

CIMB Thai Bank Public Company Limited

Statements of Financial Position

As at 31 March 2016

	Consolidated		The Bank	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	31 March	31 December	31 March	31 December
	2016	2015	2016	2015
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Assets				
Cash	2,028,497	2,397,197	2,026,379	2,395,111
Interbank and money market items, net	11,722,441	14,292,802	11,671,076	14,229,670
Derivative assets	25,209,135	25,581,046	25,209,135	25,581,046
Investments, net	54,616,987	54,891,020	54,616,987	54,891,020
Investments in subsidiaries, net	-	-	1,324,921	1,324,921
Loans and accrued interest receivables				
Loans	204,932,915	203,552,833	197,788,371	196,736,743
Accrued interest receivables	692,645	520,570	754,477	524,470
Total loans and accrued interest receivables	205,625,560	204,073,403	198,542,848	197,261,213
<u>Less</u> deferred revenue	(5,167,300)	(4,945,479)	(76,053)	(90,837)
<u>Less</u> allowance for doubtful debts	(7,129,137)	(6,730,531)	(6,986,495)	(6,572,232)
<u>Less</u> revaluation allowance for debt restructuring	(56,320)	(55,384)	(56,320)	(55,384)
Loans and accrued interest receivables, net	193,272,803	192,342,009	191,423,980	190,542,760
Customers' liability under acceptance	22,854	41,018	22,854	41,018
Properties for sale, net	1,409,254	1,194,255	1,334,896	1,109,004
Premises and equipment, net	2,594,848	2,769,718	2,540,311	2,714,362
Intangible assets, net	376,271	378,987	370,671	373,090
Deferred tax assets	1,084,737	1,040,358	896,376	862,314
Other assets, net	7,855,738	9,692,984	7,685,451	9,533,186
Total assets	300,193,565	304,621,394	299,123,037	303,597,502

CIMB Thai Bank Public Company Limited

Statements of Financial Position (Cont'd)

As at 31 March 2016

	Consolidated		The Bank	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	31 March	31 December	31 March	31 December
	2016	2015	2016	2015
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Liabilities and shareholders' equity				
Liabilities				
Deposits	157,497,029	170,217,137	157,955,410	170,502,087
Interbank and money market items	26,260,414	20,018,417	26,249,014	19,994,417
Liability payable on demand	588,493	320,768	588,493	320,768
Financial liabilities designated at fair value through profit or loss	17,473,138	16,039,533	17,473,138	16,039,533
Derivative liabilities	23,236,862	25,682,673	23,236,862	25,682,673
Debt issued and borrowings	37,819,506	33,994,660	37,819,506	33,994,660
Bank's liability under acceptance	22,854	41,018	22,854	41,018
Provisions	1,649,312	1,641,262	1,584,305	1,578,957
Other liabilities	8,122,860	9,557,916	7,618,243	9,126,766
Total liabilities	272,670,468	277,513,384	272,547,825	277,280,879
Shareholders' equity				
Share capital				
Registered				
27,410,341,432 ordinary shares of Baht 0.50 each	13,705,171	13,705,171	13,705,171	13,705,171
Issued and paid-up share capital				
24,774,731,679 ordinary shares of Baht 0.50 each	12,387,366	12,387,366	12,387,366	12,387,366
Premium on share capital	5,712,665	5,712,665	5,712,665	5,712,665
Other reserves	805,322	720,705	821,685	737,068
Accretion of equity interests in subsidiary	(42,754)	(42,754)	-	-
Retained earnings				
Appropriated - statutory reserve	365,950	365,950	365,950	365,950
Unappropriated	8,294,548	7,964,078	7,287,546	7,113,574
Total shareholders' equity	27,523,097	27,108,010	26,575,212	26,316,623
Total liabilities and shareholders' equity	300,193,565	304,621,394	299,123,037	303,597,502

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited)
For the three-month period ended 31 March 2016

	Consolidated		The Bank	
	2016	2015	2016	2015
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	3,679,077	3,646,818	3,231,779	3,270,440
Interest expenses	(1,288,786)	(1,732,540)	(1,288,684)	(1,731,648)
Net interest income	2,390,291	1,914,278	1,943,095	1,538,792
Fees and service income	392,123	464,548	270,850	380,263
Fees and service expenses	(57,161)	(54,696)	(67,470)	(71,046)
Net fee and service income	334,962	409,852	203,380	309,217
Gains on tradings and foreign exchange transactions	1,757,654	596,301	1,757,654	596,301
Losses on financial liabilities designated at fair value through profit or loss	(1,547,949)	(156,983)	(1,547,949)	(156,983)
Gains on investments	310,156	139,553	310,156	139,553
Other operating income	69,442	60,562	45,179	41,528
Total operating income	3,314,556	2,963,563	2,711,515	2,468,408
Other operating expenses				
Employee expenses	983,764	985,482	846,328	870,429
Directors' remuneration	2,756	2,404	2,672	2,320
Premises and equipment expenses	329,249	336,719	298,118	305,397
Taxes and duties	112,353	112,432	107,214	108,291
Others	327,148	344,792	204,806	183,776
Total other operating expenses	1,755,270	1,781,829	1,459,138	1,470,213
Bad and doubtful debts and impairment losses	1,150,096	1,021,785	1,037,600	958,300
Profit before income tax expenses	409,190	159,949	214,777	39,895
Income tax expenses	(81,843)	(29,348)	(43,928)	(6,444)
Net profit for the periods	327,347	130,601	170,849	33,451

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited) (Cont'd)
For the three-month period ended 31 March 2016

	Consolidated		The Bank	
	2016	2015	2016	2015
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Other comprehensive income				
Items that will be reclassified				
subsequently to profit or loss				
Gains on remeasuring				
available-for-sale investments	118,142	12,251	118,142	12,251
Losses arising from translating				
the financial statement of a foreign operation	(4,750)	(9,817)	(4,750)	(9,817)
(Losses) gains on cash flow hedges	(2,530)	18,265	(2,530)	18,265
Income tax relating to items that will be				
reclassified subsequently to profit or loss	(23,122)	(6,103)	(23,122)	(6,103)
Total items that will be reclassified				
subsequently to profit or loss	87,740	14,596	87,740	14,596
Items that will not be reclassified				
subsequently to profit or loss				
Changes in revaluation surplus	(3,904)	(13,542)	(3,904)	(13,542)
Remeasurements of post-employment				
benefit obligations	-	-	-	-
Income tax relating to items that will not be				
reclassified subsequently to profit or loss	781	2,708	781	2,708
Total items that will not be reclassified				
subsequently to profit or loss	(3,123)	(10,834)	(3,123)	(10,834)
Total other comprehensive income	84,617	3,762	84,617	3,762
Total comprehensive income for the periods	411,964	134,363	255,466	37,213
Net profit attributable to:				
Shareholders of the Bank	327,347	130,601	170,849	33,451
Non-controlling interests	-	-	-	-
	327,347	130,601	170,849	33,451
Total comprehensive income attributable to:				
Shareholders of the Bank	411,964	134,363	255,466	37,213
Non-controlling interests	-	-	-	-
	411,964	134,363	255,466	37,213
Earnings per share for profit attributable				
to the shareholders of the Bank				
Basic earnings per share (Baht per share)	0.0132	0.0062	0.0069	0.0016
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	0.0132	0.0062	0.0069	0.0016
Weighted average number of ordinary shares (shares)	24,774,731,679	21,084,878,025	24,774,731,679	21,084,878,025