

**CIMB Thai Bank Public Company Limited**

**Statements of Financial Position**

**As at 30 June 2016**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>30 June 2016 Baht</b>	<b>31 December 2015 Baht</b>	<b>30 June 2016 Baht</b>	<b>31 December 2015 Baht</b>
<b>Assets</b>				
Cash	1,745,989,319	2,397,196,928	1,743,264,230	2,395,111,405
Interbank and money market items, net	6,720,201,441	14,292,801,636	6,656,231,012	14,229,670,008
Derivative assets	23,842,525,146	25,581,046,242	23,842,525,146	25,581,046,242
Investments, net	55,181,299,720	54,891,019,817	55,181,299,720	54,891,019,817
Investments in subsidiaries, net	-	-	1,324,920,707	1,324,920,707
Loans and accrued interest receivables				
Loans	207,286,195,963	203,552,832,710	199,632,769,337	196,736,743,351
Accrued interest receivables	588,717,732	520,569,785	590,950,072	524,470,027
Total loans and accrued interest receivables	207,874,913,695	204,073,402,495	200,223,719,409	197,261,213,378
Less Deferred revenue	(5,405,488,653)	(4,945,478,647)	(62,976,428)	(90,837,521)
Less Allowance for doubtful debts	(8,107,243,507)	(6,730,530,954)	(7,966,674,765)	(6,572,231,944)
Less Revaluation allowance for debt restructuring	(57,616,810)	(55,383,987)	(57,616,810)	(55,383,987)
Loans and accrued interest receivables, net	194,304,564,725	192,342,008,907	192,136,451,406	190,542,759,926
Customers' liability under acceptance	46,929,771	41,017,884	46,929,771	41,017,884
Properties for sale, net	1,390,591,777	1,194,255,368	1,301,322,037	1,109,004,276
Premises and equipment, net	2,524,326,117	2,769,718,388	2,471,673,523	2,714,361,639
Intangible assets, net	375,968,800	378,987,475	370,213,903	373,090,594
Deferred tax assets	1,214,688,453	1,040,358,204	1,017,305,777	862,314,440
Other assets, net	6,876,842,715	9,692,983,893	6,707,973,046	9,533,185,948
<b>Total assets</b>	<b>294,223,927,984</b>	<b>304,621,394,742</b>	<b>292,800,110,278</b>	<b>303,597,502,886</b>

**CIMB Thai Bank Public Company Limited**

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

**As at 30 June 2016**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>30 June</b>	<b>31 December</b>	<b>30 June</b>	<b>31 December</b>
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Liabilities and shareholders' equity</b>				
<b>Liabilities</b>				
Deposits	166,310,251,956	170,217,136,926	166,526,904,534	170,502,086,949
Interbank and money market items, net	21,589,987,326	20,018,416,948	21,589,987,326	19,994,416,948
Liability payable on demand	570,584,149	320,768,448	570,584,149	320,768,448
Financial liabilities designated at fair value through profit or loss	18,874,382,003	16,039,533,025	18,874,382,003	16,039,533,025
Derivative liabilities	21,354,429,385	25,682,672,770	21,354,429,385	25,682,672,770
Debt issued and borrowings	29,036,873,732	33,994,659,909	29,036,873,732	33,994,659,909
Bank's liability under acceptance	46,929,771	41,017,884	46,929,771	41,017,884
Provisions	1,640,345,819	1,641,262,617	1,572,637,808	1,578,957,438
Other liabilities	7,723,522,881	9,557,915,819	7,214,539,972	9,126,765,983
<b>Total liabilities</b>	<b>267,147,307,022</b>	<b>277,513,384,346</b>	<b>266,787,268,680</b>	<b>277,280,879,354</b>
<b>Shareholders' equity</b>				
Share capital				
Registered				
24,774,731,679 ordinary shares of Baht 0.50 each	<u>12,387,365,840</u>		<u>12,387,365,840</u>	
27,410,341,432 ordinary shares of Baht 0.50 each		<u>13,705,170,716</u>		<u>13,705,170,716</u>
Issued and paid-up share capital				
24,774,731,679 ordinary shares of Baht 0.50 each	12,387,365,840	12,387,365,840	12,387,365,840	12,387,365,840
Premium on share capital	5,712,665,258	5,712,665,258	5,712,665,258	5,712,665,258
Other reserves	485,854,601	720,704,664	502,218,016	737,068,079
Accretion of equity interests in subsidiary	(42,753,751)	(42,753,751)	-	-
Retained earnings				
Appropriated - statutory reserve	392,800,000	365,950,000	392,800,000	365,950,000
Unappropriated	8,140,689,014	7,964,078,385	7,017,792,484	7,113,574,355
<b>Total shareholders' equity</b>	<b>27,076,620,962</b>	<b>27,108,010,396</b>	<b>26,012,841,598</b>	<b>26,316,623,532</b>
<b>Total liabilities and shareholders' equity</b>	<b>294,223,927,984</b>	<b>304,621,394,742</b>	<b>292,800,110,278</b>	<b>303,597,502,886</b>

**CIMB Thai Bank Public Company Limited**  
**Statements of Comprehensive Income (Unaudited)**  
**For the three-month period ended 30 June 2016**

	Consolidated		The Bank	
	2016	2015	2016	2015
	Baht	Baht	Baht	Baht
Interest income	3,672,343,089	3,621,170,264	3,201,764,865	3,236,817,110
Interest expenses	(1,186,729,623)	(1,578,028,440)	(1,186,909,502)	(1,577,489,098)
<b>Net interest income</b>	<b>2,485,613,466</b>	<b>2,043,141,824</b>	<b>2,014,855,363</b>	<b>1,659,328,012</b>
Fees and service income	458,127,384	426,363,172	316,968,261	344,371,495
Fees and service expenses	(53,900,352)	(74,142,584)	(62,533,541)	(86,609,191)
<b>Net fee and service income</b>	<b>404,227,032</b>	<b>352,220,588</b>	<b>254,434,720</b>	<b>257,762,304</b>
Gains on trading and foreign exchange transactions	480,901,695	188,689,803	480,901,695	188,689,803
(Losses) gains on financial liabilities designated at fair value through profit or loss	(410,422,214)	299,741,687	(410,422,214)	299,741,687
Gains on investments, net	124,924,451	170,577,989	124,924,451	170,577,989
Other operating income	88,076,182	60,436,746	154,966,379	120,700,236
<b>Total operating income</b>	<b>3,173,320,612</b>	<b>3,114,808,637</b>	<b>2,619,660,394</b>	<b>2,696,800,031</b>
<b>Other operating expenses</b>				
Employee expenses	980,915,856	926,994,510	840,442,615	796,216,981
Directors' remuneration	3,244,400	2,892,000	3,160,400	2,808,000
Premises and equipment expenses	320,163,745	360,737,139	288,168,863	329,681,016
Taxes and duties	113,225,465	128,710,546	108,335,391	124,812,469
Others	316,809,032	281,861,454	228,454,718	198,487,629
<b>Total other operating expenses</b>	<b>1,734,358,498</b>	<b>1,701,195,649</b>	<b>1,468,561,987</b>	<b>1,452,006,095</b>
Bad and doubtful debts and impairment losses	1,383,732,108	1,144,214,187	1,259,593,119	1,077,400,000
<b>Profit (losses) before income tax expenses</b>	<b>55,230,006</b>	<b>269,398,801</b>	<b>(108,494,712)</b>	<b>167,393,936</b>
Income tax expenses	(15,343,879)	(51,836,909)	32,486,003	(29,992,030)
<b>Net profit (losses) for the periods</b>	<b>39,886,127</b>	<b>217,561,892</b>	<b>(76,008,709)</b>	<b>137,401,906</b>

CIMB Thai Bank Public Company Limited

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

For the three-month period ended 30 June 2016

	Consolidated		The Bank	
	2016	2015	2016	2015
	Baht	Baht	Baht	Baht
<b>Other comprehensive expenses</b>				
<b>Items that will be reclassified subsequently to profit or loss</b>				
Losses on remeasuring available-for-sale investments	(359,999,904)	(22,543,031)	(359,999,904)	(22,543,031)
Gains arising from translating the financial statement of a foreign operation	7,982	14,552,977	7,982	14,552,977
Losses on cash flow hedges	(15,699,642)	(27,253,887)	(15,699,642)	(27,253,887)
Income tax relating to items that will be reclassified subsequently to profit or loss	75,139,909	9,959,384	75,139,909	9,959,384
<b>Total items that will be reclassified subsequently to profit or loss</b>	<b>(300,551,655)</b>	<b>(25,284,557)</b>	<b>(300,551,655)</b>	<b>(25,284,557)</b>
<b>Items that will not be reclassified subsequently to profit or loss</b>				
Changes in revaluation surplus	(23,643,759)	(62,058,870)	(23,643,759)	(62,058,870)
Remeasurements of post-employment benefit obligations	-	-	-	-
Income tax relating to items that will not be reclassified subsequently to profit or loss	4,728,752	12,411,774	4,728,752	12,411,774
<b>Total items that will not be reclassified subsequently to profit or loss</b>	<b>(18,915,007)</b>	<b>(49,647,096)</b>	<b>(18,915,007)</b>	<b>(49,647,096)</b>
<b>Total other comprehensive expenses</b>	<b>(319,466,662)</b>	<b>(74,931,653)</b>	<b>(319,466,662)</b>	<b>(74,931,653)</b>
<b>Total comprehensive income for the periods</b>	<b>(279,580,535)</b>	<b>142,630,239</b>	<b>(395,475,371)</b>	<b>62,470,253</b>
<b>Net profit (losses) attributable to:</b>				
Equity holders of the Bank	39,886,127	217,561,892	(76,008,709)	137,401,906
Non-controlling interests	-	-	-	-
	<b>39,886,127</b>	<b>217,561,892</b>	<b>(76,008,709)</b>	<b>137,401,906</b>
<b>Total comprehensive (expenses) income attributable to:</b>				
Equity holders of the Bank	(279,580,535)	142,630,239	(395,475,371)	62,470,253
Non-controlling interests	-	-	-	-
	<b>(279,580,535)</b>	<b>142,630,239</b>	<b>(395,475,371)</b>	<b>62,470,253</b>
<b>Earnings per share for profit (losses) attributable to the equity holders of the Bank</b>				
Basic earnings per share (Baht per share)	0.0016	0.0103	(0.0031)	0.0065
Weighted average number of ordinary shares (shares)	24,774,731,679	21,084,878,025	24,774,731,679	21,084,878,025
Diluted earnings per share	0.0016	0.0103	(0.0031)	0.0065
Weighted average number of ordinary shares (shares)	24,774,731,679	21,084,878,025	24,774,731,679	21,084,878,025

**CIMB Thai Bank Public Company Limited**  
**Statements of Comprehensive Income**  
**For the six-month period ended 30 June 2016**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
Interest income	7,351,419,590	7,267,987,943	6,433,543,732	6,507,256,872
Interest expenses	(2,475,515,134)	(3,310,568,060)	(2,475,593,477)	(3,309,136,805)
<b>Net interest income</b>	<b>4,875,904,456</b>	<b>3,957,419,883</b>	<b>3,957,950,255</b>	<b>3,198,120,067</b>
Fees and service income	850,250,503	890,911,156	587,818,655	724,634,082
Fees and service expenses	(111,061,622)	(128,838,955)	(130,003,502)	(157,654,975)
<b>Net fee and service income</b>	<b>739,188,881</b>	<b>762,072,201</b>	<b>457,815,153</b>	<b>566,979,107</b>
Gains on tradings and foreign exchange transactions	2,238,555,471	784,991,009	2,238,555,471	784,991,009
(Losses) gains on financial instrument designated at fair value through profit or loss	(1,958,371,154)	142,759,159	(1,958,371,154)	142,759,159
Gains on investments	435,080,356	310,131,164	435,080,356	310,131,164
Other operating income	157,518,793	120,998,856	200,145,173	162,228,196
<b>Total operating income</b>	<b>6,487,876,803</b>	<b>6,078,372,272</b>	<b>5,331,175,254</b>	<b>5,165,208,702</b>
<b>Other operating expenses</b>				
Employee expenses	1,964,679,997	1,912,476,544	1,686,770,255	1,666,645,541
Directors' remuneration	6,000,400	5,296,000	5,832,400	5,128,000
Premises and equipment expenses	649,412,823	697,456,230	586,286,760	635,078,312
Taxes and duties	225,578,755	241,142,942	215,549,079	233,103,717
Others	643,956,690	626,653,914	433,260,821	382,263,889
<b>Total other operating expenses</b>	<b>3,489,628,665</b>	<b>3,483,025,630</b>	<b>2,927,699,315</b>	<b>2,922,219,459</b>
Bad and doubtful debts and impairment losses	2,533,828,097	2,165,999,129	2,297,193,119	2,035,700,000
<b>Profit before income tax expenses</b>	<b>464,420,041</b>	<b>429,347,513</b>	<b>106,282,820</b>	<b>207,289,243</b>
Income tax expenses	(97,186,812)	(81,184,663)	(11,442,091)	(36,436,132)
<b>Net profit for the periods</b>	<b>367,233,229</b>	<b>348,162,850</b>	<b>94,840,729</b>	<b>170,853,111</b>

**CIMB Thai Bank Public Company Limited**  
**Statements of Comprehensive Income (Cont'd)**  
**For the six-month period ended 30 June 2016**

	Consolidated		The Bank	
	2016	2015	2016	2015
	Baht	Baht	Baht	Baht
<b>Other comprehensive expenses</b>				
<b>Items that will be reclassified subsequently to profit or loss</b>				
Losses on remeasuring available-for-sale investments	(241,857,969)	(10,292,189)	(241,857,969)	(10,292,189)
(Losses) gains arising from translating the financial statement of a foreign operation	(4,742,069)	4,736,455	(4,742,069)	4,736,455
Losses on cash flow hedges	(18,229,663)	(8,989,116)	(18,229,663)	(8,989,116)
Income tax relating to items that will be reclassified subsequently to profit or loss	52,017,526	3,856,261	52,017,526	3,856,261
<b>Total items that will be reclassified subsequently to profit or loss</b>	<b>(212,812,175)</b>	<b>(10,688,589)</b>	<b>(212,812,175)</b>	<b>(10,688,589)</b>
<b>Items that will not be reclassified subsequently to profit or loss</b>				
Changes in revaluation surplus	(27,547,360)	(75,601,203)	(27,547,360)	(75,601,203)
Remeasurements of post-employment benefit obligations	-	-	-	-
Income tax relating to items that will not be reclassified subsequently to profit or loss	5,509,472	15,120,241	5,509,472	15,120,241
<b>Total items that will not be reclassified subsequently to profit or loss</b>	<b>(22,037,888)</b>	<b>(60,480,962)</b>	<b>(22,037,888)</b>	<b>(60,480,962)</b>
<b>Total other comprehensive expenses</b>	<b>(234,850,063)</b>	<b>(71,169,551)</b>	<b>(234,850,063)</b>	<b>(71,169,551)</b>
<b>Total comprehensive income (expenses) for the periods</b>	<b>132,383,166</b>	<b>276,993,299</b>	<b>(140,009,334)</b>	<b>99,683,560</b>
<b>Net profit attributable to:</b>				
Equity holders of the Bank	367,233,229	348,162,850	94,840,729	170,853,111
Non-controlling interests	-	-	-	-
	<b>367,233,229</b>	<b>348,162,850</b>	<b>94,840,729</b>	<b>170,853,111</b>
<b>Total comprehensive income (expenses) attributable to:</b>				
Equity holders of the Bank	132,383,166	276,993,299	(140,009,334)	99,683,560
Non-controlling interests	-	-	-	-
	<b>132,383,166</b>	<b>276,993,299</b>	<b>(140,009,334)</b>	<b>99,683,560</b>
<b>Earnings per share for profit attributable to the equity holders of the Bank</b>				
Basic earnings per share (Baht per share)	0.0148	0.0165	0.0038	0.0081
Weighted average number of ordinary shares (shares)	24,774,731,679	21,084,878,025	24,774,731,679	21,084,878,025
Diluted earnings per share	0.0148	0.0165	0.0038	0.0081
Weighted average number of ordinary shares (shares)	24,774,731,679	21,084,878,025	24,774,731,679	21,084,878,025