1,095,164	(124,061)	278,877	7,338	(149,627)	(220,071)	887,620	(42,754)	341,300	6,994,214	22,590,557	
Dividend paid	23	-	-	-	-	-	-	-	-	-	-	(158,137)	(158,137)	
Total comprehensive (expenses) income for the period		-	-	(120,455)	(137,088)	33,765	(2,329)	51,974	(174,133)	-	-	846,541	672,408	
Appropriated - statutory reserve	22	-	-	-	-	-	-	-	-	-	24,650	(24,650)	-	
Transfer to retained earnings		-	-	-	-	-	-	-	-	-	-	96,364	96,364	
Balance as at 30 September 2015	10,542,439	3,867,738	974,709	(124,061)	141,789	41,103	(151,956)	(168,097)	713,487	(42,754)	365,950	7,754,332	23,201,192	
Balance as at 1 January 2014	10,542,439	3,867,738	1,119,426	-	38,144	-	-	(231,514)	926,056	(42,754)	272,000	6,264,593	21,830,072	
Impact of the adoption of TAS19 (revised 2014) employee benefits	4	-	-	(51,744)	-	-	-	10,349	(41,395)	-	-	1,002	(40,393)	
Restated balance	10,542,439	3,867,738	1,119,426	(51,744)	38,144	-	-	(221,165)	884,661	(42,754)	272,000	6,265,595	21,789,679	
Dividend paid	23	-	-	-	-	-	-	-	-	-	-	(210,849)	(210,849)	
Total comprehensive (expenses) income for the period		-	-	(18,142)	(54,237)	(1,371)	4,731	13,803	(57,756)	-	-	900,405	842,649	
Appropriated - statutory reserve	22	-	-	-	-	-	-	-	-	-	69,300	(69,300)	-	
Transfer to retained earnings		-	-	-	-	-	-	-	-	-	-	14,514	14,514	
Balance as at 30 September 2014	10,542,439	3,867,738	1,101,284	(105,981)	36,773	(2,540)	4,731	(207,362)	826,905	(42,754)	341,300	6,900,365	22,435,993	

The notes to interim financial information from page 13 to 62 are an integral part of the interim financial information.

CIMB Thai Bank Public Company Limited

Statements of changes in shareholders' equity (Unaudited) (Cont'd)

For the nine-month period ended 30 September 2015

		The Bank										
		Other reserves										
		Revaluation surplus (deficit) on change in value of investments										
		Gains (losses) arising from translating the financial statement of a foreign operation										
		Income tax relating to components of other comprehensive expense										
		Total other reserves										
		Legal reserve										
		Retained earnings										
		Total										
Notes	Issued and paid-up share capital	Share premium	Revaluation surplus on assets	Remeasurements of post-employment benefit obligations	Revaluation surplus (deficit) on change in value of investments	Gains (losses) arising from translating the financial statement of a foreign operation	(Losses) gains on cash flow hedges	Income tax relating to components of other comprehensive expense	Total other reserves	Legal reserve	Retained earnings	Total
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
	10,542,439	3,867,738	1,095,164	-	278,877	7,338	(149,627)	(244,883)	986,869	341,300	6,488,689	22,227,035
Impact of the adoption of TAS19 (revised 2014) employee benefits	4	-	-	(108,668)	-	-	-	21,733	(86,935)	-	169	(86,766)
Restated balance	10,542,439	3,867,738	1,095,164	(108,668)	278,877	7,338	(149,627)	(223,150)	899,934	341,300	6,488,858	22,140,269
Dividend paid	23	-	-	-	-	-	-	-	-	-	(158,137)	(158,137)
Total comprehensive (expenses) income for the period		-	(120,455)	-	(137,088)	33,765	(2,329)	51,974	(174,133)	-	600,949	426,816
Appropriated - statutory reserve	22	-	-	-	-	-	-	-	-	24,650	(24,650)	-
Transfer to retained earnings		-	-	-	-	-	-	-	-	-	96,364	96,364
Balance as at 30 September 2015	10,542,439	3,867,738	974,709	(108,668)	141,789	41,103	(151,956)	(171,176)	725,801	365,950	7,003,384	22,505,312
Balance as at 1 January 2014	10,542,439	3,867,738	1,119,426	-	38,144	-	-	(231,514)	926,056	272,000	5,807,903	21,416,136
Impact of the adoption of TAS19 (revised 2014) employee benefits	4	-	-	(42,374)	-	-	-	8,475	(33,899)	-	-	(33,899)
Restated balance	10,542,439	3,867,738	1,119,426	(42,374)	38,144	-	-	(223,039)	892,157	272,000	5,807,903	21,382,237
Dividend paid	23	-	-	-	-	-	-	-	-	-	(210,849)	(210,849)
Total comprehensive (expenses) income for the period		-	(18,142)	(49,720)	(1,371)	(2,540)	4,731	12,900	(54,142)	-	891,230	837,088
Appropriated - statutory reserve	22	-	-	-	-	-	-	-	-	69,300	(69,300)	-
Transfer to retained earnings		-	-	-	-	-	-	-	-	-	14,514	14,514
Balance as at 30 September 2014	10,542,439	3,867,738	1,101,284	(92,094)	36,773	(2,540)	4,731	(210,139)	838,015	341,300	6,433,498	22,022,990

The notes to interim financial information from page 13 to 62 are an integral part of the interim financial information.

CIMB Thai Bank Public Company Limited
Statements of Cash flow (Unaudited)
For the nine-month period ended 30 September 2015

	Consolidated		The Bank	
	2015	2014	2015	2014
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Cash flows from operating activities				
Profit before income tax expenses	1,067,361	1,123,203	748,209	1,121,962
Adjustments to reconcile profit before income tax expenses				
to cash in (out) flows from operating activities:				
Depreciation and amortisation	374,372	386,651	354,922	369,001
Bad debts and doubtful accounts	2,895,000	1,409,729	2,656,700	1,056,367
Reversal of provision for off-balance sheet items	-	(90,880)	-	(90,880)
Share-based payment	5,806	4,456	5,806	4,456
Provision for liabilities	125,193	121,507	120,101	115,639
(Gains) losses on impairment of properties for sale	(83,362)	46,295	248	204
Unrealised (gains) on exchange rate and derivatives	(373,241)	(592,288)	(373,241)	(592,288)
Losses (gains) on properties for sale	361,448	461,394	(87,345)	(3,181)
Unrealised losses on revaluation of investments	14,126	26,401	14,126	26,401
(Gains) on sale of investments	(667,451)	(376,965)	(667,451)	(376,965)
(Gains) on disposal of premises and equipment	(6,421)	(3,270)	(4,995)	(2,872)
Losses from write off premises and equipment	11,757	2,827	11,757	2,827
Losses from write off leasehold rights	37	-	37	-
(Gains) losses on financial instrument designated at fair value through profit or loss	(354,501)	569,876	(354,501)	569,876
Interest and dividend income	(10,996,619)	(10,273,677)	(9,831,046)	(9,175,421)
Interest expenses	4,034,657	3,772,048	4,032,694	3,761,981
Losses from operations before changes in operating assets and liabilities	(3,591,838)	(3,412,693)	(3,373,979)	(3,212,893)
(Increase) decrease in operating assets				
Interbank and money market items	1,125,932	22,969,973	1,123,092	22,988,039
Investments held for trading	743,420	3,625,114	743,420	3,625,114
Loans	(11,114,228)	(13,777,666)	(9,236,751)	(13,025,788)
Properties for sale	1,677,113	693,920	747,224	50,112
Receivable from Thai Asset Management Corporation	3,486,699	-	3,486,699	-
Other assets	(7,845,617)	1,881,299	(7,867,717)	1,821,117

The notes to interim financial information from page 13 to 62 are an integral part of the interim financial information.

Statements of Cash flow (Unaudited) (Cont'd)
For the nine-month period ended 30 September 2015

	Consolidated		The Bank	
	2015	2014	2015	2014
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Increase (decrease) in operating liabilities				
Deposits	(12,781,737)	13,662,533	(12,703,887)	13,861,639
Interbank and money market items	(927,487)	(19,115,498)	(889,687)	(18,577,698)
Liability payable on demand	287,682	279,994	287,682	279,994
Short-term borrowings	8,358,721	(10,363,083)	8,358,721	(10,363,083)
Provisions	(102,342)	(81,332)	(102,342)	(81,428)
Other liabilities	6,167,393	(2,108,423)	6,052,270	(2,034,333)
Cash flows used in operating activities	(14,516,289)	(5,745,862)	(13,375,255)	(4,669,208)
Cash received from interest income	9,456,367	8,862,871	8,236,167	7,716,261
Cash paid for interest expenses	(4,020,345)	(4,045,217)	(4,018,242)	(4,034,475)
Cash paid for income tax	(151,272)	(53,153)	(82,568)	-
Net cash flows used in operating activities	(9,231,539)	(981,361)	(9,239,898)	(987,422)
Cash flows from investing activities				
Cash paid for purchases of available-for-sale securities	(28,180,044)	(52,124,987)	(28,180,044)	(52,124,987)
Proceeds from disposals of available-for-sale securities	25,370,272	27,769,877	25,370,272	27,769,877
Proceeds from maturity of available-for-sale securities	457,000	26,015,141	457,000	26,015,141
Cash paid for purchases of held to maturity securities	(3,362,134)	(9,929,279)	(3,362,134)	(9,929,279)
Proceeds from maturity of held to maturity securities	4,499,256	3,171,520	4,499,256	3,171,520
Proceeds from repayment of investment in receivable	19,571	45,354	19,571	45,354
Cash paid for purchases of general investments	-	(180)	-	(180)
Proceeds from disposals of general investments	6,928	154	6,928	154
Proceeds from decrease in capital of general investments	22,500	23,661	22,500	23,661
Proceeds from payback of investment in subsidiary	-	22,540	-	22,540
Cash paid for purchases of premises and equipment	(125,249)	(156,910)	(116,750)	(149,599)
Proceeds from disposals of premises and equipment	12,980	12,994	11,119	12,409
Cash paid for purchases of intangible assets	(71,630)	(98,913)	(70,604)	(98,157)
Dividend received	47,645	37,397	47,645	37,397
Interest received	1,632,849	1,243,823	1,632,838	1,243,823
Net cash flows provided by (used in) investing activities	329,944	(3,967,808)	337,597	(3,960,326)

The notes to interim financial information from page 13 to 62 are an integral part of the interim financial information.

	Consolidated		The Bank	
	2015	2014	2015	2014
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Cash flows from financing activities				
Dividend paid	(158,137)	(210,849)	(158,137)	(210,849)
Cash paid for redemption of subordinated debentures and structured debentures	(4,439,000)	(10,263,000)	(4,439,000)	(10,263,000)
Proceeds from issuance of subordinated debentures	-	4,066,540	-	4,066,540
Proceeds from issuance of structured bills of exchange and structured debentures	12,142,325	10,897,500	12,142,325	10,897,500
Net cash flows provided by financing activities	7,545,188	4,490,191	7,545,188	4,490,191
Foreign currency translation differences	32,156	(2,540)	32,156	(2,540)
Net decrease in cash and cash equivalents	(1,324,251)	(461,518)	(1,324,957)	(460,097)
Cash and cash equivalents at beginning of the periods	3,989,622	3,328,748	3,987,737	3,324,657
Cash and cash equivalents at the end of the periods	2,665,371	2,867,230	2,662,780	2,864,560
Supplemental disclosure of cash flows information				
Non-cash transaction:				
Changes in revaluation surplus in available-for-sale	137,088	1,371	137,088	1,371
Interest amortisation from premium or discount	280,144	82,610	280,144	82,610
Properties for sale transferred from premises and equipment	20,573	47,858	20,573	47,858
Payable from purchase of premises and equipment	5,408	31,861	5,408	31,861

The notes to interim financial information from page 13 to 62 are an integral part of the interim financial information.

CIMB Thai Bank Public Company Limited
Condensed Notes to Interim Financial Information (Unaudited)
For the nine-month period ended 30 September 2015

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1 General information

CIMB Thai Bank Public Company Limited (“the Bank”) is a public limited company which is listed on the Stock Exchange of Thailand and is incorporated and domiciled in Thailand. The Bank has operated as a commercial bank in Thailand since 8 March 1949. The address of the Bank’s registered office is as follows:

44 Langsuan Road, Lumpini, Patumwan, Bangkok.

For reporting purposes, the Bank and its subsidiaries are referred to as the Group. Its parent company is CIMB Bank Berhad, which is a public company incorporated in Malaysia and CIMB Group Holdings Berhad, which is the ultimate parent company of CIMB Group.

All subsidiaries were incorporated as limited companies under Thai laws, and all operate in Thailand, engaging mainly in the hire-purchase, leasing business and debt collection business.

The interim consolidated and bank financial information was authorised by the Audit Committee on 13 November 2015.

This interim consolidated and bank financial information has been reviewed, not audited.

2 Accounting policies

2.1 Basis of preparation

The interim consolidated and bank financial information are prepared in accordance with Thai Generally Accepted Accounting Principles under the Accounting Act B.E. 2543, being those Thai Accounting Standards issued under the Accounting Profession Act B.E. 2547, and the financial reporting requirements of the Securities and Exchange Commission (“SEC”). The primary financial information (i.e., statements of financial position, comprehensive income, changes in shareholders’ equity and cash flows) are prepared in the full format as required by the Securities and Exchange Commission and the Notification of the Bank of Thailand (“BoT”), no. SorNorSor 11/2553 The Preparation and Format of the Financial Statements of Commercial Bank and Holding Parent Company of Financial Group dated on 3 December 2010. The notes to the financial information are prepared in a condensed format according to Thai Accounting Standard 34 (revised 2014), “Interim Financial Reporting” and additional notes are presented as required by the BoT and requirements of SEC issued under the Securities and Exchange Act.

The interim financial information should be read in conjunction with the annual financial statements for the year ended 31 December 2014.

An English version of the interim consolidated and bank financial information has been prepared from the interim financial information that is in the Thai language. In the event of a conflict or a difference in interpretation between the two languages, the Thai language interim financial information shall prevail.

The accounting policies used in the preparation of the interim financial information are consistent with those used in the annual financial statements for the year ended 31 December 2014 except as described in Note 3 to the interim financial information.

Costs that are incurred unevenly during the financial year are anticipated or deferred in the interim report only if it would also be appropriate to anticipate or defer such costs at the end of the financial year.

Taxes on income in the interim periods are accrued using the tax rate that would be applicable to expected total annual profit or loss.

2 Accounting policies (Cont'd)

2.2 Revised accounting standards, revised financial reporting standards, and related interpretations

1) New financial reporting standards and revised accounting standards, revised financial reporting standards are effective on 1 January 2015. These standards are relevant to the Group.

a) Financial reporting standards, which have a significant changes :

TAS 1 (revised 2014)	Presentation of financial statements
TAS 16 (revised 2014)	Property, plant and equipment
TAS 19 (revised 2014)	Employee benefits
TAS 27 (revised 2014)	Separate financial statements
TAS 28 (revised 2014)	Investments in associates and joint ventures
TAS 34 (revised 2014)	Interim financial reporting
TFRS 10	Consolidated financial statements
TFRS 11	Joint arrangements
TFRS 12	Disclosure of interests in other entities
TFRS 13	Fair value measurement
TFRIC 14 (revised 2014)	TAS 19 - The limit on a defined benefit asset, minimum funding requirements and their interaction
TFRIC 20	Stripping costs in the production phase of a surface mine

Management evaluates that the new financial reporting standards, revised accounting standards and revised financial reporting standards have no significant impact to the Group's interim financial information being presented except TAS 1 (revised 2014), TAS 19 (revised 2014) and TFRS 13.

TAS 1 (revised 2014), the main change is that a requirement for entities to group items presented in 'other comprehensive income' (OCI) on the basis of whether they are potentially reclassifiable to profit or loss subsequently (reclassification adjustments). The amendments do not address which items are presented in OCI.

TAS 19 (revised 2014), the key changes is actuarial gains and losses are renamed 'remeasurements' and will be recognised immediately in 'other comprehensive income' (OCI). Actuarial gains and losses will no longer be deferred using the corridor approach or recognised in profit or loss. The significant impact to the Group is described in Note 4 to the interim financial information.

TFRS 13 aims to improve consistency and reduce complexity by providing a precise definition of fair value and a single source of fair value measurement and disclosure requirements for use across TFRSs. This standard has no impact to the Group's interim financial information, except for disclosures.

b) Financial reporting standards with minor changes and do not have impact to the Group are as follows:

TAS 2 (revised 2014)	Inventories
TAS 7 (revised 2014)	Statement of cash flows
TAS 8 (revised 2014)	Accounting policies, changes in accounting estimates and errors
TAS 10 (revised 2014)	Events after the reporting period
TAS 11 (revised 2014)	Construction contracts
TAS 12 (revised 2014)	Income taxes
TAS 17 (revised 2014)	Leases
TAS 18 (revised 2014)	Revenue
TAS 20 (revised 2014)	Accounting for government grants & disclosure of government assistance
TAS 21 (revised 2014)	The effects of changes in foreign exchange rates

2 Accounting policies (Cont'd)

2.2 Revised accounting standards, revised financial reporting standards, and related interpretations (Cont'd)

1) New financial reporting standards and revised accounting standards, revised financial reporting standards are effective on 1 January 2015. These standards are relevant to the Group. (Cont'd)

b) Financial reporting standards with minor changes and do not have impact to the Group are as follows: (Cont'd)

TAS 23 (revised 2014)	Borrowing costs
TAS 24 (revised 2014)	Related party disclosures
TAS 26 (revised 2014)	Accounting and reporting by retirement benefit plans
TAS 29 (revised 2014)	Financial reporting in hyperinflationary economies
TAS 33 (revised 2014)	Earnings per share
TAS 36 (revised 2014)	Impairment of assets
TAS 37 (revised 2014)	Provisions, contingent liabilities and contingent assets
TAS 38 (revised 2014)	Intangible assets
TAS 40 (revised 2014)	Investment property
TFRS 2 (revised 2014)	Share-based payment
TFRS 3 (revised 2014)	Business combinations
TFRS 5 (revised 2014)	Non-current asset held for sale and discontinued operations
TFRS 6 (revised 2014)	Exploration for and evaluation of mineral resources
TFRS 8 (revised 2014)	Operating segments
TSIC 10 (revised 2014)	Government assistance - No specific relation to operating activities
TSIC 15 (revised 2014)	Operating leases - Incentives
TSIC 25 (revised 2014)	Income taxes - changes in the tax status of an entity or its shareholders
TSIC 27 (revised 2014)	Evaluating the substance of transactions involving the legal form of a lease
TSIC 29 (revised 2014)	Service concession arrangements: Disclosures
TSIC 31 (revised 2014)	Revenue - barter transactions involving advertising services
TSIC 32 (revised 2014)	Intangible assets - Web site costs
TFRIC 1 (revised 2014)	Changes in existing decommissioning, restoration and similar liabilities
TFRIC 4 (revised 2014)	Determining whether an arrangement contains a lease
TFRIC 5 (revised 2014)	Rights to interests arising from decommissioning, restoration and environmental rehabilitation funds
TFRIC 7 (revised 2014)	Applying the restatement approach under IAS 29 Financial reporting in hyperinflationary economies
TFRIC 10 (revised 2014)	Interim financial reporting and impairment
TFRIC 12 (revised 2014)	Service concession arrangements
TFRIC 13 (revised 2014)	Customer loyalty programmes
TFRIC 15 (revised 2014)	Agreements for the construction of real estate
TFRIC 17 (revised 2014)	Distributions of non-cash assets to owners
TFRIC 18 (revised 2014)	Transfers of assets from customers

2) New and revised accounting standards have been published by the Federation of Accounting Professions that are mandatory for annual periods beginning on or after 1 January 2016. The Group has not yet early adopted these revised standards:

TFRS 8 (revised 2015)	Operating segments
TAS 16 (revised 2015)	Property, plant and equipment

TFRS 8 (revised 2015), 'Operating Segments' requires disclosure of the judgements made by management in aggregating operating segments. It is also amended to require a reconciliation of segment assets to the entity's assets when segment assets are reported to chief operating decision maker.

TAS 16 (revised 2015), 'Property, Plant and Equipment' clarifies how the gross carrying amount and the accumulated depreciation are treated where an entity uses the revaluation model.

The management has assessed and considered that the above revised standards will not have a material impact on the Group.

3 New accounting policy

Employee benefits

The accounting policies for employee benefits used in the interim financial information are consistent with those used in the annual financial statements for the year ended 31 December 2014, except changes by the revised accounting standard which is relevant to recognition of actuarial gains and losses in other comprehensive income in the period in which they arise. The effects of the change in accounting policies are shown in Note 4 to the interim financial information.

4 Impact of the adoption of TAS 19 (revised 2014) Employee Benefits

The effect of the adoption of TAS 19 (revised 2014) Employee benefits to the consolidated and bank statements of financial position as at 31 December 2014 is as follows:

	31 December 2014	
	Consolidated Million Baht	The Bank Million Baht
Deferred tax assets increase	25	22
Provisions increase	123	108
Other reserves decrease	(99)	(87)
Retained earnings increase	2	0.2

The effect of the adoption of TAS 19 (revised 2014) Employee benefits to the consolidated and bank statements of comprehensive income for the three-month and nine-month periods ended 30 September 2014 is as follows:

	For the three-month period ended 30 September 2014		For the nine-month period ended 30 September 2014	
	Consolidated Million Baht	The Bank Million Baht	Consolidated Million Baht	The Bank Million Baht
Employee expenses decrease	(0.1)	(0.05)	(0.4)	(0.13)
Remeasurements of post-employment benefit obligations decrease	(18)	(17)	(54)	(50)
Income tax relating to the components of other comprehensive income (expenses) increase	4	3	11	10

5 Estimates

The preparation of interim financial information requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates.

In preparing this interim financial information, the significant judgements made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated financial statements for the year ended 31 December 2014.

CIMB Thai Bank Public Company Limited
Condensed Notes to Interim Financial Information (Unaudited)
For the nine-month period ended 30 September 2015

6 Financial information by segments

Business segment reporting is consisted of:

Consumer banking

Consumer banking provides financial services to individuals and commercial customers. The products include consumer sales & distribution, retail financial services, commercial banking and personal financing.

Wholesale banking

Wholesale banking comprises of investment banking, corporate banking, and treasury and market.

- Investment banking service provides financial advisory, trade securities transactions, and asset management businesses.
- Corporate banking and treasury and market are responsible for corporate lending and deposit taking, transaction banking, treasury and market activities.

Others

Other services comprise of all middle and back office processes, cost centers and nonprofit generating divisions of companies whose results are not material to the Group.

Financial information presented in the consolidated financial information as at 30 September 2015 and 31 December 2014 and for the three-month and nine-month periods ended 30 September 2015 and 2014 are as follows:

	Consolidated				
	For the three-month period ended 30 September 2015				
	Consumer banking Million Baht	Wholesale banking Million Baht	Others Million Baht	Eliminations Million Baht	Total Million Baht
Net interest income					
External	1,683	543	(24)	-	2,202
Net fees and service income (expense)	257	112	(11)	-	358
Other operating income	133	290	213	-	636
Other operating expenses	(1,434)	(395)	-	-	(1,829)
(Reversal) bad and doubtful debts and impairment losses	(608)	(115)	(15)	9	(729)
Income tax expenses	(4)	(97)	(39)	-	(140)
Net profit for the period	<u>27</u>	<u>338</u>	<u>124</u>	<u>9</u>	<u>498</u>
	Consolidated				
	For the three-month period ended 30 September 2014				
	Consumer banking Million Baht	Wholesale banking Million Baht	Others Million Baht	Eliminations Million Baht	Total Million Baht
Net interest income					
External	1,447	490	74	-	2,011
Net fees and service income (expense)	293	70	(27)	-	336
Other operating income	124	70	63	(1)	256
Other operating expenses	(1,409)	(401)	45	-	(1,765)
(Reversal) bad and doubtful debts and impairment losses	(476)	14	(44)	5	(501)
Income tax expenses	4	(45)	(21)	-	(62)
Net (loss) profit for the period	<u>(17)</u>	<u>198</u>	<u>90</u>	<u>4</u>	<u>275</u>

CIMB Thai Bank Public Company Limited
Condensed Notes to Interim Financial Information (Unaudited)
For the nine-month period ended 30 September 2015

6 Financial information by segments (Cont'd)

	Consolidated				
	For the nine-month period ended 30 September 2015				
	Consumer banking Million Baht	Wholesale banking Million Baht	Others Million Baht	Eliminations Million Baht	Total Million Baht
Net interest income					
External	4,826	1,252	82	-	6,160
Net fees and service income (expense)	838	297	(15)	-	1,120
Other operating income	347	1,150	499	(1)	1,995
Other operating expenses	(4,125)	(1,163)	(25)	1	(5,312)
(Reversal) bad and doubtful debts and impairment losses	(1,982)	(704)	(224)	15	(2,895)
Income tax expenses	20	(172)	(69)	-	(221)
Net (loss) profit for the period	<u>(76)</u>	<u>660</u>	<u>248</u>	<u>15</u>	<u>847</u>

	Consolidated				
	For the nine-month period ended 30 September 2014				
	Consumer banking Million Baht	Wholesale banking Million Baht	Others Million Baht	Eliminations Million Baht	Total Million Baht
Net interest income					
External	4,127	1,300	355	-	5,782
Inter-segment	(2)	-	-	2	-
Net fees and service income (expense)	792	220	(79)	(2)	931
Other operating income	314	478	233	-	1,025
Other operating expenses	(4,021)	(1,173)	(11)	-	(5,205)
(Reversal) bad and doubtful debts and impairment losses	(1,540)	(115)	221	24	(1,410)
Income tax expenses	65	(141)	(147)	-	(223)
Net (loss) profit for the period	<u>(264)</u>	<u>569</u>	<u>571</u>	<u>24</u>	<u>900</u>

CIMB Thai Bank Public Company Limited
Condensed Notes to Interim Financial Information (Unaudited)
For the nine-month period ended 30 September 2015

6 Financial information by segments (Cont'd)

	Bank business		Hire-purchase business		Other businesses		Eliminations		Consolidated	
	30 September 2015	31 December 2014	30 September 2015	31 December 2014	30 September 2015	31 December 2014	30 September 2015	31 December 2014	30 September 2015	31 December 2014
	Million Baht	Million Baht	Million Baht	Million Baht	Million Baht	Million Baht	Million Baht	Million Baht	Million Baht	Million Baht
Total assets	312,143	273,468	21,111	19,284	109	116	(20,276)	(18,699)	313,087	274,169
Interbank and money market items, net (assets)	5,329	6,453	266	202	91	79	(289)	(211)	5,397	6,523
Investments, net	55,913	55,253	-	-	-	-	-	-	55,913	55,253
Loans and accrued interest receivables, net	190,811	183,114	20,337	18,388	7	7	(18,654)	(17,133)	192,501	184,376
Deposits	171,402	184,106	-	-	-	-	(289)	(211)	171,113	183,895
Interbank and money market items (liabilities)	17,341	18,230	18,812	17,369	6	7	(18,782)	(17,301)	17,377	18,305
Financial liabilities designated at fair value through profit or loss	14,895	7,693	-	-	-	-	-	-	14,895	7,693
Debt issued and borrowings	32,372	24,512	-	-	-	-	-	-	32,372	24,512

7 Fair value

7.1 Fair value estimation

The table below analyses financial instruments carried at fair value, by valuation method. The different levels have been defined as follows:

- Quoted prices (unadjusted) in active markets for identical assets or liabilities (Level 1).
- Inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly (that is, as prices) or indirectly (that is, derived from prices) (Level 2).
- Inputs for the asset or liability that are not based on observable market data (that is, unobservable inputs) (Level 3).

The following table presents the Group's financial assets and liabilities that are measured at fair value at 30 September 2015.

	Consolidated and the Bank			
	Level 1 Million Baht	Level 2 Million Baht	Level 3 Million Baht	Total Million Baht
Assets				
Securities held for trading	-	6,078	-	6,078
Available-for-sale securities	652	26,034	-	26,686
Derivative assets	-	40,031	-	40,031
Total assets	652	72,143	-	72,795
Liabilities				
Financial liabilities designated at fair value through profit or loss	-	14,895	-	14,895
Derivatives liabilities	-	40,566	-	40,566
Total liabilities	-	55,461	-	55,461

7.2 Valuation techniques used to derive Level 2 fair values

Level 2 trading and hedging derivatives comprise forward foreign exchange contracts and interest rate swaps. These forward foreign exchange contracts have been fair valued using forward exchange rates that are quoted in an active market. Interest rate swaps are fair valued using forward interest rates extracted from observable yield curves. The effects of discounting are generally insignificant for Level 2 derivatives.

Level 2 debt investments are fair valued using a discounted cash flow approach, which discounts the contractual cash flows using discount rates derived from observable market prices of other quoted debt instruments of the counterparties.

CIMB Thai Bank Public Company Limited
Condensed Notes to Interim Financial Information (Unaudited)
For the nine-month period ended 30 September 2015

8 Interbank and money market items (assets)

	Consolidated					
	30 September 2015			31 December 2014		
	At call Million Baht	Term Million Baht	Total Million Baht	At call Million Baht	Term Million Baht	Total Million Baht
Domestic:						
Bank of Thailand and the Financial Institutions Development Fund	2,508	-	2,508	2,648	-	2,648
Commercial banks	77	-	77	116	959	1,075
Other banks	5	-	5	10	-	10
Finance, finance and securities, securities, and credit foncier companies	544	-	544	544	-	544
Other financial institutions	-	383	383	30	825	855
Total domestic items	3,134	383	3,517	3,348	1,784	5,132
<u>Add</u> Accrued interest receivables	-	-	-	-	-	-
<u>Less</u> Allowance for doubtful debts	-	(3)	(3)	-	(3)	(3)
Domestic items, net	3,134	380	3,514	3,348	1,781	5,129
Foreign:						
US dollar	1,160	-	1,160	698	-	698
Yen	74	-	74	48	-	48
Euro	48	-	48	56	-	56
Other currencies	601	-	601	592	-	592
Foreign items, net	1,883	-	1,883	1,394	-	1,394
Domestic and foreign items, net	5,017	380	5,397	4,742	1,781	6,523

	The Bank					
	30 September 2015			31 December 2014		
	At call Million Baht	Term Million Baht	Total Million Baht	At call Million Baht	Term Million Baht	Total Million Baht
Domestic:						
Bank of Thailand and the Financial Institutions Development Fund	2,508	-	2,508	2,648	-	2,648
Commercial banks	14	-	14	15	1,000	1,015
Finance, finance and securities, securities, and credit foncier companies	544	-	544	544	-	544
Other financial institutions	-	383	383	30	825	855
Total domestic items	3,066	383	3,449	3,237	1,825	5,062
<u>Add</u> Accrued interest receivables	-	-	-	-	-	-
<u>Less</u> Allowance for doubtful debts	-	(3)	(3)	-	(3)	(3)
Domestic items, net	3,066	380	3,446	3,237	1,822	5,059
Foreign:						
US dollar	1,160	-	1,160	698	-	698
Yen	74	-	74	48	-	48
Euro	48	-	48	56	-	56
Other currencies	601	-	601	592	-	592
Foreign items, net	1,883	-	1,883	1,394	-	1,394
Domestic and foreign items, net	4,949	380	5,329	4,631	1,822	6,453

As at 30 September 2015, the Bank has promissory notes of Baht 544 million (31 December 2014: Baht 544 million), that were issued by financial institutions which were ordered to be closed, and are avaled by the Financial Institution Development Fund (“the FIDF”).

8 Interbank and money market items (assets) (Cont'd)

The FIDF recalls promissory notes amounting to Baht 544 million (31 December 2014: Baht 544 million) to cancel the aval since the FIDF is of the opinion that the Bank has no obligations in respect of the related liabilities. However, the Bank has not yet returned the promissory note to the FIDF in order to retain its right to claim compensation from the FIDF should the Bank need to undertake responsibility for any obligations in the future.

As of the statements of financial position date such promissory note availed by FIDF has been presented as assets and the related obligation has been presented as liabilities at the same amount Baht 544 million (31 December 2014: Baht 544 million).

9 Derivatives

9.1 Trading derivatives

Fair value and notional amount classified by type of risk.

	Consolidated and the Bank					
	30 September 2015			31 December 2014		
	Fair value		Notional amount Million Baht	Fair value		Notional amount Million Baht
Asset Million Baht	Liability Million Baht	Asset Million Baht		Liability Million Baht		
Exchange rate	33,764	34,154	1,083,919	4,698	5,079	714,137
Interest rate	5,819	5,082	1,124,000	6,074	4,917	794,882
Commodity	16	16	215	-	-	-
Total	39,599	39,252	2,208,134	10,772	9,996	1,509,019

Proportion of derivative transactions classified by type of counterparty and considering notional amount.

	Consolidated and the Bank	
	30 September 2015 Proportion (%)	31 December 2014 Proportion (%)
Financial institutions	93	93
Companies in Group	4	5
External parties	3	2
Total	100	100

9.2 Derivative for hedging

9.2.1 Fair value hedge

	Consolidated and the Bank					
	30 September 2015			31 December 2014		
	Fair value		Notional amount Million Baht	Fair value		Notional amount Million Baht
Asset Million Baht	Liability Million Baht	Asset Million Baht		Liability Million Baht		
Interest rate	32	-	527	32	-	571
Total	32	-	527	32	-	571

9 Derivatives (Cont'd)

9.2 Derivative for hedging (Cont'd)

9.2.1 Fair value hedge (Cont'd)

Fair value hedges are used to hedge the exposure to changes in fair value of financial assets and financial liabilities due to movements in market interest rates. The Group enters into interest rate swaps to hedge against interest rate risk of loans, bill of exchange and negotiable certificate of deposit. The Bank recognises gains (losses) from changes in fair value of derivatives, derivative from hedging and hedged items in the statements of comprehensive income.

The net gains (losses) arising from fair value hedges for the three-month and nine-month periods ended 30 September 2015 and 2014 can be summarised as follows:

	Consolidated and the Bank			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2015 Million Baht	2014 Million Baht	2015 Million Baht	2014 Million Baht
Gains on hedging instruments, net	(2)	3	2	10
Losses on the hedged items, net	3	-	(1)	(10)

9.2.2 Cash flow hedge

	Consolidated and the Bank					
	30 September 2015			31 December 2014		
	Fair value		Notional amount	Fair value		Notional amount
Asset Million Baht	Liability Million Baht	Million Baht	Asset Million Baht	Liability Million Baht	Million Baht	
Exchange rate	-	744	-	247		
Interest rate	400	570	-	153		
Total	400	1,314	7,788	-	400	7,862

Cash flow hedges are used to protect against exposure to variability in future cash flows attributable to movements in foreign exchange rates and interest rates of financial assets and financial liabilities. The Bank hedges cash flows from subordinated debentures against foreign exchange rates risk and interest rates risk using Cross Currency and Interest Rate Swap contract with CIMB Bank Berhad and other parties.

The expected periods of cash flow from hedged items that shall affect profits (losses) as at 30 September 2015 and 31 December 2014 can be summarised as follows:

	Consolidated and the Bank		
	30 September 2015		
	3 months or less Million Baht	More than 3 months to 1 year Million Baht	More than 1 year to 5 years Million Baht
Cash outflow	-	184	3,823

9 Derivatives (Cont'd)

9.2 Derivative for hedging (Cont'd)

9.2.2 Cash flow hedge (Cont'd)

The expected periods of cash flow from hedged items that shall affect profits (losses) as at 30 September 2015 and 31 December 2014 can be summarised as follows: (Cont'd)

	Consolidated and the Bank		
	31 December 2014		
	3 months or less Million Baht	More than 3 months to 1 year Million Baht	More than 1 year to 5 years Million Baht
Cash outflow	106	105	4,616

10 Investments, net

Classified by types of investment

	Consolidated and the Bank	
	30 September 2015 Fair value Million Baht	31 December 2014 Fair value Million Baht
Securities held for trading		
Government and state enterprises securities	2,209	4,777
Private sector debt securities	3,869	1,968
Total securities held for trading	6,078	6,745
Available-for-sale securities		
Government and state enterprises securities	21,979	20,648
Private sector debt securities	4,055	2,771
Domestic marketable equity securities	652	683
Total available-for-sales securities	26,686	24,102
	Cost/ Amortised Cost Million Baht	Cost/ Amortised Cost Million Baht
Held-to-maturity debt securities		
Government and state enterprises securities	22,251	23,731
Promissory notes issued by Thai Asset Management Corporation	-	8
Private sector debt securities	759	481
Investments in receivables	82	104
Total	23,092	24,324
<u>Less</u> Allowance for impairment	(60)	(62)
Total held-to-maturity debt securities	23,032	24,262

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10 Investments, net (Cont'd)

Classified by types of investment (Cont'd)

	Consolidated and the Bank	
	30 September 2015 Cost Million Baht	31 December 2014 Cost Million Baht
General investments		
Domestic non-marketable equity securities	331	359
Overseas non-marketable equity securities	9	9
Total	340	368
<u>Less</u> Allowance for impairment	(223)	(224)
Total general investments	117	144
Investments, net	55,913	55,253

- (a) As at 31 December 2014, held-to-maturity debt securities classified as long-term investments included promissory notes which were received from Thai Asset Management Corporation (“TAMC”) in settlement for non-performing loans transferred to TAMC (as already discussed in Note 40 to the interim financial information) amounting to Baht 8 million. Such promissory notes are non-transferable and availed by the FIDF.
- (b) As at 30 September 2015 and 31 December 2014, the Bank had investments pledged as collateral, as mentioned in Note 36.1 to the interim financial information.

11 Investments in subsidiaries, net

Company name	Nature of business	Type of securities	Percentage of holding		The Bank Cost method	
			30 September 2015 %	31 December 2014 %	30 September 2015 Million Baht	31 December 2014 Million Baht
Center Auto Lease Co., Ltd.	Leasing/hire- Purchase of automobile	Common stock	100	100	1,203	1,203
World Lease Co., Ltd.	Hire-purchase of motorcycle and motorcycle trading	Common stock	100	100	467	467
CT Coll Co., Ltd.	Debt collection	Common stock	100	100	38	38
Total					1,708	1,708
<u>Less</u> Allowance for impairment					(383)	(383)
Investments in subsidiaries, net					1,325	1,325

12 Loans and accrued interest receivables, net

12.1 Classified by loan type

	Consolidated		The Bank	
	30 September 2015	31 December 2014	30 September 2015	31 December 2014
	Million Baht	Million Baht	Million Baht	Million Baht
Bank overdrafts	7,476	7,683	7,482	7,690
Loans	142,695	130,700	148,826	134,140
Bills	28,394	32,663	41,039	46,518
Hire-purchase receivables	25,938	23,554	-	-
Others	23	25	-	1
Total loans	204,526	194,625	197,347	188,349
Valuation reserve from hedging	(18)	(15)	(18)	(15)
<u>Less</u> Deferred revenue	<u>(5,012)</u>	<u>(4,642)</u>	<u>(107)</u>	<u>(163)</u>
Total loans net of deferred revenue	199,496	189,968	197,222	188,171
<u>Add</u> Accrued interest receivables	<u>661</u>	<u>455</u>	<u>720</u>	<u>459</u>
Total loans net of deferred revenue and accrued interest receivables	200,157	190,423	197,942	188,630
<u>Less</u> Allowance for doubtful debts (Note 13)				
Minimum allowance for doubtful accounts required based on BoT's guidelines				
- Individual approach	(5,140)	(3,762)	(4,615)	(3,231)
General provision for further losses	(2,455)	(2,217)	(2,455)	(2,217)
<u>Less</u> Revaluation allowance for debt restructuring (Note 14)	<u>(61)</u>	<u>(68)</u>	<u>(61)</u>	<u>(68)</u>
Loans and accrued interest receivables, net	192,501	184,376	190,811	183,114

12.2 Classification of loans

The Group's loans by loan classification and/or based on the overdue date are summarised below.

(a) Debtors and loans of the Group

	Consolidated							
	30 September 2015				31 December 2014			
	Loans and accrued interest receivables	used for set the allowance for doubtful account ⁽¹⁾	Minimum percentage	Allowance provided in the accounts	Loans and accrued interest receivables	used for set the allowance for doubtful account ⁽¹⁾	Minimum percentage	Allowance provided in the accounts
	Million Baht	Million Baht	%	Million Baht	Million Baht	Million Baht	%	Million Baht
Minimum allowance for doubtful accounts based on BoT's guidelines								
- Pass	178,930	58,159	1	586	176,240	62,925	1	561
- Special mention	12,640	3,746	2	75	7,817	3,961	2	55
- Sub-standard	1,826	1,314	100	1,312	1,764	1,120	100	1,118
- Doubtful	2,308	1,206	100	1,205	1,072	606	100	572
- Doubtful-of-loss	4,453	1,731	100	1,962	3,530	1,234	100	1,456
General provision for further losses				2,455				2,217
Total	200,157	66,156		7,595	190,423	69,846		5,979

12 Loans and accrued interest receivables, net (Cont'd)

12.2 Classification of loans (Cont'd)

(a) Debtors and loans of the Group (Cont'd)

	The Bank							
	30 September 2015				31 December 2014			
	Loans and accrued interest receivables	used for set the allowance for doubtful account ⁽¹⁾	Minimum percentage	Allowance provided in the accounts	Loans and accrued interest receivables	used for set the allowance for doubtful account ⁽¹⁾	Minimum percentage	Allowance provided in the accounts
Million Baht	Million Baht	%	Million Baht	Million Baht	Million Baht	%	Million Baht	
Minimum allowance for doubtful accounts based on BoT's guidelines								
- Pass	179,873	69,726	1	696	177,381	64,073	1	640
- Special mention	10,130	2,204	2	42	5,539	1,683	2	19
- Sub-standard	1,584	1,113	100	1,113	1,525	921	100	922
- Doubtful	2,161	1,060	100	1,060	826	359	100	359
- Doubtful-of-loss	4,194	1,472	100	1,704	3,359	1,064	100	1,291
General provision for further losses								
Total	197,942	75,575		7,070	188,630	68,100		5,448

(1) For provision for sub-standard, doubtful and doubtful of loss loans, which is set up in accordance with BoT's notification No. Sor Nor Sor 31/2551, the net amount used for set the allowance for doubt accounts is the debt balance remaining after deducting the present value of expected future cash flows from debt collection or from collateral disposal, as the case may be.

As at 30 September 2015, the Group and the Bank had defaulted loans amounting to Baht 8,437 million and Baht 7,788 million, respectively, (31 December 2014: Baht 5,773 million and Baht 5,117 million, respectively) were ceased recognition of interest income.

(b) Hire-purchase receivables and financial lease receivables of the subsidiaries

As at 30 September 2015 and 31 December 2014, hire-purchase receivables and financial lease receivables of the subsidiaries are classified based on the overdue date as follows:

	Debt balance, net unearned income		Allowance for doubtful accounts	
	30 September 2015	31 December 2014	30 September 2015	31 December 2014
	Million Baht	Million Baht	Million Baht	Million Baht
Current or overdue less than				
1 installment	17,875	16,141	78	94
Overdue 2 - 3 installments	2,511	2,278	33	37
Overdue 4 - 6 installments	242	238	199	196
Overdue 7 - 12 installments	146	247	145	213
Overdue more than 12 installments	255	166	253	160
Debtors under litigation	5	5	5	5
Total	21,034	19,075	713	705

12 Loans and accrued interest receivables, net (Cont'd)

12.3 Non-performing loans

As at 30 September 2015 and 31 December 2014, the Group had the following non-performing loans, according to the criteria set up by the BoT and the Office of the Securities and Exchange Commission:

	Consolidated		The Bank	
	30 September 2015	31 December 2014	30 September 2015	31 December 2014
	Million Baht	Million Baht	Million Baht	Million Baht
Non-performing loans (principal only)				
Banking business	7,936	5,698	7,936	5,698
Other businesses	648	657	-	-

As at 30 September 2015 and 31 December 2014, the above non-performing loans under BoT criteria were presented in accordance with the notification of the BoT, defining non-performing loans to be debts classified as sub-standard, doubtful and doubtful of loss and excluding outstanding loans for which debt restructuring agreements have been made and conditions to upgrade to pass class or special mention class in accordance with the BoT criteria have already been fulfilled.

12.4 Hire purchase and finance lease receivables

As at 30 September 2015, net receivables of the Bank's subsidiaries under hire purchase agreements and financial leases amount to Baht 20,321 million (31 December 2014: Baht 18,370 million), and mostly comprise hire purchase agreements and financial leases for cars and motorcycles. The term of the agreements are generally between 3 and 6 years and interest is mostly charged at a fixed rate.

	Consolidated as at 30 September 2015				
	Amounts due under lease agreement				
	Less than 1 year	1 - 5 years	Over 5 years	Non - performing loans	Total
	Million Baht	Million Baht	Million Baht	Million Baht	Million Baht
Gross investment in the lease	8,070	16,483	559	826	25,938
<u>Less</u> Unearned finance income	(2,112)	(2,590)	(24)	(178)	(4,904)
Present value of minimum lease payments receivable	5,958	13,893	535	648	21,034
<u>Less</u> Allowance for doubtful accounts					(713)
Net receivables under hire-purchase agreements and financial leases					<u>20,321</u>
	Consolidated as at 31 December 2014				
	Amounts due under lease agreement				
	Less than 1 year	1 - 5 years	Over 5 years	Non - performing loans	Total
	Million Baht	Million Baht	Million Baht	Million Baht	Million Baht
Gross investment in the lease	6,983	15,241	593	737	23,554
<u>Less</u> Unearned finance income	(1,104)	(3,084)	(133)	(158)	(4,479)
Present value of minimum lease payments receivable	5,879	12,157	460	579	19,075
<u>Less</u> Allowance for doubtful accounts					(705)
Net receivables under hire-purchase agreements and financial leases					<u>18,370</u>

12 Loans and accrued interest receivables, net (Cont'd)

12.5 Troubled debt restructuring

As at 30 September 2015 and 2014, the Bank has entered into troubled debt restructuring agreements with debtors. The number of debtors and their debt balances (including recorded accrued interest receivables) before restructuring can be summarised below:

	Consolidated and the Bank	
	30 September 2015	30 September 2014
Number of debtors (Number)	1,043	2,083
Debt balances (Million Baht)	3,322	1,724

The restructured debtors referred to above can be classified by method of troubled debt restructuring as described below.

	Consolidated and the Bank		
	For the nine-month period ended 30 September 2015		
	Number of debtors	Debt balances	
Before restructuring Million Baht		After restructuring Million Baht	
Modification of terms of payments	1,043	3,338	3,322
Total	1,043	3,338	3,322

	Consolidated and the Bank		
	For the nine-month period ended 30 September 2014		
	Number of debtors	Debt balances	
Before restructuring Million Baht		After restructuring Million Baht	
Modification of terms of payments	2,083	1,724	1,724
Total	2,083	1,724	1,724

The debts restructured by means of modification of the terms of repayment referred to above can be classified by the period of repayment under the restructuring agreements as follows:

Period of debts restructuring contracts	Consolidated and the Bank					
	For the nine-month period ended 30 September 2015			For the nine-month period ended 30 September 2014		
	Number of debtors	Debt balances		Number of debtors	Debt balances	
Before restructuring Million Baht		After restructuring Million Baht	Before restructuring Million Baht		After restructuring Million Baht	
Not more than 5 years	116	1,221	1,205	124	264	264
5 - 10 years	749	1,686	1,686	1,823	1,028	1,028
10 - 15 years	24	70	70	23	194	194
More than 15 years	154	361	361	113	238	238
Total	1,043	3,338	3,322	2,083	1,724	1,724

12 Loans and accrued interest receivables, net (Cont'd)

12.5 Troubled debt restructuring (Cont'd)

Supplemental information relating to the restructured debts for the nine-month periods ended 30 September 2015 and 2014 are as follows:

	Consolidated and the Bank	
	For the nine-month periods	
	ended 30 September	
	2015	2014
	Million Baht	Million Baht
Loss on debt restructuring	-	31
Interest income	241	171

As at 30 September 2015 and 31 December 2014, the troubled debtors for which the Group completed their debt restructuring can be summarised as follow:

	Consolidated and the Bank	
	30 September 2015	31 December 2014
Number of debtors (Number)	6,150	7,191
Debt balances after restructuring (Million Baht)	4,606	3,432

In cases where the troubled debt restructuring involves modifications of the terms and repayment conditions, the fair value of the loans after restructuring is determined based on the net present value of expected future cashflows, discounted by the market interest rate. As at 30 September 2015, the Bank has losses from the revaluation of restructured debts (PV Loss) of Baht 61 million (31 December 2014: Baht 68 million) for which the Bank provided an allowance for revaluation as a result of debt restructuring.

In addition, as at 30 September 2015 the Bank may have to realise additional losses of approximately Baht 10.7 million (31 December 2014: Baht 0.5 million) from debt restructuring through waiver of part of the principal or interest receivables if the restructured debtors are able to comply with the conditions as stipulated in the debt restructuring agreements. The Bank has already made a provision for such losses, which is presented as part of the allowance for doubtful debts in the statements of financial position.

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13 Allowance for doubtful debts

	Consolidated								
	30 September 2015								
	Pass	Special	Sub-	Doubtful	Doubtful	General	Total	Hire-	Grand
	Million	mention	standard	Million	-of-loss	provision	Million	purchase	total
	Baht	Million	Million	Million	Million	for	Baht	receivables	Million
	Baht	Baht	Baht	Baht	Baht	further	Baht	Baht	Baht
	Baht	Baht	Baht	Baht	Baht	losses	Baht	Baht	Baht
	Baht	Baht	Baht	Baht	Baht	Million	Baht	Baht	Baht
Balance as at 1 January 2015	467	19	921	359	1,291	2,217	5,274	705	5,979
<u>Add</u> Addition during the period	-	-	-	-	-	2,657	2,657	253	2,910
Transfer from revaluation allowance for debt restructuring	-	-	-	-	-	18	18	-	18
Reversal of bad debts	-	-	-	-	-	172	172	-	172
<u>Less</u> Bad debts written off	-	-	(7)	-	(1,198)	(9)	(1,214)	(244)	(1,458)
Transfer to revaluation allowance for debt restructuring	-	-	-	-	-	(11)	(11)	-	(11)
Increase (decrease) due to change in classification, collateral value or transfer general provision to specific provision	41	23	198	701	1,611	(2,589)	(15)	-	(15)
Balance as at 30 September 2015	<u>508</u>	<u>42</u>	<u>1,112</u>	<u>1,060</u>	<u>1,704</u>	<u>2,455</u>	<u>6,881</u>	<u>714</u>	<u>7,595</u>
	Consolidated								
	31 December 2014								
	Pass	Special	Sub-	Doubtful	Doubtful	General	Total	Hire-	Grand
	Million	mention	standard	Million	-of-loss	provision	Million	purchase	total
	Baht	Million	Million	Million	Million	for	Baht	receivables	Million
	Baht	Baht	Baht	Baht	Baht	further	Baht	Baht	Baht
	Baht	Baht	Baht	Baht	Baht	losses	Baht	Baht	Baht
	Baht	Baht	Baht	Baht	Baht	Million	Baht	Baht	Baht
Balance as at 1 January 2014	471	30	469	483	615	2,701	4,769	495	5,264
<u>Add</u> Addition during the year	-	-	-	-	-	1,702	1,702	455	2,157
Transfer from revaluation allowance for debt restructuring	-	-	-	-	-	6	6	-	6
Reversal of bad debts	-	-	-	-	-	141	141	-	141
<u>Less</u> Bad debts written off	-	-	(86)	(2)	(1,177)	(10)	(1,275)	(245)	(1,520)
Transfer to revaluation allowance for debt restructuring	-	-	-	-	-	(41)	(41)	-	(41)
Increase (decrease) due to change in classification, collateral value or transfer general allowance to specific allowance	(4)	(11)	538	(122)	1,853	(2,282)	(28)	-	(28)
Balance as at 31 December 2014	<u>467</u>	<u>19</u>	<u>921</u>	<u>359</u>	<u>1,291</u>	<u>2,217</u>	<u>5,274</u>	<u>705</u>	<u>5,979</u>

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13 Allowance for doubtful debts (Cont'd)

	The Bank						
	30 September 2015						
	Pass Million Baht	Special mention Million Baht	Sub- standard Million Baht	Doubtful Million Baht	Doubtful of loss Million Baht	General provision Million Baht	Total Million Baht
Balance as at 1 January 2015	640	19	921	360	1,291	2,217	5,448
<u>Add</u> Addition during the period	-	-	-	-	-	2,657	2,657
Transfer from revaluations allowance for debt restructuring	-	-	-	-	-	18	18
Reversal of bad debts	-	-	-	-	-	172	172
<u>Less</u> Bad debts written off	-	-	(7)	-	(1,198)	(9)	(1,214)
Transfer to revaluations allowance for debt restructuring	-	-	-	-	-	(11)	(11)
Increase (decrease) due to change in classification, collateral value or transfer general provision to specific provision	56	23	199	700	1,611	(2,589)	-
Balance as at 30 September 2015	<u>696</u>	<u>42</u>	<u>1,113</u>	<u>1,060</u>	<u>1,704</u>	<u>2,455</u>	<u>7,070</u>

	The Bank						
	31 December 2014						
	Pass Million Baht	Special mention Million Baht	Sub- standard Million Baht	Doubtful Million Baht	Doubtful of loss Million Baht	General provision Million Baht	Total Million Baht
Balance as at 1 January 2014	616	30	469	483	615	2,701	4,914
<u>Add</u> Addition during the year	-	-	-	-	-	1,702	1,702
Transfer from revaluations allowance for debt restructuring	-	-	-	-	-	6	6
Reversal of bad debts	-	-	-	-	-	141	141
<u>Less</u> Bad debts written off	-	-	(86)	(1)	(1,177)	(10)	(1,274)
Transfer to revaluations allowance for debt restructuring	-	-	-	-	-	(41)	(41)
Increase (decrease) due to change in classification, collateral value or transfer general allowance to specific allowance	24	(11)	538	(122)	1,853	(2,282)	-
Balance as at 31 December 2014	<u>640</u>	<u>19</u>	<u>921</u>	<u>360</u>	<u>1,291</u>	<u>2,217</u>	<u>5,448</u>

14 Revaluation allowance for debt restructuring

	Consolidated and the Bank	
	30 September 2015	31 December 2014
	Million Baht	Million Baht
Balance - beginning of the period/year	68	33
<u>Add</u> Revaluation allowance transferred from allowance for doubtful debts	11	41
<u>Less</u> Revaluation allowance transferred to allowance for doubtful debts	(18)	(6)
Balance - end of the period/year	<u>61</u>	<u>68</u>

The write-off transactions and/or the adjustments of revaluation allowance for debt restructuring are transferred to allowance for doubtful debts.

15 Deferred income taxes

The gross movement and the deferred income tax account is as follows:

	Consolidated		The Bank	
	30 September 2015	31 December 2014	30 September 2015	31 December 2014
	Million Baht	Million Baht	Million Baht	Million Baht
Beginning of the period/year	957	1,059	752	926
Charged/(credited) to profit or loss	50	-	76	(169)
Tax charged/(credited) directly to equity	28	-	28	(5)
End of the period/year	<u>1,035</u>	<u>957</u>	<u>856</u>	<u>752</u>

The movement in deferred tax assets and liabilities during the period is as follows:

	Consolidated			
	Provision	Tax losses	Temporary differences	Total
	Million Baht	Million Baht	Million Baht	Million Baht
Deferred tax assets				
At 1 January 2015	295	-	955	1,250
Charged to profit or loss	4	-	16	20
Credited directly to equity	-	-	(9)	(9)
At 30 September 2015	<u>299</u>	<u>-</u>	<u>962</u>	<u>1,261</u>
At 1 January 2014	282	95	933	1,310
(Credited)/charged to profit or loss	(1)	(95)	1	(95)
Charged directly to equity	14	-	21	35
At 31 December 2014	<u>295</u>	<u>-</u>	<u>955</u>	<u>1,250</u>

	Consolidated			
	Fair value gain from investment	Gain from revaluation of assets	Temporary differences	Total
	Million Baht	Million Baht	Million Baht	Million Baht
Deferred tax liabilities				
At 1 January 2015	67	220	6	293
Credited to profit or loss	(2)	(24)	(4)	(30)
Tax credited directly to equity	(37)	-	-	(37)
At 30 September 2015	<u>28</u>	<u>196</u>	<u>2</u>	<u>226</u>
At 1 January 2014	27	224	-	251
Charged/(credited) to profit or loss	2	(4)	6	4
Tax charge directly to equity	38	-	-	38
At 31 December 2014	<u>67</u>	<u>220</u>	<u>6</u>	<u>293</u>

15 Deferred income taxes (Cont'd)

	The Bank			Total
	Provision	Tax losses	Temporary	
	Million Baht	Million Baht	differences	Million Baht
	Million Baht	Million Baht	Million Baht	Million Baht
Deferred tax assets				
At 1 January 2015	285	-	760	1,045
Charged to profit or loss	4	-	42	46
Credited directly to equity	-	-	(9)	(9)
As at 30 September 2015	<u>289</u>	<u>-</u>	<u>793</u>	<u>1,082</u>
At 1 January 2014	279	95	803	1,177
Credited to profit or loss	(7)	(95)	(63)	(165)
Charged directly to equity	13	-	20	33
As at 31 December 2014	<u>285</u>	<u>-</u>	<u>760</u>	<u>1,045</u>

	The Bank			Total
	Fair value	Gain from	Temporary	
	gain from	revaluation	differences	Million Baht
	investment	of assets	Million Baht	Million Baht
	Million Baht	Million Baht	Million Baht	Million Baht
Deferred tax liabilities				
At 1 January 2015	67	220	6	293
Credited to profit or loss	(2)	(24)	(4)	(30)
Tax credited directly to equity	(37)	-	-	(37)
As at 30 September 2015	<u>28</u>	<u>196</u>	<u>2</u>	<u>226</u>
At 1 January 2014	27	224	-	251
Charged/(credited) to profit or loss	2	(4)	6	4
Tax charged directly to equity	38	-	-	38
As at 31 December 2014	<u>67</u>	<u>220</u>	<u>6</u>	<u>293</u>

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16 Other assets, net

	Consolidated		The Bank	
	30 September	31 December	30 September	31 December
	2015	2014	2015	2014
	Million baht	Million Baht	Million baht	Million Baht
Accrued interest and dividend receivables	319	439	319	439
Credit support assets on derivatives	9,563	2,011	9,563	2,011
Leasehold rights	3	4	3	4
Advances	17	17	17	17
Others assets awaiting account transfer	92	106	92	106
Commission receivables	35	52	35	52
Withholding tax receivable	22	82	15	80
Marginal deposits	94	86	86	80
Prepaid expenses	140	101	138	98
Others	939	503	795	345
Total	11,224	3,401	11,063	3,232
Less Allowance for impairment	(36)	(36)	(36)	(36)
Other assets, net	11,188	3,365	11,027	3,196

17 Financial liabilities designated at fair value through profit or loss

	Consolidated and the Bank	
	30 September	31 December
	2015	2014
	Million Baht	Million Baht
Debentures	7,775	3,790
Bills of Exchange	7,120	3,903
Total	14,895	7,693

Proportion of transactions classified by type of counterparty and considering notional amount

	Consolidated and the Bank	
	30 September	31 December
	2015	2014
	Proportion	Proportion
	(%)	(%)
Financial institution	45	46
External parties	55	54
Total	100	100

17 Financial liabilities designated at fair value through profit or loss (Cont'd)

As at 30 September 2015 and 31 December 2014, financial liabilities designated at fair value through profit or loss consisted of:

- The Bank issued bills of exchange which will mature in 11 years with embedded callable range accrual swap. The bills of exchange bear interest rate at 6.10% per annum (31 December 2014: 6.10% per annum) with a payment of interest every six months. The Bank entered into callable range accrual swaps with opposite conditions (back-to-back) with CIMB Bank Berhad, the parent company.
- As at 31 December 2014, the Bank issued debentures which will mature in 5 years with embedded callable range accrual swap. The debentures bear interest rate at between 0 - 4.30% per annum variable to reference index of THBFIX 6 month with a payment of interest every six months. The Bank entered into callable range accrual swaps with opposite conditions (back-to-back) with CIMB Bank Berhad, the parent company.
- The Bank issued debentures which will mature in 5 years with embedded callable range accrual swap. The debentures bear interest rate at between 0 - 3.60% per annum (31 December 2014: 0 - 5.00% per annum) variable to reference index of THBFIX 6 month with a payment of interest every six months. The Bank entered into interest rate swaps with other parties.
- The Bank issued debentures which will mature in 5 years with embedded callable inverse floater derivatives. The debentures bear interest rate at 6.45% - 7.23% per annum minus 2 times of reference index of THBFIX 6 month (31 December 2014: 6.60% per annum minus reference index of THBFIX 6 month) with a payment of interest every six-months.
- The Bank issued accreting structured bills of exchange embedded interest rate swap with predetermined return rate and conditions. The maturity date is between 7 - 15 years. They bear interest rate at between 3.77 - 5.18% per annum (31 December 2014: 3.77% - 5.18% per annum) with a payment of interest every six months. The Bank entered into interest rate swaps with other parties.
- The Bank issued accreting structured bills of exchange embedded callable range accrual swap. The maturity date is 10 years. They bear interest rate at between 0 - 6.07 % per annum (31 December 2014: 0 - 6.50% per annum) variable to reference index of THBFIX 6 month with a payment of interest every six months. The Bank entered into callable range accrual swaps with opposite conditions (back-to-back) with CIMB Bank Berhad, the parent company.

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18 Debt issued and borrowings

	Consolidated and the Bank					
	30 September 2015			31 December 2014		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
Short term debentures						
Short term debentures maturing in 2015, coupon rate of 1.49% - 1.68% per annum	21,866	-	21,866	12,863	-	12,863
Subordinated debentures						
Subordinated debentures maturing in 2003	544	-	544	544	-	544
Subordinated debentures of RM 400 million, maturing in 2024, coupon rate of 5.60% per annum	-	3,273	3,273	-	3,770	3,770
Subordinated debentures of Baht 3,000 million, maturing in 2021, coupon rate of 5.35% per annum	3,000	-	3,000	3,000	-	3,000
Subordinated debentures of Baht 3,000 million, maturing in 2022, coupon rate of 4.80% per annum	3,000	-	3,000	3,000	-	3,000
Structured debentures						
Structured debentures	210	-	210	313	-	313
	<u>28,620</u>	<u>3,273</u>	<u>31,893</u>	<u>19,720</u>	<u>3,770</u>	<u>23,490</u>
Fixed-rate notes						
Bill of exchange maturing at call, coupon rate of 1.10% per annum	480	-	480	1,022	-	1,022
	<u>480</u>	<u>-</u>	<u>480</u>	<u>1,022</u>	<u>-</u>	<u>1,022</u>
Total	29,100	3,273	32,373	20,742	3,770	24,512
Less Current portion of long-term borrowings	(23,100)	-	(23,100)	(14,742)	-	(14,742)
Long-term borrowings, net	<u>6,000</u>	<u>3,273</u>	<u>9,273</u>	<u>6,000</u>	<u>3,770</u>	<u>9,770</u>

- (a) As at 30 September 2015, the Bank had short term debentures of Baht 21,866 million (31 December 2014: Baht 12,863 million) with fixed interest rates, interest will be paid on maturity date.
- (b) As at 30 September 2015, the Bank had structured debentures of Baht 210 million (31 December 2014: Baht 313 million) as follows:
- As at 30 September 2015, the Bank issued various unsecured structured debentures (Single Barrier Bullish USD against JPY) of Baht 180 million. The structured debentures will mature in 6 months from respective issuance dates. The Bank will pay interest at maturity date according to the movement of the underlying (USD/JPY Spot Rate), Investors have the option to early redeem the above structured debentures starting from 91 days from issuance date. The Bank is obliged to return the principal at full amount (100%) should the investors holds the debentures to maturity.
 - As at 30 September 2015, the Bank issues structured debentures (Maxi X-Change Dual Currency) of Baht 30 million with interest rates at 4.5% per annum, interest will be paid on maturity date.

19 Provisions

	Consolidated		The Bank	
	30 September 2015	31 December 2014	30 September 2015	31 December 2014
	Million Baht	Million Baht	Million Baht	Million Baht
Provision for contingent loss from legal cases	30	33	30	33
Reserve for off-statements of financial position items	192	192	192	192
Provision for employee benefits	1,272	1,247	1,216	1,195
Total provisions	1,494	1,472	1,438	1,420

20 Share capital

On 10 April 2015, the Annual General Meeting of Shareholders approved an increase in the Bank's registered capital totaling Baht 3,162,731,704 from Baht 10,542,439,012 to Baht 13,705,170,716 with a par value of Baht 0.50 per share.

21 Other reserves

	Consolidated	
	30 September 2015	31 December 2014
	Million Baht	Million Baht
Revaluation surplus on assets	975	1,095
Revaluation surplus on change in value of investments	142	279
Remeasurements of post-employment benefit obligations	(124)	(124)
Foreign currency translation differences	41	7
Deficit from measuring fair value of hedging instrument for cash flow hedge	(152)	(149)
Income tax relating to components of other reserves	(169)	(220)
Total	713	888

	The Bank	
	30 September 2015	31 December 2014
	Million Baht	Million Baht
Revaluation surplus on assets	975	1,095
Revaluation surplus on change in value of investments	142	279
Remeasurements of post-employment benefit obligations	(109)	(109)
Foreign currency translation differences	41	7
Deficit from measuring fair value of hedging instrument for cash flow hedge	(152)	(149)
Income tax relating to components of other reserves	(171)	(223)
Total	726	900

21 Other reserves (Cont'd)

(a) Revaluation surplus on assets

This represents surplus arising from revaluation of land and premises. The surplus is amortised to retained earnings on a straight-line basis over the remaining life of the related assets and transferred directly to retained earnings.

	Consolidated and the Bank	
	30 September 2015 Million Baht	31 December 2014 Million Baht
Balance - beginning of the period/year	1,095	1,119
<u>Less</u> Amortisation	(120)	(24)
Balance - end of the period/year	<u>975</u>	<u>1,095</u>

The revaluation surplus can neither be offset against deficit nor used for dividend payment.

(b) Revaluation surplus (deficit) on change in value of investments

	Consolidated and the Bank	
	30 September 2015 Million Baht	31 December 2014 Million Baht
Revaluation surplus on investments:		
Debt securities	153	236
Equity securities	43	91
Total	<u>196</u>	<u>327</u>
Revaluation deficit on investments:		
Debt securities	(49)	-
Equity securities	(5)	(48)
Total	<u>(54)</u>	<u>(48)</u>
Revaluation surplus on change in value of investments, net	<u>142</u>	<u>279</u>

22 Statutory reserve

Under Public Limited Companies Act B.E. 2535, the Bank is required to set aside a statutory reserve of at least 5% of its net profit for the year, after deducting accumulated deficit brought forward (if any), until the reserve reaches 10% of its registered share capital. This reserve cannot be used to pay dividend.

23 Dividend payment

On 10 April 2015, the Annual General Meeting of Shareholders of the Bank approved to pay dividend from the operating results of 2014 at the rate of Baht 0.0075 per share, totaling Baht 158 million, which was paid on 8 May 2015.

On 11 April 2014, the Annual General Meeting of Shareholders of the Bank approved to pay dividend from the operating results of 2013 at the rate of Baht 0.01 per share, totaling Baht 211 million, which was paid on 9 May 2014.

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24 Capital funds

The primary objectives of the Bank's capital management are to maintain the Bank's ability to continue as a going concern and to maintain a capital adequacy ratio in accordance with the Banking Business Act B.E. 2551. The capital funds comprise:

	30 September 2015 Million Baht	Total capital to risk assets %	31 December 2014 Million Baht	Total capital to risk assets %
<u>Tier I</u>				
Issued and paid up share capital	10,542		10,542	
Share premium	3,868		3,868	
Statutory reserve	366		341	
Unappropriated surplus	6,537		6,158	
Other reserves	727		737	
Deduction on Tier I capital fund	(961)		(682)	
Total Tier I capital fund	21,079	8.94	20,964	9.91
<u>Tier II</u>				
Long-term subordinated debentures and hybrid securities	10,020		10,070	
Reserve for loan classified as pass	696		641	
Total Tier II capital fund	10,716	4.54	10,711	5.07
Total capital funds	31,795	13.48	31,675	14.98

The Bank has maintained capital fund under BoT notification of international capital requirement standards under the Basel III regulatory framework.

25 Important position and performance classified by type of domestic or foreign transactions

25.1 Position classified by type of transaction

	Consolidated					
	30 September 2015			31 December 2014		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
Total assets	308,131	4,956	313,087	270,122	4,047	274,169
Interbank and money market items , net	3,513	1,884	5,397	5,129	1,394	6,523
Derivative assets	38,651	1,380	40,031	9,876	928	10,804
Investments, net and investments in subsidiaries, net	55,826	87	55,913	55,126	127	55,253
Loans to customers and accrued interest receivables, net	190,737	1,764	192,501	182,777	1,599	184,376
Deposits	169,294	1,819	171,113	182,297	1,598	183,895
Interbank and money market items	14,953	2,424	17,377	15,300	3,005	18,305
Derivative liabilities	35,700	4,866	40,566	8,679	1,718	10,397
Debt issued and borrowings	29,100	3,272	32,372	20,742	3,770	24,512

25 Important position and performance classified by type of domestic or foreign transactions (Cont'd)

25.1 Position classified by type of transaction (Cont'd)

	The Bank					
	30 September 2015			31 December 2014		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
Total assets	307,187	4,956	312,143	269,421	4,047	273,468
Interbank and money market items, net	3,446	1,883	5,329	5,060	1,393	6,453
Derivative assets	38,651	1,380	40,031	9,876	928	10,804
Investments, net and investments in subsidiaries, net	57,151	87	57,238	56,451	127	56,578
Loans to customers and accrued interest receivables, net	189,047	1,764	190,811	181,515	1,599	183,114
Deposits	169,583	1,819	171,402	182,508	1,598	184,106
Interbank and money market items	14,917	2,424	17,341	15,225	3,005	18,230
Derivative liabilities	35,700	4,866	40,566	8,679	1,718	10,397
Debt issued and borrowings	29,100	3,272	32,372	20,742	3,770	24,512

25.2 Performance classified by types of transaction

	Consolidated					
	For the three-month period ended 30 September 2015			For the three-month period ended 30 September 2014		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
Interest incomes	3,647	34	3,681	3,494	24	3,518
Interest expenses	(1,413)	(66)	(1,479)	(1,450)	(57)	(1,507)
Net interest incomes	2,234	(32)	2,202	2,044	(33)	2,011
Net fee and services income	358	-	358	336	-	336
Other operating incomes	636	-	636	256	-	256
Other operating expenses	(1,829)	-	(1,829)	(1,765)	-	(1,765)
Impairment loss	(729)	-	(729)	(501)	-	(501)
Profit (loss) before income tax expense	670	(32)	638	370	(33)	337

25 Important position and performance classified by type of domestic or foreign transactions (Cont'd)

25.2 Performance classified by types of transaction (Cont'd)

	The Bank					
	For the three-month period ended 30 September 2015			For the three-month period ended 30 September 2014		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
Interest incomes	3,242	34	3,276	3,137	24	3,161
Interest expenses	(1,413)	(66)	(1,479)	(1,449)	(56)	(1,505)
Net interest incomes	1,829	(32)	1,797	1,688	(32)	1,656
Net fee and services income	242	-	242	231	-	231
Other operating incomes	618	-	618	243	-	243
Other operating expenses	(1,495)	-	(1,495)	(1,374)	-	(1,374)
Impairment loss	(621)	-	(621)	(421)	-	(421)
Profit (loss) before income tax expense	<u>573</u>	<u>(32)</u>	<u>541</u>	<u>367</u>	<u>(32)</u>	<u>335</u>

	Consolidated					
	For the nine-month period ended 30 September 2015			For the nine-month period ended 30 September 2014		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
Interest incomes	10,834	115	10,949	10,168	68	10,236
Interest expenses	(4,580)	(210)	(4,790)	(4,437)	(17)	(4,454)
Net interest incomes	6,254	(95)	6,159	5,731	51	5,782
Net fee and services income	1,120	-	1,120	931	-	931
Other operating incomes	1,995	-	1,995	1,024	-	1,024
Other operating expenses	(5,312)	-	(5,312)	(5,204)	-	(5,204)
Impairment loss	(2,895)	-	(2,895)	(1,410)	-	(1,410)
Profit (loss) before income tax expense	<u>1,162</u>	<u>(95)</u>	<u>1,067</u>	<u>1,072</u>	<u>51</u>	<u>1,123</u>

	The Bank					
	For the nine-month period ended 30 September 2015			For the nine-month period ended 30 September 2014		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
Interest incomes	9,668	115	9,783	9,070	68	9,138
Interest expenses	(4,578)	(210)	(4,788)	(4,427)	(17)	(4,444)
Net interest incomes	5,090	(95)	4,995	4,643	51	4,694
Net fee and services income	809	-	809	635	-	635
Other operating incomes	2,018	-	2,018	979	-	979
Other operating expenses	(4,417)	-	(4,417)	(4,130)	-	(4,130)
Impairment loss	(2,657)	-	(2,657)	(1,056)	-	(1,056)
Profit (loss) before income tax expense	<u>843</u>	<u>(95)</u>	<u>748</u>	<u>1,071</u>	<u>51</u>	<u>1,122</u>

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26 Interest income

	Consolidated		The Bank	
	For the three-month periods ended 30 September		For the three-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Interbank and money market items	12	22	12	22
Investments and trading transactions	40	40	40	40
Investments in debt securities	388	359	388	359
Loans	2,649	2,555	2,831	2,736
Hire purchase and financial lease income	587	538	-	-
Others	5	4	5	4
Interest incomes	3,681	3,518	3,276	3,161

	Consolidated		The Bank	
	For the nine-month periods ended 30 September		For the nine-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Interbank and money market items	68	114	68	114
Investments and trading transactions	110	135	110	135
Investments in debt securities	1,122	996	1,122	996
Loans	7,938	7,354	8,475	7,887
Hire purchase and financial lease income	1,703	1,631	-	-
Others	8	6	8	6
Interest incomes	10,949	10,236	9,783	9,138

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27 Interest expenses

	Consolidated		The Bank	
	For the three-month periods ended 30 September		For the three-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Deposits	918	982	918	982
Interbank and money market item	85	68	85	66
Contribution fee to the Deposit Protection Agency	5	4	5	4
Contribution fee to FIDF	245	233	245	233
Debt securities issued				
- Subordinated debentures	137	126	137	126
- Others	70	94	70	94
Others	19	-	19	-
Interest expenses	<u>1,479</u>	<u>1,507</u>	<u>1,479</u>	<u>1,505</u>

	Consolidated		The Bank	
	For the nine-month periods ended 30 September		For the nine-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Deposits	3,083	2,872	3,084	2,873
Interbank and money market items	280	260	277	249
Contribution fee to the Deposit Protection Agency	14	12	14	12
Contribution fee to FIDF	741	670	741	670
Debt securities issued				
- Subordinated debentures	421	222	421	222
- Others	218	411	218	411
Others	33	7	33	7
Interest expenses	<u>4,790</u>	<u>4,454</u>	<u>4,788</u>	<u>4,444</u>

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28 Net fees and service income

	Consolidated		The Bank	
	For the three-month periods ended 30 September		For the three-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Fees and service incomes				
Acceptances, aval and guarantees	30	28	30	28
ATM, Debit card and Credit card fees	31	26	31	26
Insurance brokerage income	149	140	84	97
Management fee	40	24	40	24
Others	202	166	163	127
Fees and service income	452	384	348	302
Fees and service expenses				
Collection fees	49	15	69	45
ATM fees	10	9	10	9
Others	35	24	27	17
Fees and service expenses	94	48	106	71
Net fees and service income	358	336	242	231

	Consolidated		The Bank	
	For the nine-month periods ended 30 September		For the nine-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Fees and service incomes				
Acceptances, aval and guarantees	85	83	85	85
ATM, Debit card and Credit card fees	88	83	88	83
Insurance brokerage income	455	416	287	284
Management fee	152	64	152	64
Others	563	438	460	343
Fees and service income	1,343	1,084	1,072	859
Fees and service expenses				
Collection fees	90	47	155	140
ATM fees	31	30	31	30
Others	102	76	77	54
Fees and service expenses	223	153	263	224
Net fees and service income	1,120	931	809	635

29 Gains on trading and foreign exchange transactions, net

	Consolidated and the Bank			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Gains (losses) on tradings and foreign exchange transactions				
Foreign currencies and foreign exchange rate derivatives	653	30	1,100	384
Interest rate derivatives	(548)	625	(312)	683
Debt securities	32	19	134	69
Total	137	674	922	1,136
Gains on hedging transactions	-	2	-	-
Gains on tradings and foreign exchange Transactions , net	<u>137</u>	<u>676</u>	<u>922</u>	<u>1,136</u>

30 Gains (losses) on financial liabilities designated at fair value through profit or loss

Gains (losses) on financial liabilities designated at fair value through profit or loss consist of following items:

	Consolidated and the Bank			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Net change in fair value				
Bills of exchange	192	(399)	291	(329)
Debentures	93	(46)	213	(94)
Interest expenses	(73)	(57)	(149)	(147)
Total	212	(502)	355	(570)

31 Gains on investments

	Consolidated and the Bank			
	For the three-month periods ended 30 September		For the nine-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Gains on sales				
Available-for-sale	208	8	517	270
General investments	1	-	2	-
Investment in subsidiaries	-	-	-	12
Total	209	8	519	282

32 Other operating income

	Consolidated		The Bank	
	For the three-month periods ended 30 September		For the three-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Gain on sales of premises and equipment	4	-	4	-
Gain on sales of properties for sales	-	-	5	4
Bad debt recovery	17	10	-	-
Dividend income	15	17	15	17
Other income	43	48	36	41
	79	75	60	62

	Consolidated		The Bank	
	For the nine-month periods ended 30 September		For the nine-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Gain on sales of premises and equipment	6	3	5	3
Gain on sales of properties for sales	-	-	87	3
Bad debt recovery	44	30	-	-
Dividend income	48	37	48	37
Other income	102	107	82	89
	200	177	222	132

33 Bad debts, doubtful debts and impairment losses

	Consolidated		The Bank	
	For the three-month periods ended 30 September		For the three-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Loss on debt restructuring	-	11	-	11
Loans	729	490	621	410
	729	501	621	421

	Consolidated		The Bank	
	For the nine-month periods ended 30 September		For the nine-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Loss on debt restructuring	-	31	-	31
Loans	2,895	1,379	2,657	1,025
	2,895	1,410	2,657	1,056

34 Corporate income tax

	Consolidated		The Bank	
	For the three-month periods ended 30 September		For the three-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Current tax:				
Current tax on profits for the period	136	51	111	38
Total current tax	136	51	111	38
Deferred tax:				
Origination and reversal of temporary differences	4	11	-	24
Total deferred tax	4	11	-	24
Total tax charge	140	62	111	62

	Consolidated		The Bank	
	For the nine-month periods ended 30 September		For the nine-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Current tax:				
Current tax on profits for the period	247	114	199	66
Total current tax	247	114	199	66
Deferred tax:				
Origination and reversal of temporary differences	(26)	14	(52)	70
Utilisation of tax losses	-	95	-	95
Total deferred tax	(26)	109	(52)	165
Total tax charge	221	223	147	231

The tax on the Group's profit before tax differs from the theoretical amount that would arise using the basic tax rate of the home country of the Bank as follows:

	Consolidated		The Bank	
	For the three-month periods ended 30 September		For the three-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Profit before tax	638	337	541	335
Tax calculated at a tax rate of 20%	126	66	108	67
Tax effect of:				
Income not subject to tax	(3)	(4)	(3)	(4)
Expenses not deductible for tax purpose	19	-	6	-
Other adjustments	(2)	-	-	(1)
Total tax charge	140	62	111	62

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34 Corporate income tax (Cont'd)

	Consolidated		The Bank	
	For the nine-month periods ended 30 September		For the nine-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Profit before tax	1,067	1,123	748	1,122
Tax calculated at a tax rate of 20%	211	220	150	224
Tax effect of:				
Income not subject to tax	(10)	(8)	(10)	(8)
Expenses not deductible for tax purpose	26	9	10	8
Other adjustments	(6)	2	(3)	7
Total tax charge	221	223	147	231

The weighted average applicable tax rate in the consolidated and bank financial information as at 30 September 2015 was 21% and 20% respectively, (30 September 2014: 20% and 21% respectively).

The tax (charge)/credit relating to component of other comprehensive income is as follows:

	Consolidated					
	For the three-month period ended 30 September 2015			For the three-month period ended 30 September 2014		
	Before tax	Tax (charge)	After tax	Before tax	Tax (charge)	After tax
Million Baht	Million Baht	Million Baht	Million Baht	Million Baht	Million Baht	
Fair value gains (losses):						
Land and buildings	(6)	1	(5)	(6)	1	(5)
Properties for sale	(39)	8	(31)	-	-	-
Cash flow hedges	7	(1)	6	5	(1)	4
Remeasurements of post-employment benefit obligation	-	-	-	(18)	3	(15)
Available-for-sale financial asset	(127)	25	(102)	12	(2)	10
Other comprehensive income (expenses)	(165)	33	(132)	(7)	1	(6)
Current tax		136			51	
Deferred tax		4			11	
		<u>140</u>			<u>62</u>	

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34 Corporate income tax (Cont'd)

	The Bank					
	For the nine-month period ended 30 September 2015			For the nine-month period ended 30 September 2014		
	Before tax Million Baht	Tax (charge) credit Million Baht	After tax Million Baht	Before tax Million Baht	Tax (charge) credit Million Baht	After tax Million Baht
Fair value gains (losses):						
Land and buildings	(18)	4	(14)	(36)	7	(29)
Properties for sale	(103)	21	(82)	18	(4)	14
Cash flow hedges	(2)	-	(2)	5	(1)	4
Remeasurements of post-employment benefit obligation	-	-	-	(50)	10	40
Available-for-sale financial asset	(137)	27	(110)	(2)	1	(1)
Other comprehensive income (expenses)	(260)	52	(208)	(65)	13	(52)
Current tax		199			66	
Deferred tax		(52)			165	
		<u>147</u>			<u>231</u>	

In addition, deferred income tax of Baht 24.1 million (30 September 2014: Baht 3.6 million) was transferred from other reserves to retained earnings. This represents deferred tax on the difference between the actual depreciation on buildings and the equivalent depreciation based on the historical cost of buildings.

35 Earnings per share

Earnings per share as presented in the consolidated and bank statements of comprehensive income are basic earnings per share which is calculated by dividing net income for the period by the weighted average number of ordinary shares in issue during the period.

There are no potential dilutive ordinary shares in issue for the nine-month periods ended 30 September 2015 and for the year ended 31 December 2014.

36 Encumbrance of assets

36.1 Assets used as collateral

The Group placed assets such as government and state enterprise bonds as collateral against the following:

	Consolidated and the Bank	
	30 September 2015	31 December 2014
	Million Baht	Million Baht
Utilities usage	8	7
Total	8	7

36.2 Assets subject to obligation

The Bank has long-term investments in certain equity securities of one company obtained as a result of debt restructuring. Under the debt restructuring agreements, the Bank is obligated to dispose of the investment after agreed periods, which range from 1 year to 10 years commencing from the date of the debt restructuring agreements. As at 30 September 2015 and 31 December 2014, the investment had net book value net of allowance for impairment of Baht 1.

Moreover, the Bank has obligated properties foreclosed, which have sales restriction conditions within 3 years from the debt restructuring agreement dates. As at 30 September 2015, the properties foreclosed had net book value of Baht 392 million (31 December 2014: Baht 392 million).

As at 30 September 2015 and 31 December 2014, the investments subject to such obligations are as follows:

	Consolidated and the Bank			
	30 September 2015		31 December 2014	
	Number	Cost Million Baht	Number	Cost Million Baht
2014 onwards	3	392	3	392
Assets subject to obligation	3	392	3	392

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37 Commitments and contingent liabilities

37.1 Commitments

As at 30 September 2015 and 31 December 2014, significant commitments of the Bank consist of:

	Consolidated and the Bank					
	30 September 2015			31 December 2014		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
Avals to bills and guarantees of loans:						
Avals to bills	439	-	439	96	-	96
Guarantees of loans	12	-	12	5	-	5
Total avals to bills and guarantees of loans	451	-	451	101	-	101
Liability under unmaturing import bills:						
Liability under unmaturing import bills	29	324	353	13	592	605
Letters of credit:						
Letters of credit	55	1,224	1,279	69	1,610	1,679
Other commitments:						
Forward and spot contracts						
- Bought	-	453,690	453,690	-	308,427	308,427
- Sold	-	364,693	364,693	-	260,867	260,867
Cross currency and interest rate swap contract						
- Bought	-	95,633	95,633	-	56,243	56,243
- Sold	-	169,971	169,971	-	89,874	89,874
Interest rate swap contracts						
- Fixed rate payee	466,402	72,502	538,904	350,389	28,231	378,620
- Floating rate payee	403,399	196,686	600,085	324,717	92,017	416,734
Foreign exchange option						
- Call option sales contracts	-	511	511	-	33	33
- Put option sales contracts	-	2,681	2,681	-	2,477	2,477
- Call option purchase contracts	-	3,865	3,865	-	4,046	4,046
- Put option purchase contracts	-	664	664	-	33	33
Swaption						
- Sold	100	-	100	100	-	100
Commodity						
- Bought	-	108	108	-	-	-
- Sold	-	107	107	-	-	-
Investments						
- Bought	7,322	-	7,322	2,640	-	2,640
- Sold	7,295	-	7,295	4,126	-	4,126
Undrawn bank overdrafts	17,697	-	17,697	16,961	-	16,961
Other guarantees	7,595	319	7,914	8,030	366	8,396
Other commitments	909,810	1,361,430	2,271,240	706,963	842,614	1,549,577
Total commitments	910,345	1,362,978	2,273,323	707,146	844,816	1,551,962

37 Commitments and contingent liabilities (Cont'd)

37.2 Contingent liabilities

As at 30 September 2015 and 31 December 2014, the Group had the following contingent liabilities in connection with court cases in which the Group have been sued as defendants in court. The lawsuits were mainly lodged to claim compensation and the management believes that they will have no significant impact on the Group once they are finalised:

	Consolidated and the Bank	
	30 September 2015	31 December 2014
	Million Baht	Million Baht
Sum claimed in cases where the Group is sole defendant	310	305
Sum claimed in cases where the Group is co-defendant		
- Sum of claims that can be specifically attributed to the Group	430	328
- Sum of claims that cannot be specifically attributed to the Group	24,578	24,578
Total	25,318	25,211

In the above court cases, a sum of Baht 24,500 million relates to claims against the Bank in cases where it is co-defendant with TAMC and other banks. The plaintiffs lodged the claims in respect of transfers of non-performing loans from various banks to TAMC. However, the Bank believes that the outcomes of these cases will not cause material loss because the transfers were made in accordance with the Emergency Decree Establishing the Thai Asset Management Corporation B.E. 2544. In addition, transfers of loans from the Bank to TAMC amounting to approximately Baht 959 million, occurred before the merger of the Bank.

As at 30 September 2015, included in the above-mentioned amounts are cases in which the court was judged in favor of the plaintiffs, with sums claimed totaling Baht 12 million in cases where the Bank is the direct defendant and Baht 20 million in cases where the Bank is a co-defendant with others. However, the Bank is in the process of appealing the decisions (31 December 2014: Baht 15 million and Baht 20 million, respectively).

As at 30 September 2015, the Group recognised provisions for contingent loss from legal cases of approximately Baht 31 million (31 December 2014: Baht 33 million). The management concluded and believed that such provisions were adequate to cover any possible loss from these legal cases.

In addition, the Group recognised reserves of Baht 192 million (31 December 2014: Baht 192 million) for off-statement of financial position items related to guarantees for which the Bank or its subsidiaries have been sued as defendants.

37.3 Commitments under long-term leases

As at 30 September 2015 and 31 December 2014, the Group had entered into a number of agreements to lease land, buildings and vehicles for periods of longer than 6 months, under which future rental fees can be summarised as follows:

Lease periods	Consolidated		The Bank	
	30 September 2015	31 December 2014	30 September 2015	31 December 2014
	Million Baht	Million Baht	Million Baht	Million Baht
1 - 3 years	270	363	223	299
4 - 5 years	8	6	8	6
6 - 10 years	12	15	12	15
11 - 30 years	2	2	2	2
Total	292	386	245	322

37 Commitments and contingent liabilities (Cont'd)

37.4 Other commitments

As at 30 September 2015, the Bank has other commitments in the form of various agreements relating to computer system and software development. The Bank is obligated to pay a further Baht 98.9 million, MYR 2,071 thousand, USD 88 thousand and Euro 5 thousand under such agreements (31 December 2014: Baht 81.8 million and MYR 469 thousand).

38 Related party transactions

During the period, the Group had significant business transactions with its related parties. These transactions were concluded on commercial terms and based on contracts. Below is a summary of those transactions.

	Consolidated		The Bank	
	For the three-month periods ended 30 September		For the three-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Subsidiaries				
Revenue:				
Interest income	-	-	182	181
Fees income	-	-	1	-
Expenses:				
Fee expenses	-	-	20	31
Premises and equipment expenses	-	-	(2)	(2)
Parent company				
Revenue:				
(Losses) gains on trading and foreign exchange transactions, net	(640)	16	(640)	16
Expenses:				
Interest expenses	25	-	25	-
Fee expenses	4	-	4	-
Premises and equipment expenses	1	9	1	9
Related companies				
Revenue:				
Fees income	35	33	35	33
Expenses:				
Interest expenses	3	1	3	1
Fee expenses	51	42	51	42
Premises and equipment expenses	(2)	(1)	(2)	(1)

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38 Related party transactions (Cont'd)

	Consolidated		The Bank	
	For the nine-month periods ended 30 September		For the nine-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Subsidiaries				
Revenue:				
Interest income	-	-	539	534
Fees income	-	-	4	6
Gain on payback from liquidated subsidiary	-	12	-	12
Expenses:				
Interest expenses	-	-	1	1
Fees expenses	-	-	65	94
Premises and equipment expenses	-	-	(7)	(7)
Ultimate parent company				
Revenue:				
Losses on trading and foreign exchange transactions, net	(744)	(85)	(744)	(85)
Expenses:				
Interest expenses	38	-	38	-
Fees expenses	15	-	15	-
Premises and equipment expenses	4	24	4	24
Related companies				
Revenue:				
Fees income	143	69	143	69
Other income	-	25	-	25
Expenses:				
Interest expenses	9	(51)	9	(51)
Fees expenses	120	111	120	111
Premises and equipment expenses	(7)	(4)	(7)	(4)

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38 Related party transactions (Cont'd)

The outstanding balances of significant related party transactions as at 30 September 2015 and 31 December 2014 are as follows:

	Consolidated						
	30 September 2015						
	Average loans outstanding Million Baht	Outstanding loans Million Baht	Obligations Million Baht	Other assets Million Baht	Deposits Million Baht	Borrowings Million Baht	Other liabilities Million Baht
<u>Parent company</u>							
CIMB Bank Berhad	-	-	144	1,777	-	40	1,835
	-	-	144	1,777	-	40	1,835
<u>Companies under common control</u>							
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	5
CIMB ISLAMIC Bank Berhad	-	-	-	-	-	-	12
CIMB NIAGA	-	-	-	-	-	-	1
CIMB-Principal Asset Management Co., Ltd.	-	-	-	-	-	-	318
Sathorn Asset Management Co., Ltd.	-	-	-	1	349	-	62
	-	-	-	1	349	-	398
<u>Related persons</u>							
	17	11	-	-	396	-	7
	17	11	-	-	396	-	7
	Consolidated						
	31 December 2014						
	Average loans outstanding Million Baht	Outstanding loans Million Baht	Obligations Million Baht	Other assets Million Baht	Deposits Million Baht	Borrowings Million Baht	Other liabilities Million Baht
<u>Parent company</u>							
CIMB Bank Berhad	-	-	133	834	-	-	1,099
	-	-	133	834	-	-	1,099
<u>Companies under common control</u>							
CIMB Bank (L) Ltd.	-	-	-	-	-	-	28
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	2
CIMB ISLAMIC Bank Berhad	-	-	-	-	-	-	11
CIMB NIAGA	-	-	-	1	-	-	1
CIMB-Principal Asset Management Co., Ltd.	-	-	-	-	-	-	107
Sathorn Asset Management Co., Ltd.	-	-	-	2	39	-	10
	-	-	-	3	39	-	159
<u>Related persons</u>							
	23	24	-	-	377	-	1
	23	24	-	-	377	-	1

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38 Related party transactions (Cont'd)

	The Bank						
	30 September 2015						
	Average loans outstanding Million Baht	Outstanding loans Million Baht	Obligations Million Baht	Other assets Million Baht	Deposits Million Baht	Borrowings Million Baht	Other liabilities Million Baht
<u>Subsidiary companies</u>							
Center Auto Lease Co., Ltd.	15,242	16,143	-	-	84	-	-
World Lease Co., Ltd.	2,613	2,691	-	-	115	-	-
CT Coll Co., Ltd.	7	6	-	1	90	-	6
	17,862	18,840	-	1	289	-	6
<u>Parent company</u>							
CIMB Bank Berhad	-	-	144	1,777	-	40	1,835
	-	-	144	1,777	-	40	1,835
<u>Companies under common control</u>							
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	5
CIMB ISLAMIC Bank Berhad	-	-	-	-	-	-	12
CIMB NIAGA	-	-	-	-	-	-	1
CIMB-Principal Asset Management Co., Ltd.	-	-	-	-	-	-	318
Sathorn Asset Management Co., Ltd.	-	-	-	1	349	-	62
	-	-	-	1	349	-	398
<u>Related persons</u>							
	17	11	-	-	396	-	7
	17	11	-	-	396	-	7
The Bank							
31 December 2014							
	Average loans outstanding Million Baht	Outstanding loans Million Baht	Obligations Million Baht	Other assets Million Baht	Deposits Million Baht	Borrowings Million Baht	Other liabilities Million Baht
<u>Subsidiary companies</u>							
Center Auto Lease Co., Ltd.	13,603	14,630	-	1	70	-	-
World Lease Co., Ltd.	2,938	2,669	-	1	62	-	-
CT Coll Co., Ltd.	7	7	-	-	79	-	27
	16,548	17,306	-	2	211	-	27
<u>Parent company</u>							
CIMB Bank Berhad	-	-	133	834	-	-	1,099
	-	-	133	834	-	-	1,099
<u>Companies under common control</u>							
CIMB Bank (L) Ltd.	-	-	-	-	-	-	28
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	2
CIMB ISLAMIC Bank Berhad	-	-	-	-	-	-	11
CIMB NIAGA	-	-	-	1	-	-	1
CIMB-Principal Asset Management Co., Ltd.	-	-	-	-	-	-	107
Sathorn Asset Management Co., Ltd.	-	-	-	2	39	-	10
	-	-	-	3	39	-	159
<u>Related persons</u>							
	23	24	-	-	377	-	1
	23	24	-	-	377	-	1

The Bank pays interest on deposits made by related parties at the normal rates granted to general depositors.

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38 Related party transactions (Cont'd)

As at 30 September 2015 and 31 December 2014, the Bank has commitments in financial derivatives with related parties as follows:

	30 September 2015		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht
<u>Parent company</u>			
Interest rate swap contracts			
- Fixed rate payee	29,075	98	29,173
- Floating rate payee	50,295	4,141	54,436
Forward and spot contracts			
- Bought	-	956	956
- Sold	-	196	196
Cross currency and interest rate swap contracts			
- Bought	-	4,041	4,041
- Sold	-	1,818	1,818
Swaption			
- Sold	100	-	100
Commodity			
- Sold	-	107	107
<u>Company under common control</u>			
Forward and spot contracts			
- Bought	-	50	50
- Sold	-	31	31
	31 December 2014		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht
<u>Parent company</u>			
Interest rate swap contracts			
- Fixed rate payee	32,485	89	32,574
- Floating rate payee	34,991	4,417	39,408
Forward and spot contracts			
- Bought	-	988	988
- Sold	-	116	116
Cross currency and interest rate swap contracts			
- Bought	-	4,467	4,467
Foreign exchange option			
- Call option purchase contracts	-	22	22
- Put option sales contracts	-	24	24
Swaption			
- Sold	100	-	100
<u>Company under common control</u>			
Forward and spot contracts			
- Bought	-	24	24

39 Director and management remuneration

The Bank has not extended extraordinary monetary and/or non-monetary benefits to the Banks' directors or executives at the level of executive vice president and higher, including financial controller, except for ordinary benefits to the directors and executives such as directors' fee, directors' bonus (if any), income tax, executives' salary and bonus (if any) and share-based payments.

	Consolidated		The Bank	
	For the three-month periods ended 30 September		For the three-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Short-term employee benefits	98	80	87	75
Long-term employee benefits	4	3	4	3
Share based payment	6	4	6	4
Director and management remuneration	108	87	97	82

	Consolidated		The Bank	
	For the nine-month periods ended 30 September		For the nine-month periods ended 30 September	
	2015	2014	2015	2014
	Million Baht	Million Baht	Million Baht	Million Baht
Short-term employee benefits	318	284	295	268
Long-term employee benefits	12	10	11	9
Share-based payment	14	7	14	7
Director and management remuneration	344	301	320	284

40 Agreement to transfer non-performing loans to TAMC

On 12 October 2001, the Bank entered into an agreement to transfer non-performing loans to Thai Asset Management Corporation ("TAMC") in accordance with the Emergency Decree establishing TAMC.

As at 30 September 2015 and 31 December 2014, the Group have transferred loans to TAMC as follows:

Loans transferred to TAMC	Consolidated and the Bank			
	30 September 2015		31 December 2014	
	Book value	Transfer price	Book value	Transfer price
	Million Baht	Million Baht	Million Baht	Million Baht
CAP	82,487	21,932	82,487	21,932
NON CAP	15,774	3,465	15,774	3,465
Total	98,261	25,397	98,261	25,397
Less TAMC notes which have been redeemed by TAMC		(25,397)		(25,389)
Outstanding TAMC notes (included in long-term investments; classified as held-to-maturity debt securities) (Note 10 (a))		-		8

The Bank is to receive payment in the form of non-transferable, 10-year promissory notes, availed by the FIDF and bearing interest at the average deposit rate of the 5 major banks. As at 31 December 2014, the Bank recognised interest receivable under these promissory notes amounting to Baht 0.5 million.

40 Agreement to transfer non-performing loans to TAMC (Cont'd)

Share of the unrealised gain and losses arising from management of the non-performing loans

Under the agreement to transfer non-performing loans to TAMC, the Bank joined TAMC in sharing the gains and losses arising from TAMC's management of said loans, which is to be allocated at the end of the agreement starting from 1 July 2001. The Bank is liable for all initial losses up to 20 percent of the transfer price. Further losses of up to another 20 percent of the transfer price are to be shared equally between the Bank and TAMC, while TAMC is liable for all remaining losses thereafter. According to the agreement, expenses of TAMC and the interest expenses of promissory notes issued by TAMC will be included in the calculation of the gain/loss sharing. Initial profits of up to 20 percent of the transfer price are to be shared equally between the Bank and TAMC. Further gains which, when combined with the initial portion, do not exceed the difference between the book value of the transferred non-performing assets and their transfer price, belong to the Bank. All remaining gains will belong to TAMC. For loan debtors transferred at no cost, collections received after deducting debt management expenses will belong to the Bank.

However, on 17 November 2006, the Bank transferred rights over future gain sharing, under the agreement to transfer CAP loans to TAMC, to FIDF, although the Bank is still obligated to share losses with TAMC.

As at 31 December 2014, the Bank recorded receivable from TAMC amounting to Baht 3,572 million. The Bank received a confirmation letter issued by Ploenchit Capital Limited, who was appointed as an assets manager to TAMC during its termination on 27 December 2013.

During the period, according to the memorandum of gain (loss) sharing no. KorKorMor. 64/2558 between the Comptroller General's Department, FIDF and the Bank, in February 2015, the Comptroller General's Department agreed to pay the outstanding balance of Baht 3,572 million by settlement in cash amounting to Baht 3,370 million and promissory notes issued by Bangkok Commercial Asset Management Co., Ltd. amounting to Baht 202 million. The Bank received the money and the promissory notes on 20 February 2015 and 23 February 2015, respectively.

41 Subsequent events

Paid-up share capital

On 6 November 2015, the Bank has registered its increase of paid-up share capital with the Department of Business Development, the Ministry of Commerce. Therefore, the paid-up share capital are Baht 12,387 million which is 24,775 million ordinary shares with a par value of Baht 0.50.