

CI MB Thai Bank Public Company Limited

Statements of Financial Position

As at 30 September 2015

	Consolidated		The Bank	
	(Unaudited) 30 September 2015 Thousand Baht	(Audited) 31 December 2014 Thousand Baht	(Unaudited) 30 September 2015 Thousand Baht	(Audited) 31 December 2014 Thousand Baht
Assets				
Cash	2,665,371	3,989,622	2,662,780	3,987,737
Interbank and money market items, net	5,396,691	6,522,690	5,329,263	6,453,200
Derivative assets	40,031,292	10,803,916	40,031,292	10,803,916
Investments, net	55,912,747	55,253,273	55,912,747	55,253,273
Investments in subsidiaries, net	-	-	1,324,921	1,324,921
Loans and accrued interest receivables				
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
<u>Less</u> deferred revenue	(5,011,521)	(4,642,328)	(107,454)	(163,150)
<u>Less</u> allowance for doubtful debts	(7,595,043)	(5,979,009)	(7,069,608)	(5,447,517)
<u>Less</u> revaluation allowance for debt restructuring	(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	1,035,358	957,065	856,186	752,636
Receivable from Thai Asset Management Corporation	-	3,572,458	-	3,572,458
Other assets, net	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

CTMB Thai Bank Public Company Limited

Statements of Financial Position (Cont'd)

As at 30 September 2015

	Consolidated		The Bank	
	(Unaudited) 30 September 2015 Thousand Baht	(Audited) 31 December 2014 Thousand Baht	(Unaudited) 30 September 2015 Thousand Baht	(Audited) 31 December 2014 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	14,894,559	7,693,133	14,894,559	7,693,133
Derivative liabilities	40,565,720	10,396,602	40,565,720	10,396,602
Debt issued and borrowings	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	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				
Registered				
27,410,341,4325 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	713,487	887,620	725,801	899,934
Accretion of equity interests in subsidiary	(42,754)	(42,754)	-	-
Retained earnings				
Appropriated - statutory reserve	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

CIMB Thai Bank Public Company Limited

Statement of Comprehensive Income (Unaudited)

For the three-month period ended 30 September 2015

	Consolidated		The Bank	
	2015	2014	2015	2014
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	3,680,986	3,518,713	3,276,144	3,161,139
Interest expenses	(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	357,895	336,355	241,627	231,293
Gains on tradings and foreign exchange transactions	137,037	676,006	137,037	676,006
Gains (Losses) on financial liabilities designated at fair value through profit or loss	211,742	(502,436)	211,742	(502,436)
Gains on investments	208,868	7,897	208,868	7,897
Other operating income	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	729,001	501,595	621,000	421,367
Profit before income tax expenses	638,014	337,528	540,920	334,660
Income tax expenses	(139,636)	(62,450)	(110,824)	(62,352)
Net profit for the periods	498,378	275,078	430,096	272,308

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

	Consolidated		The Bank	
	2015	2014	2015	2014
	Thousand Baht	Thousand Baht	Thousand Baht	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				
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

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (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
Interest income	10,948,974	10,236,280	9,783,401	9,138,024
Interest expenses	(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	1,119,967	930,930	808,606	635,399
Gains on tradings and foreign exchange transactions	922,028	1,135,618	922,028	1,135,618
Gains (losses) on financial liabilities designated at fair value through profit or loss	354,501	(569,876)	354,501	(569,876)
Gains on investments	518,999	281,759	518,999	281,759
Other operating income	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	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	(220,820)	(222,798)	(147,260)	(230,732)
Net profit for the periods	846,541	900,405	600,949	891,230

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (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
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				
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