

**CIMB THAI BANK PUBLIC COMPANY LIMITED**

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

**30 SEPTEMBER 2016**

## **AUDITOR'S REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION**

To the Shareholders and Board of Directors of CIMB Thai Bank Public Company Limited

I have reviewed the accompanying consolidated and bank statements of financial position as at 30 September 2016, 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  
10 November 2016

CIMB Thai Bank Public Company Limited

Statements of Financial Position

As at 30 September 2016

	Notes	Consolidated		The Bank	
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
		30 September	31 December	30 September	31 December
		2016	2015	2016	2015
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Assets</b>					
Cash		1,720,617	2,397,197	1,718,817	2,395,111
Interbank and money market items, net	6	14,681,938	14,292,802	14,619,004	14,229,670
Derivative assets	7	21,340,881	25,581,046	21,340,881	25,581,046
Investments, net	8	57,297,926	54,891,020	57,297,926	54,891,020
Investments in subsidiaries, net	9	-	-	1,324,921	1,324,921
Loans and accrued interest receivables	10				
Loans		209,948,504	203,552,833	201,906,352	196,736,743
Accrued interest receivables		579,678	520,570	581,670	524,470
Total loans and accrued interest receivables		210,528,182	204,073,403	202,488,022	197,261,213
<u>Less</u> deferred revenue		(5,627,642)	(4,945,479)	(50,063)	(90,837)
<u>Less</u> allowance for doubtful debts	11	(7,406,466)	(6,730,531)	(7,285,590)	(6,572,232)
<u>Less</u> revaluation allowance for debt restructuring	12	(52,223)	(55,384)	(52,223)	(55,384)
Loans and accrued interest receivables, net		197,441,851	192,342,009	195,100,146	190,542,760
Customers' liability under acceptance		87,653	41,018	87,653	41,018
Properties for sale, net		1,118,523	1,194,255	1,014,371	1,109,004
Premises and equipment, net		2,542,534	2,769,718	2,484,282	2,714,362
Intangible assets, net		388,694	378,987	383,241	373,090
Deferred tax assets	13	1,179,873	1,040,358	971,924	862,314
Other assets, net	14	6,383,556	9,692,984	6,197,395	9,533,186
<b>Total assets</b>		<b>304,184,046</b>	<b>304,621,394</b>	<b>302,540,561</b>	<b>303,597,502</b>

Director \_\_\_\_\_ Director \_\_\_\_\_

The notes to interim financial information from page 13 to 61 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 2016**

	Notes	Consolidated		The Bank	
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
		30 September 2016	31 December 2015	30 September 2016	31 December 2015
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Liabilities and shareholders' equity</b>					
<b>Liabilities</b>					
Deposits		180,755,640	170,217,137	180,936,175	170,502,087
Interbank and money market items		25,195,838	20,018,417	25,195,838	19,994,417
Liability payable on demand		608,351	320,768	608,351	320,768
Financial liabilities designated at fair value					
through profit or loss	15	18,824,918	16,039,533	18,824,918	16,039,533
Derivative liabilities	7	19,494,088	25,682,673	19,494,088	25,682,673
Debt issued and borrowings	16	23,174,606	33,994,660	23,174,606	33,994,660
Bank's liability under acceptance		87,653	41,018	87,653	41,018
Provisions	17	1,647,771	1,641,262	1,577,361	1,578,957
Other liabilities		6,908,345	9,557,916	6,393,288	9,126,766
<b>Total liabilities</b>		<b>276,697,210</b>	<b>277,513,384</b>	<b>276,292,278</b>	<b>277,280,879</b>
<b>Shareholders' equity</b>					
Share capital	18				
Registered					
24,774,731,679 ordinary shares					
of Baht 0.50 each		12,387,366		12,387,366	
27,410,341,432 ordinary shares					
of Baht 0.50 each			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	19	454,604	720,705	470,967	737,068
Accretion of equity interests in subsidiary		(42,754)	(42,754)	-	-
Retained earnings					
Appropriated - statutory reserve	20	397,800	365,950	397,800	365,950
Unappropriated		8,577,155	7,964,078	7,279,485	7,113,574
<b>Total shareholders' equity</b>		<b>27,486,836</b>	<b>27,108,010</b>	<b>26,248,283</b>	<b>26,316,623</b>
<b>Total liabilities and shareholders' equity</b>		<b>304,184,046</b>	<b>304,621,394</b>	<b>302,540,561</b>	<b>303,597,502</b>

The notes to interim financial information from page 13 to 61 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 2016**

	Notes	Consolidated		The Bank	
		2016	2015	2016	2015
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	24	3,635,001	3,680,986	3,138,760	3,276,144
Interest expenses	25	(1,173,400)	(1,479,224)	(1,173,559)	(1,478,692)
<b>Net interest income</b>		<b>2,461,601</b>	<b>2,201,762</b>	<b>1,965,201</b>	<b>1,797,452</b>
Fees and service income		519,021	452,194	381,018	347,420
Fees and service expenses		(45,920)	(94,299)	(54,995)	(105,793)
<b>Net fee and service income</b>	26	<b>473,101</b>	<b>357,895</b>	<b>326,023</b>	<b>241,627</b>
Gains on tradings and foreign exchange transactions	27	84,462	137,037	84,462	137,037
Gains on financial liabilities designated at fair value through profit or loss	28	52,968	211,742	52,968	211,742
Gains on investments	29	40,500	208,868	40,500	208,868
Other operating income	30	92,768	78,768	71,065	59,875
<b>Total operating income</b>		<b>3,205,400</b>	<b>3,196,072</b>	<b>2,540,219</b>	<b>2,656,601</b>
<b>Other operating expenses</b>					
Employee expenses		997,840	986,426	851,274	851,609
Directors' remuneration		2,980	2,892	2,896	2,808
Premises and equipment expenses		318,425	347,612	285,438	316,102
Taxes and duties		121,738	109,223	116,937	104,805
Others		380,606	382,904	231,777	219,357
<b>Total other operating expenses</b>		<b>1,821,589</b>	<b>1,829,057</b>	<b>1,488,322</b>	<b>1,494,681</b>
Bad and doubtful debts and impairment losses	31	844,562	729,001	730,038	621,000
<b>Profit before income tax expenses</b>		<b>539,249</b>	<b>638,014</b>	<b>321,859</b>	<b>540,920</b>
Income tax expenses	32	(108,177)	(139,636)	(65,561)	(110,824)
<b>Net profit for the periods</b>		<b>431,072</b>	<b>498,378</b>	<b>256,298</b>	<b>430,096</b>

The notes to interim financial information from page 13 to 61 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 2016**

	Note	Consolidated		The Bank	
		2016 Thousand Baht	2015 Thousand Baht	2016 Thousand Baht	2015 Thousand 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		(81,587)	(126,796)	(81,587)	(126,796)
(Losses) gains arising from translating the financial statement of a foreign operation		(4,742)	29,028	(4,742)	29,028
Gains on cash flow hedges		61,444	6,660	61,444	6,660
Income tax relating to items that will be reclassified subsequently to profit or loss		4,028	24,027	4,028	24,027
<b>Total items that will be reclassified subsequently to profit or loss</b>		<b>(20,857)</b>	<b>(67,081)</b>	<b>(20,857)</b>	<b>(67,081)</b>
<b>Items that will not be reclassified subsequently to profit or loss</b>					
Changes in revaluation surplus		(12,993)	(44,854)	(12,993)	(44,854)
Income tax relating to items that will not be reclassified subsequently to profit or loss		2,599	8,971	2,599	8,971
<b>Total items that will not be reclassified subsequently to profit or loss</b>		<b>(10,394)</b>	<b>(35,883)</b>	<b>(10,394)</b>	<b>(35,883)</b>
<b>Total other comprehensive expenses</b>		<b>(31,251)</b>	<b>(102,964)</b>	<b>(31,251)</b>	<b>(102,964)</b>
<b>Total comprehensive income for the periods</b>		<b>399,821</b>	<b>395,414</b>	<b>225,047</b>	<b>327,132</b>
<b>Net profit attributable to:</b>					
Shareholders of the Bank		431,072	498,378	256,298	430,096
Non-controlling interests		-	-	-	-
		<b>431,072</b>	<b>498,378</b>	<b>256,298</b>	<b>430,096</b>
<b>Total comprehensive income attributable to:</b>					
Shareholders of the Bank		399,821	395,414	225,047	327,132
Non-controlling interests		-	-	-	-
		<b>399,821</b>	<b>395,414</b>	<b>225,047</b>	<b>327,132</b>
<b>Earnings per share for profit attributable to the shareholders of the Bank</b>	33				
Basic earnings per share (Baht per share)		<b>0.02</b>	<b>0.02</b>	<b>0.01</b>	<b>0.02</b>
Weighted average number of ordinary shares (shares)		<b>24,774,731,679</b>	<b>21,084,878,025</b>	<b>24,774,731,679</b>	<b>21,084,878,025</b>

The notes to interim financial information from page 13 to 61 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 2016**

	Notes	Consolidated		The Bank	
		2016	2015	2016	2015
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	24	10,986,421	10,948,974	9,572,304	9,783,401
Interest expenses	25	(3,648,916)	(4,789,792)	(3,649,153)	(4,787,829)
<b>Net interest income</b>		<b>7,337,505</b>	<b>6,159,182</b>	<b>5,923,151</b>	<b>4,995,572</b>
Fees and service income		1,369,272	1,343,105	968,836	1,072,054
Fees and service expenses		(156,982)	(223,138)	(184,998)	(263,448)
<b>Net fee and service income</b>	26	<b>1,212,290</b>	<b>1,119,967</b>	<b>783,838</b>	<b>808,606</b>
Gains on tradings and foreign exchange transactions	27	2,323,017	922,028	2,323,017	922,028
(Losses) gains on financial liabilities designated at fair value through profit or loss	28	(1,905,403)	354,501	(1,905,403)	354,501
Gains on investments	29	475,580	518,999	475,580	518,999
Other operating income	30	250,287	199,766	271,211	222,103
<b>Total operating income</b>		<b>9,693,276</b>	<b>9,274,443</b>	<b>7,871,394</b>	<b>7,821,809</b>
<b>Other operating expenses</b>					
Employee expenses		2,962,520	2,898,902	2,538,044	2,518,255
Directors' remuneration		8,981	8,188	8,729	7,936
Premises and equipment expenses		967,838	1,045,068	871,725	951,180
Taxes and duties		347,317	350,366	332,486	337,908
Others		1,024,562	1,009,558	665,037	601,621
<b>Total other operating expenses</b>		<b>5,311,218</b>	<b>5,312,082</b>	<b>4,416,021</b>	<b>4,416,900</b>
Bad and doubtful debts and impairment losses	31	3,378,389	2,895,000	3,027,231	2,656,700
<b>Profit before income tax expenses</b>		<b>1,003,669</b>	<b>1,067,361</b>	<b>428,142</b>	<b>748,209</b>
Income tax expenses	32	(205,364)	(220,820)	(77,003)	(147,260)
<b>Net profit for the periods</b>		<b>798,305</b>	<b>846,541</b>	<b>351,139</b>	<b>600,949</b>

The notes to interim financial information from page 13 to 61 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 2016**

	Note	Consolidated		The Bank	
		2016 Thousand Baht	2015 Thousand Baht	2016 Thousand Baht	2015 Thousand 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		(323,446)	(137,088)	(323,446)	(137,088)
(Losses) gains arising from translating the financial statement of a foreign operation		(9,484)	33,765	(9,484)	33,765
Gains (losses) on cash flow hedges		43,215	(2,329)	43,215	(2,329)
Income tax relating to items that will be reclassified subsequently to profit or loss		56,046	27,883	56,046	27,883
<b>Total items that will be reclassified subsequently to profit or loss</b>		<b>(233,669)</b>	<b>(77,769)</b>	<b>(233,669)</b>	<b>(77,769)</b>
<b>Items that will not be reclassified subsequently to profit or loss</b>					
Changes in revaluation surplus		(40,540)	(120,455)	(40,540)	(120,455)
Income tax relating to items that will not be reclassified subsequently to profit or loss		8,108	24,091	8,108	24,091
<b>Total items that will not be reclassified subsequently to profit or loss</b>		<b>(32,432)</b>	<b>(96,364)</b>	<b>(32,432)</b>	<b>(96,364)</b>
<b>Total other comprehensive expenses</b>		<b>(266,101)</b>	<b>(174,133)</b>	<b>(266,101)</b>	<b>(174,133)</b>
<b>Total comprehensive income for the periods</b>		<b>532,204</b>	<b>672,408</b>	<b>85,038</b>	<b>426,816</b>
<b>Net profit attributable to:</b>					
Shareholders of the Bank		798,305	846,541	351,139	600,949
Non-controlling interests		-	-	-	-
		<b>798,305</b>	<b>846,541</b>	<b>351,139</b>	<b>600,949</b>
<b>Total comprehensive income attributable to:</b>					
Shareholders of the Bank		532,204	672,408	85,038	426,816
Non-controlling interests		-	-	-	-
		<b>532,204</b>	<b>672,408</b>	<b>85,038</b>	<b>426,816</b>
<b>Earnings per share for profit attributable to the shareholders of the Bank</b>	33				
Basic earnings per share (Baht per share)		<b>0.03</b>	<b>0.04</b>	<b>0.01</b>	<b>0.03</b>
Weighted average number of ordinary shares (shares)		<b>24,774,731,679</b>	<b>21,084,878,025</b>	<b>24,774,731,679</b>	<b>21,084,878,025</b>

The notes to interim financial information from page 13 to 61 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 2016

Consolidated													
Attributable to owners of the Bank													
Other reserves													
	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 of a foreign operation	(Losses) gain on cash flow hedges	Income tax relating to components of other comprehensive expense	Total other reserves	Accretion of equity interests in subsidiary	Legal reserve	Retained earnings	Total
Notes	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Balance as at 1 January 2016</b>	12,387,366	5,712,665	969,953	(231,252)	291,737	36,302	(174,934)	(171,101)	720,705	(42,754)	365,950	7,964,078	27,108,010
Dividend paid	21	-	-	-	-	-	-	-	-	-	-	(185,810)	(185,810)
Total comprehensive (expenses) income for the period		-	(40,540)	-	(323,446)	(9,484)	43,215	64,154	(266,101)	-	-	798,305	532,204
Appropriated - statutory reserve		-	-	-	-	-	-	-	-	31,850	-	(31,850)	-
Transfer to retained earnings		-	-	-	-	-	-	-	-	-	-	32,432	32,432
<b>Balance as at 30 September 2016</b>	<b>12,387,366</b>	<b>5,712,665</b>	<b>929,413</b>	<b>(231,252)</b>	<b>(31,709)</b>	<b>26,818</b>	<b>(131,719)</b>	<b>(106,947)</b>	<b>454,604</b>	<b>(42,754)</b>	<b>397,800</b>	<b>8,577,155</b>	<b>27,486,836</b>
<b>Balance as at 1 January 2015</b>	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	21	-	-	-	-	-	-	-	-	-	-	(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		-	-	-	-	-	-	-	-	24,650	-	(24,650)	-
Transfer to retained earnings		-	-	-	-	-	-	-	-	-	-	96,364	96,364
<b>Balance as at 30 September 2015</b>	<b>10,542,439</b>	<b>3,867,738</b>	<b>974,709</b>	<b>(124,061)</b>	<b>141,789</b>	<b>41,103</b>	<b>(151,956)</b>	<b>(168,097)</b>	<b>713,487</b>	<b>(42,754)</b>	<b>365,950</b>	<b>7,754,332</b>	<b>23,201,192</b>

The notes to interim financial information from page 13 to 61 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 2016

The Bank												
Other reserves												
	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
Notes	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Balance as at 1 January 2016</b>	12,387,366	5,712,665	969,953	(210,798)	291,737	36,302	(174,934)	(175,192)	737,068	365,950	7,113,574	26,316,623
Dividend paid	21	-	-	-	-	-	-	-	-	-	(185,810)	(185,810)
Total comprehensive (expenses)												
income for the period		-	(40,540)	-	(323,446)	(9,484)	43,215	64,154	(266,101)	-	351,139	85,038
Appropriated - statutory reserve		-	-	-	-	-	-	-	-	31,850	(31,850)	-
Transfer to retained earnings		-	-	-	-	-	-	-	-	-	32,432	32,432
<b>Balance as at 30 September 2016</b>	<b>12,387,366</b>	<b>5,712,665</b>	<b>929,413</b>	<b>(210,798)</b>	<b>(31,709)</b>	<b>26,818</b>	<b>(131,719)</b>	<b>(111,038)</b>	<b>470,967</b>	<b>397,800</b>	<b>7,279,485</b>	<b>26,248,283</b>
<b>Balance as at 1 January 2015</b>	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	21	-	-	-	-	-	-	-	-	-	(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		-	-	-	-	-	-	-	-	24,650	(24,650)	-
Transfer to retained earnings		-	-	-	-	-	-	-	-	-	96,364	96,364
<b>Balance as at 30 September 2015</b>	<b>10,542,439</b>	<b>3,867,738</b>	<b>974,709</b>	<b>(108,668)</b>	<b>141,789</b>	<b>41,103</b>	<b>(151,956)</b>	<b>(171,176)</b>	<b>725,801</b>	<b>365,950</b>	<b>7,003,384</b>	<b>22,505,312</b>

The notes to interim financial information from page 13 to 61 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 2016**

	Note	Consolidated		The Bank	
		2016 Thousand Baht	2015 Thousand Baht	2016 Thousand Baht	2015 Thousand Baht
<b>Cash flows from operating activities</b>					
Profit before income tax expenses		1,003,669	1,067,361	428,142	748,209
Adjustments to reconcile net income before income tax					
to cash in (out) flows from operating activities:					
Depreciation and amortisation		332,476	374,372	313,242	354,922
Bad debts and doubtful accounts	31	3,378,389	2,895,000	3,027,231	2,656,700
Share-based payment		21,550	5,806	21,550	5,806
Provision for liabilities		111,080	125,193	102,976	120,101
Losses (gains) on impairment of properties for sale		13,038	(83,362)	1,389	248
Reversal of losses on impairment of premises		(10,063)	-	(10,063)	-
and equipment					
Unrealised (gains) on exchange rate and derivatives		(1,749,258)	(373,241)	(1,749,259)	(373,241)
Losses (gains) on properties for sale		190,032	361,448	(106,998)	(87,345)
Unrealised losses on revaluation of investments		23,567	14,126	23,567	14,126
(Gains) on sale of investments		(531,640)	(667,451)	(531,640)	(667,451)
(Gains) on disposal of premises and equipment		(11,547)	(6,421)	(10,239)	(4,995)
Losses from write off premises and equipment		43,617	11,757	43,617	11,757
Losses from write off leasehold rights		1,606	37	1,606	37
Losses (gains) on financial instrument designated					
at fair value through profit or loss		1,905,403	(354,501)	1,905,403	(354,501)
Interest and dividend income		(10,997,322)	(10,996,619)	(9,625,554)	(9,831,046)
Interest expenses		2,901,524	4,034,657	2,901,760	4,032,694
<b>Losses from operations before changes in</b>					
<b>operating assets and liabilities</b>					
		(3,373,879)	(3,591,838)	(3,263,270)	(3,373,979)
<b>(Increase) decrease in operating assets</b>					
Interbank and money market items		(391,711)	1,125,932	(391,908)	1,123,092
Investments held for trading		492,106	743,420	492,106	743,420
Loans		(10,276,747)	(11,114,228)	(8,037,270)	(9,236,751)
Properties for sale		1,469,687	1,677,113	449,497	747,224
Receivable from Thai Asset Management Corporation		-	3,486,699	-	3,486,699
Other assets		3,112,439	(7,845,617)	3,136,927	(7,867,717)

The notes to interim financial information from page 13 to 61 are an integral part of the interim financial information.

**CIMB Thai Bank Public Company Limited**  
**Statements of Cash flow (Unaudited) (Cont'd)**  
**For the nine-month period ended 30 September 2016**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>
<b>Increase (decrease) in operating liabilities</b>				
Deposits	10,538,503	(12,781,737)	10,434,088	(12,703,887)
Interbank and money market items	5,177,421	(927,487)	5,201,421	(889,687)
Liability payable on demand	287,583	287,682	287,582	287,682
Short-term borrowings	(15,491,342)	8,358,721	(15,491,342)	8,358,721
Provisions	(104,572)	(102,342)	(104,572)	(102,342)
Other liabilities	(2,387,331)	6,167,393	(2,388,878)	6,052,270
<b>Cash flows used in operating activities</b>	<b>(10,947,843)</b>	<b>(14,516,289)</b>	<b>(9,675,619)</b>	<b>(13,375,255)</b>
Cash received from interest income	9,903,457	9,456,367	8,491,248	8,236,167
Cash paid for interest expenses	(3,493,674)	(4,020,345)	(3,493,788)	(4,018,242)
Cash paid for income tax	(252,741)	(151,272)	(175,079)	(82,568)
<b>Net cash flows used in operating activities</b>	<b>(4,790,801)</b>	<b>(9,231,539)</b>	<b>(4,853,238)</b>	<b>(9,239,898)</b>
<b>Cash flows from investing activities</b>				
Cash paid for purchases of available-for-sale securities	(33,290,143)	(28,180,044)	(33,290,143)	(28,180,044)
Proceeds from disposals of available-for-sale securities	29,319,081	25,370,272	29,319,081	25,370,272
Proceeds from maturity of available-for-sale securities	1,308,000	457,000	1,308,000	457,000
Cash paid for purchases of held to maturity securities	(4,678,454)	(3,362,134)	(4,678,454)	(3,362,134)
Proceeds from maturity of held to maturity securities	4,290,560	4,499,256	4,290,560	4,499,256
Proceeds from repayment of investment in receivable	1,822	19,571	1,822	19,571
Proceeds from disposals of general investments	942	6,928	942	6,928
Proceeds from decrease in capital of general investments	24,250	22,500	24,250	22,500
Cash paid for purchases of premises and equipment	(153,229)	(125,249)	(132,539)	(116,750)
Proceeds from disposals of premises and equipment	20,005	12,980	18,469	11,119
Cash paid for purchases of intangible assets	(76,688)	(71,630)	(75,465)	(70,604)
Dividend received	10,901	47,645	53,251	47,645
Interest received	1,434,809	1,632,849	1,434,805	1,632,838
<b>Net cash flows (used in) provided by investing activities</b>	<b>(1,788,144)</b>	<b>329,944</b>	<b>(1,725,421)</b>	<b>337,597</b>

The notes to interim financial information from page 13 to 61 are an integral part of the interim financial information.

**CIMB Thai Bank Public Company Limited**  
**Statements of Cash flow (Unaudited) (Cont'd)**  
**For the nine-month period ended 30 September 2016**

	Note	Consolidated		The Bank	
		2016 Thousand Baht	2015 Thousand Baht	2016 Thousand Baht	2015 Thousand Baht
<b>Cash flows from financing activities</b>					
Dividend paid	21	(185,810)	(158,137)	(185,810)	(158,137)
Cash paid for redemption of subordinated debentures		(3,000,000)	-	(3,000,000)	-
Proceeds from issuance of subordinated debentures		5,007,729	-	5,007,729	-
Cash paid for redemption of structured bills of exchange and structured debentures		(3,046,000)	(4,439,000)	(3,046,000)	(4,439,000)
Proceeds from issuance of structured bills of exchange and structured debentures		7,135,525	12,142,325	7,135,525	12,142,325
<b>Net cash flows provided by financing activities</b>		5,911,444	7,545,188	5,911,444	7,545,188
(Gains) losses from foreign currency translation differences		(9,079)	32,156	(9,079)	32,156
<b>Net decrease in cash and cash equivalents</b>		(676,580)	(1,324,251)	(676,294)	(1,324,957)
Cash and cash equivalents at beginning of the periods		2,397,197	3,989,622	2,395,111	3,987,737
<b>Cash and cash equivalents at the end of the periods</b>		1,720,617	2,665,371	1,718,817	2,662,780
<b>Supplemental disclosure of cash flows information</b>					
Non-cash transaction:					
Changes in revaluation surplus in available-for-sale		323,445	137,088	323,445	137,088
Interest amortisation from premium or discount		309,520	280,144	309,520	280,144
Properties for sale transferred from premises and equipment		143,728	20,573	143,728	20,573
Payable from purchase of premises and equipment		10,873	5,408	10,873	5,408

The notes to interim financial information from page 13 to 61 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 2016**

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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 10 November 2016.

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 21/2558 The Preparation and Format of the Financial Statements of Commercial Bank and Holding Parent Company of Financial Group dated on 4 December 2015. The notes to the financial information are prepared in a condensed format according to Thai Accounting Standard 34 (revised 2015), “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 2015.

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 2015.

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, revised accounting standards and revised financial reporting standards are effective on 1 January 2016. These standards are relevant to the Group.

a) Financial reporting standards, which are relevant to the Group:

TAS 16 (revised 2015)	Property, plant and equipment
TAS 19 (revised 2015)	Employee benefits
TAS 36 (revised 2015)	Impairment of assets
TAS 38 (revised 2015)	Intangible assets
TFRS 2 (revised 2015)	Share-based payment
TFRS 8 (revised 2015)	Operating segments
TFRS 13 (revised 2015)	Fair value measurement

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.

TAS 19 (revised 2015), 'Employee benefits' is amended to apply to contributions from employees or third parties to defined benefit plans and to clarify the accounting treatment of such contributions. The amendment distinguishes between contributions that are linked to service only in the period in which they arise and those linked to service in more than one period.

TAS 36 (revised 2015), 'Impairment of assets' is amended to provide additional disclosure requirement when the recoverable amount of the assets is measured at fair value less costs of disposal. The disclosures include 1) the level of fair value hierarchy, 2) when fair value measurement categorised within level 2 and level 3, disclosures is required for valuation technique and key assumption.

TAS 38 (revised 2015), 'Intangible assets' is amended to clarify how the gross carrying amount and the accumulated amortisation are treated where an entity uses the revaluation model.

TFRS 2 (revised 2015), 'Share based payments' clarifies the definition of a 'vesting condition' and separately defines 'performance condition' and 'service condition'.

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.

TFRS 13 (revised 2015), 'Fair value measurement' is amended to clarify that the portfolio exception in TFRS 13 applies to all contracts (including non-financial contracts) within the scope of TAS 39 (when announced) or IFRS 9 (when announced).

Management evaluates that the revised accounting standards and financial reporting standards have no significant impact to the Group's interim financial information being presented.

b) Financial reporting standards with minor changes and do not have impact to the Group.

There are 40 financial reporting standards with minor changes which the Group assesses that do not have impact to the Group.



### 3 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 2015.

### 4 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 non-profit generating divisions of companies whose results are not material to the Group.

Financial information presented in the consolidated financial information as at 30 September 2016 and 31 December 2015 and for the three-month and nine-month periods ended 30 September 2016 and 2015 are as follows:

	<b>Consolidated</b>				
	<b>For the three-month period ended 30 September 2016</b>				
	<b>Consumer banking Million Baht</b>	<b>Wholesale banking Million Baht</b>	<b>Others Million Baht</b>	<b>Eliminations Million Baht</b>	<b>Total Million Baht</b>
Net interest income from external	1,877	471	114	-	2,462
Net fees and service income	419	52	2	-	473
Other operating income	100	292	(121)	-	271
Other operating expenses	(1,392)	(406)	(24)	-	(1,822)
Bad and doubtful debts and impairment losses	(1,122)	16	254	7	(845)
Income tax expenses	26	(87)	(47)	-	(108)
Net (loss) profit for the period	<u>(92)</u>	<u>338</u>	<u>178</u>	<u>7</u>	<u>431</u>

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2016**

**4 Financial information by segments (Cont'd)**

	<b>Consolidated</b>				
	<b>For the three-month period ended 30 September 2015</b>				
	<b>Consumer banking Million Baht</b>	<b>Wholesale banking Million Baht</b>	<b>Others Million Baht</b>	<b>Eliminations Million Baht</b>	<b>Total Million Baht</b>
Net interest income from 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)
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>

	<b>Consolidated</b>				
	<b>For the nine-month period ended 30 September 2016</b>				
	<b>Consumer banking Million Baht</b>	<b>Wholesale banking Million Baht</b>	<b>Others Million Baht</b>	<b>Eliminations Million Baht</b>	<b>Total Million Baht</b>
Net interest income from external	5,536	1,415	387	-	7,338
Net fees and service income (expense)	1,050	176	(14)	-	1,212
Other operating income	263	818	105	(43)	1,143
Other operating expenses	(4,083)	(1,208)	(21)	1	(5,311)
Bad and doubtful debts and impairment losses	(2,552)	(676)	(171)	21	(3,378)
Income tax expenses	(44)	(108)	(54)	-	(206)
Net profit (loss) for the period	<u>170</u>	<u>417</u>	<u>232</u>	<u>(21)</u>	<u>798</u>

	<b>Consolidated</b>				
	<b>For the nine-month period ended 30 September 2015</b>				
	<b>Consumer banking Million Baht</b>	<b>Wholesale banking Million Baht</b>	<b>Others Million Baht</b>	<b>Eliminations Million Baht</b>	<b>Total Million Baht</b>
Net interest income from 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)
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>

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2016**

**4 Financial information by segments (Cont'd)**

	<b>Bank business</b>		<b>Hire-purchase business</b>		<b>Other businesses</b>		<b>Eliminations</b>		<b>Consolidated</b>	
	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>
Total assets	302,541	303,598	23,963	21,368	74	113	(22,394)	(20,458)	304,184	304,621
Interbank and money market Items, net (assets)	14,619	14,230	195	252	49	96	(181)	(285)	14,682	14,293
Investments, net	57,298	54,891	-	-	-	-	-	-	57,298	54,891
Loans and accrued interest receivables, net	195,100	190,543	23,207	20,633	9	6	(20,874)	(18,840)	197,442	192,342
Deposits	180,936	170,502	-	-	-	-	(180)	(285)	180,756	170,217
Interbank and money market items, net (liabilities)	25,196	19,994	21,074	19,043	8	7	(21,082)	(19,026)	25,196	20,018
Financial liabilities designated at fair value through profit or loss	18,825	16,040	-	-	-	-	-	-	18,825	16,040
Debt issued and borrowings	23,175	33,995	-	-	-	-	-	-	23,175	33,995

## 5 Fair value

### 5.1 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 2016 and 31 December 2015.

	<b>Consolidated and the Bank</b>			
	<b>30 September 2016</b>			
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
<b>Assets</b>				
Securities held for trading	-	5,366	-	5,366
Available-for-sale securities	94	29,067	-	29,161
Derivative assets	-	21,341	-	21,341
<b>Total assets</b>	<b>94</b>	<b>55,774</b>	<b>-</b>	<b>55,868</b>
<b>Liabilities</b>				
Financial liabilities designated at fair value through profit or loss	-	18,825	-	18,825
Derivatives liabilities	-	19,494	-	19,494
<b>Total liabilities</b>	<b>-</b>	<b>38,319</b>	<b>-</b>	<b>38,319</b>
<b>Consolidated and the Bank</b>				
<b>31 December 2015</b>				
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
<b>Assets</b>				
Securities held for trading	-	5,869	-	5,869
Available-for-sale securities	98	26,420	-	26,518
Derivative assets	-	25,581	-	25,581
<b>Total assets</b>	<b>98</b>	<b>57,870</b>	<b>-</b>	<b>57,968</b>
<b>Liabilities</b>				
Financial liabilities designated at fair value through profit or loss	-	16,040	-	16,040
Derivatives liabilities	-	25,683	-	25,683
<b>Total liabilities</b>	<b>-</b>	<b>41,723</b>	<b>-</b>	<b>41,723</b>

**5 Fair value (Cont'd)**

**5.2 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.

**6 Interbank and money market items (assets)**

	<b>Consolidated</b>					
	<b>30 September 2016</b>			<b>31 December 2015</b>		
	<b>At call Million Baht</b>	<b>Term Million Baht</b>	<b>Total Million Baht</b>	<b>At call Million Baht</b>	<b>Term Million Baht</b>	<b>Total Million Baht</b>
<b>Domestic:</b>						
Bank of Thailand and the Financial Institutions Development Fund	760	-	760	1,006	-	1,006
Commercial banks	75	2,500	2,575	78	-	78
Specialized Financial Institutions	7	7,500	7,507	5	9,700	9,705
Finance, finance and securities, securities, and credit foncier companies	544	-	544	544	-	544
Other financial institutions	-	649	649	-	433	433
<b>Total domestic items</b>	<b>1,386</b>	<b>10,649</b>	<b>12,035</b>	<b>1,633</b>	<b>10,133</b>	<b>11,766</b>
<u>Add</u> Accrued interest receivables	-	-	-	-	-	-
<u>Less</u> Allowance for doubtful debts	-	(4)	(4)	-	(3)	(3)
<b>Domestic items, net</b>	<b>1,386</b>	<b>10,645</b>	<b>12,031</b>	<b>1,633</b>	<b>10,130</b>	<b>11,763</b>
<b>Foreign:</b>						
US dollar	1,761	22	1,783	1,842	-	1,842
Yen	16	-	16	-	-	-
Euro	19	-	19	41	-	41
Other currencies	552	282	834	647	-	647
<b>Total foreign items</b>	<b>2,348</b>	<b>304</b>	<b>2,652</b>	<b>2,530</b>	<b>-</b>	<b>2,530</b>
<u>Add</u> Accrued interest receivables	2	-	2	-	-	-
<u>Less</u> Allowance for doubtful debts	-	(3)	(3)	-	-	-
<b>Foreign items, net</b>	<b>2,350</b>	<b>301</b>	<b>2,651</b>	<b>2,530</b>	<b>-</b>	<b>2,530</b>
<b>Domestic and foreign items, net</b>	<b>3,736</b>	<b>10,946</b>	<b>14,682</b>	<b>4,163</b>	<b>10,130</b>	<b>14,293</b>

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**6 Interbank and money market items, net (assets) (Cont'd)**

	The Bank					
	30 September 2016			31 December 2015		
	At call Million Baht	Term Million Baht	Total Million Baht	At call Million Baht	Term Million Baht	Total Million Baht
<b>Domestic:</b>						
Bank of Thailand and the Financial Institutions Development Fund	760	-	760	1,006	-	1,006
Commercial banks	19	2,500	2,519	19	-	19
Specialized Financial Institutions	-	7,500	7,500	-	9,700	9,700
Finance, finance and securities, and credit foncier companies	544	-	544	544	-	544
Other financial institutions	-	649	649	-	433	433
Total domestic items	1,323	10,649	11,972	1,569	10,133	11,702
<u>Add</u> Accrued interest receivables	-	-	-	-	1	1
<u>Less</u> Allowance for doubtful debts	-	(4)	(4)	-	(4)	(4)
Domestic items, net	1,323	10,645	11,968	1,569	10,130	11,699
<b>Foreign:</b>						
US dollar	1,761	22	1,783	1,842	-	1,842
Yen	16	-	16	-	-	-
Euro	19	-	19	41	-	41
Other currencies	552	282	834	648	-	648
Total foreign items	2,348	304	2,652	2,531	-	2,531
<u>Add</u> Accrued interest receivables	2	-	2	-	-	-
<u>Less</u> Allowance for doubtful debts	-	(3)	(3)	-	-	-
Foreign items, net	2,350	301	2,651	2,531	-	2,531
Domestic and foreign items, net	3,673	10,946	14,619	4,100	10,130	14,230

As at 30 September 2016, the Bank has promissory notes of Baht 544 million (31 December 2015: Baht 544 million), that were issued by financial institutions which were ordered to be closed, and are availed by the Financial Institution Development Fund (“the FIDF”).

The FIDF recalls promissory notes amounting to Baht 544 million (31 December 2015: 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 2015: Baht 544 million).

## 7 Derivatives

### 7.1 Trading derivatives

Fair value and notional amount classified by type of risk.

	<b>Consolidated and the Bank</b>					
	<b>30 September 2016</b>			<b>31 December 2015</b>		
	<b>Fair value</b>		<b>Notional amount Million Baht</b>	<b>Fair value</b>		<b>Notional amount Million Baht</b>
<b>Asset Million Baht</b>	<b>Liability Million Baht</b>	<b>Asset Million Baht</b>		<b>Liability Million Baht</b>		
Exchange rate	11,652	11,679	1,088,322	19,767	20,638	1,097,811
Interest rate	9,338	6,490	1,391,717	5,382	3,804	1,167,113
Others	192	124	8,655	78	78	261
<b>Total</b>	<b>21,182</b>	<b>18,293</b>	<b>2,488,694</b>	<b>25,227</b>	<b>24,520</b>	<b>2,265,185</b>

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

	<b>Consolidated and the Bank</b>	
	<b>30 September 2016 Proportion (%)</b>	<b>31 December 2015 Proportion (%)</b>
Financial institutions	90	92
Companies in Group	7	5
External parties	3	3
<b>Total</b>	<b>100</b>	<b>100</b>

### 7.2 Derivative for hedging

#### 7.2.1 Fair value hedge

	<b>Consolidated and the Bank</b>					
	<b>30 September 2016</b>			<b>31 December 2015</b>		
	<b>Fair value</b>		<b>Notional amount Million Baht</b>	<b>Fair value</b>		<b>Notional amount Million Baht</b>
<b>Asset Million Baht</b>	<b>Liability Million Baht</b>	<b>Asset Million Baht</b>		<b>Liability Million Baht</b>		
Interest rate	11	-	470	34	-	512
<b>Total</b>	<b>11</b>	<b>-</b>	<b>470</b>	<b>34</b>	<b>-</b>	<b>512</b>

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 bill of exchange and negotiable certificate of deposit (31 December 2015: 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.

**7 Derivatives (Cont'd)**

**7.2 Derivative for hedging (Cont'd)**

**7.2.1 Fair value hedge (Cont'd)**

The net gains (losses) arising from fair value hedges for the three-month and nine-month periods ended 30 September 2016 and 2015 can be summarised as follows:

	<b>Consolidated and the Bank</b>			
	<b>For the three-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Gains on hedging instruments, net	(2)	(2)	(3)	2
Losses on the hedged items, net	2	3	3	(1)

**7.2.2 Cash flow hedge**

	<b>Consolidated and the Bank</b>					
	<b>30 September 2016</b>			<b>31 December 2015</b>		
	<b>Fair value</b>			<b>Fair value</b>		
	<b>Asset</b>	<b>Liability</b>	<b>Notional amount</b>	<b>Asset</b>	<b>Liability</b>	<b>Notional amount</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Exchange rate	-	906		-	646	
Interest rate	148	295		320	517	
<b>Total</b>	<b>148</b>	<b>1,201</b>	<b>19,068</b>	<b>320</b>	<b>1,163</b>	<b>7,851</b>

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 credit linked bills of exchange and 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 (notes no 16 (c), (d) and (e)).

The expected periods of cash flow from hedged items that shall affect profits (losses) as at 30 September 2016 and 31 December 2015 can be summarised as follows:

	<b>Consolidated and the Bank</b>			
	<b>30 September 2016</b>			
	<b>3 months or less</b>	<b>More than 3 months to 1 year</b>	<b>More than 1 year to 5 years</b>	<b>More than 5 years</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Cash inflow	659	-	-	-
Cash outflow	-	(479)	(9,727)	(2,175)
<b>Net cashflow</b>	<b>659</b>	<b>(479)</b>	<b>(9,727)</b>	<b>(2,175)</b>



**7 Derivatives (Cont'd)**

**7.2 Derivative for hedging (Cont'd)**

**7.2.2 Cash flow hedge (Cont'd)**

The expected periods of cash flow from hedged items that shall affect profits (losses) as at 30 September 2016 and 31 December 2015 can be summarised as follows: (Cont'd)

	<b>Consolidated and the Bank</b>			
	<b>31 December 2015</b>			
	<b>3 months or less Million Baht</b>	<b>More than 3 months to 1 year Million Baht</b>	<b>More than 1 year to 5 years Million Baht</b>	<b>More than 5 years Million Baht</b>
Cash outflow	95	94	3,938	-

**8 Investments, net**

**Classified by types of investment**

	<b>Consolidated and the Bank</b>	
	<b>30 September 2016 Fair value Million Baht</b>	<b>31 December 2015 Fair value Million Baht</b>
<b>Securities held for trading</b>		
Government and state enterprises securities	2,564	2,042
Private sector debt securities	2,802	3,827
<b>Total securities held for trading</b>	<b>5,366</b>	<b>5,869</b>
<b>Available-for-sale securities</b>		
Government and state enterprises securities	23,903	22,144
Private sector debt securities	5,164	4,276
Domestic marketable equity securities	94	98
<b>Total available-for-sales securities</b>	<b>29,161</b>	<b>26,518</b>
	<b>Cost/ Amortised Cost Million Baht</b>	<b>Cost/ Amortised Cost Million Baht</b>
<b>Held-to-maturity debt securities</b>		
Government and state enterprises securities	22,010	21,276
Private sector debt securities	661	1,101
Investments in receivables	79	81
<b>Total</b>	<b>22,750</b>	<b>22,458</b>
<u>Less</u> Allowance for impairment	(60)	(59)
<b>Total held-to-maturity debt securities</b>	<b>22,690</b>	<b>22,399</b>

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**8 Investments, net (Cont'd)**

**Classified by types of investment (Cont'd)**

	<b>Consolidated and the Bank</b>	
	<b>30 September 2016 Cost Million Baht</b>	<b>31 December 2015 Cost Million Baht</b>
<b>General investments</b>		
Domestic non-marketable equity securities	300	324
Overseas non-marketable equity securities	9	9
<b>Total</b>	309	333
<u>Less</u> Allowance for impairment	(228)	(228)
<b>Total general investments</b>	81	105
<b>Investments, net</b>	<b>57,298</b>	<b>54,891</b>

As at 30 September 2016 and 31 December 2015, the Bank had investments pledged as collateral, as mentioned in Note 34.1 to the interim financial information.

**9 Investments in subsidiaries, net**

<b>Company name</b>	<b>Nature of business</b>	<b>Type of securities</b>	<b>Percentage of holding</b>		<b>The Bank Cost method</b>	
			<b>30 September 2016 %</b>	<b>31 December 2015 %</b>	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>
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
<b>Total</b>					1,708	1,708
<u>Less</u> Allowance for impairment					(383)	(383)
<b>Investments in subsidiaries, net</b>					<b>1,325</b>	<b>1,325</b>

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**10 Loans and accrued interest receivables, net**

**10.1 Classified by loan type**

	Consolidated		The Bank	
	30 September 2016	31 December 2015	30 September 2016	31 December 2015
	Million Baht	Million Baht	Million Baht	Million Baht
Bank overdrafts	6,485	7,189	6,493	7,196
Loans	145,126	140,175	151,505	145,525
Bills	29,212	30,364	43,907	44,034
Hire-purchase receivables	29,097	25,817	-	-
Others	28	25	1	-
<b>Total loans</b>	<b>209,948</b>	<b>203,570</b>	<b>201,906</b>	<b>196,755</b>
Valuation reserve from hedging	-	(18)	-	(18)
<u>Less</u> Deferred revenue	<u>(5,628)</u>	<u>(4,946)</u>	<u>(50)</u>	<u>(91)</u>
<b>Total loans net of deferred revenue</b>	<b>204,320</b>	<b>198,606</b>	<b>201,856</b>	<b>196,646</b>
<u>Add</u> Accrued interest receivables	<u>580</u>	<u>521</u>	<u>582</u>	<u>524</u>
<b>Total loans net of deferred revenue and accrued interest receivables</b>	<b>204,900</b>	<b>199,127</b>	<b>202,438</b>	<b>197,170</b>
<u>Less</u> Allowance for doubtful debts (Note 11)				
Minimum allowance for doubtful accounts required based on BoT's guidelines				
- Individual approach	(4,646)	(4,151)	(4,526)	(3,993)
General provision for further losses	(2,760)	(2,579)	(2,760)	(2,579)
<u>Less</u> Revaluation allowance for debt restructuring (Note 12)	<u>(52)</u>	<u>(55)</u>	<u>(52)</u>	<u>(55)</u>
<b>Loans and accrued interest receivables, net</b>	<b>197,442</b>	<b>192,342</b>	<b>195,100</b>	<b>190,543</b>

**10.2 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 2016				31 December 2015			
Loans and accrued interest receivables	Net amount Used for set Allowance for Doubtful account <sup>(1)</sup>	Minimum percentage	Allowance provided in the accounts	Loans and accrued interest receivables	Net amount Used for set Allowance for Doubtful account <sup>(1)</sup>	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	180,801	62,006	1	629	176,620	57,297	1	578
- Special mention	14,960	3,365	2	64	16,132	4,044	2	80
- Sub-standard	2,083	1,119	100	1,117	2,040	1,347	100	1,344
- Doubtful	4,032	1,832	100	1,832	1,951	940	100	940
- Doubtful-of-loss	3,024	994	100	1,004	2,384	1,193	100	1,209
General provision for further losses			2,760				2,579	
<b>Total</b>	<b>204,900</b>	<b>69,316</b>	<b>7,406</b>	<b>199,127</b>	<b>64,821</b>		<b>6,730</b>	

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

**10.2 Classification of loans (Cont'd)**

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

	The Bank							
	30 September 2016				31 December 2015			
	Loans and accrued interest receivables	Net amount Used for set Allowance for Doubtful account <sup>(1)</sup>	Minimum percentage	Allowance provided in the accounts	Loans and accrued interest receivables	Net amount Used for set Allowance for Doubtful account <sup>(1)</sup>	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	181,236	77,886	1	777	177,483	69,610	1	695
- Special mention	12,351	2,195	2	39	13,599	2,564	2	50
- Sub-standard	1,851	931	100	931	1,787	1,133	100	1,133
- Doubtful	3,990	1,790	100	1,789	1,924	913	100	913
- Doubtful-of-loss	3,010	979	100	990	2,377	1,186	100	1,202
General provision for further losses				2,760				2,579
Total	202,438	83,781		7,286	197,170	75,406		6,572

(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 5/2559 (31 December 2015: 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 2016, the Group and the Bank had defaulted loans amounting to Baht 8,923 million and Baht 8,633 million, respectively, (31 December 2015: Baht 6,267 million and Baht 5,981 million, respectively) were ceased recognition of interest income.

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

As at 30 September 2016 and 31 December 2015, 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 2016	31 December 2015	30 September 2016	31 December 2015
	Million Baht	Million Baht	Million Baht	Million Baht
Current or overdue less than 1 installment	20,621	18,143	63	73
Overdue 2 - 3 installments	2,609	2,533	26	31
Overdue 4 - 6 installments	232	253	186	212
Overdue 7 - 12 installments	43	26	43	26
Overdue more than 12 installments	9	2	9	2
Debtors under litigation	5	5	5	5
Total	23,519	20,962	332	349

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

**10.3 Non-performing loans**

As at 30 September 2016 and 31 December 2015, 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 2016 Million Baht	31 December 2015 Million Baht	30 September 2016 Million Baht	31 December 2015 Million Baht
Non-performing loans (principal only)				
Banking business	8,849	6,088	8,849	6,088
Other businesses	289	287	-	-

As at 30 September 2016 and 31 December 2015, 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.

**10.4 Hire purchase and finance lease receivables**

As at 30 September 2016, net receivables of the Bank's subsidiaries under hire purchase agreements and financial leases amount to Baht 23,187 million (31 December 2015: Baht 20,613 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				
	30 September 2016				
Amounts due under lease agreement					
	Less than 1 year Million Baht	1 - 5 years Million Baht	Over 5 years Million Baht	Non - performing loans Million Baht	Total Million Baht
Gross investment in the lease	9,308	18,765	640	384	29,097
Less Unearned finance income	(2,434)	(3,020)	(30)	(94)	(5,578)
Present value of minimum lease payments receivable	6,874	15,745	610	290	23,519
Less Allowance for doubtful accounts					(332)
Net receivables under hire-purchase agreements and financial leases					23,187
Consolidated					
31 December 2015					
Amounts due under lease agreement					
	Less than 1 year Million Baht	1 - 5 years Million Baht	Over 5 years Million Baht	Non - performing loans Million Baht	Total Million Baht
Gross investment in the lease	8,318	16,614	516	369	25,817
Less Unearned finance income	(2,152)	(2,600)	(20)	(83)	(4,855)
Present value of minimum lease payments receivable	6,166	14,014	496	286	20,962
Less Allowance for doubtful accounts					(349)
Net receivables under hire-purchase agreements and financial leases					20,613

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

**10.5 Troubled debt restructuring**

As at 30 September 2016 and 2015, 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:

	<b>Consolidated and the Bank</b>	
	<b>30 September 2016</b>	<b>30 September 2015</b>
Number of debtors (Number)	1,469	1,043
Debt balances (Million Baht)	3,188	3,338

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

	<b>Consolidated and the Bank</b>		
	<b>For the nine-month period ended 30 September 2016</b>		
	<b>Number of debtors</b>	<b>Debt balances</b>	
<b>Before restructuring Million Baht</b>		<b>After restructuring Million Baht</b>	
Transfer assets to pay off	1	144	-
Modification of terms of payments	1,468	3,044	3,044
<b>Total</b>	<b>1,469</b>	<b>3,188</b>	<b>3,044</b>

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

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:

<b>Period of debts restructuring contracts</b>	<b>Consolidated and the Bank</b>					
	<b>For the nine-month period ended 30 September 2016</b>			<b>For the nine-month period ended 30 September 2015</b>		
	<b>Number of debtors</b>	<b>Debt balances</b>		<b>Number of debtors</b>	<b>Debt balances</b>	
<b>Before restructuring Million Baht</b>		<b>After restructuring Million Baht</b>	<b>Before restructuring Million Baht</b>		<b>After restructuring Million Baht</b>	
Not more than 5 years	210	1,309	1,165	116	1,221	1,205
5 - 10 years	768	934	934	749	1,686	1,686
10 - 15 years	48	93	93	24	70	70
More than 15 years	443	852	852	154	361	361
<b>Total</b>	<b>1,469</b>	<b>3,188</b>	<b>3,044</b>	<b>1,043</b>	<b>3,338</b>	<b>3,322</b>

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

**10.5 Troubled debt restructuring (Cont'd)**

Supplemental information relating to the restructured debts for the nine-month periods ended 30 September 2016 and 2015 are as follows:

	<b>Consolidated and the Bank</b>	
	<b>For the nine-month</b>	
	<b>periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>
Interest income	248	241

As at 30 September 2016 and 31 December 2015, the troubled debtors for which the Group completed their debt restructuring can be summarised as follow:

	<b>Consolidated and the Bank</b>	
	<b>30 September 2016</b>	<b>31 December 2015</b>
Number of debtors (Number)	5,981	5,976
Debt balances after restructuring (Million Baht)	4,955	4,452

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 2016, the Bank has losses from the revaluation of restructured debts (PV Loss) of Baht 52 million (31 December 2015: Baht 55 million) for which the Bank provided an allowance for revaluation as a result of debt restructuring.

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**11 Allowance for doubtful debts**

<b>Consolidated</b>									
<b>30 September 2016</b>									
	<b>Pass Million Baht</b>	<b>Special mention Million Baht</b>	<b>Sub- standard Million Baht</b>	<b>Doubtful Million Baht</b>	<b>Doubtful -of-loss Million Baht</b>	<b>General provision for further losses Million Baht</b>	<b>Total Million Baht</b>	<b>Hire- purchase receivables Million Baht</b>	<b>Grand total Million Baht</b>
Balance as at 1 January 2016	504	50	1,133	913	1,202	2,579	6,381	349	6,730
<u>Add</u> Addition during the period	-	-	-	-	-	3,022	3,022	371	3,393
Transfer from revaluation allowance for debt restructuring	-	-	-	-	-	16	16	-	16
Bad debt recoveries	-	-	-	-	-	146	146	-	146
Transfer from interbank and money market items	-	-	-	-	-	2	2	-	2
<u>Less</u> Bad debts written off	-	(11)	(5)	-	(2,410)	(32)	(2,458)	(389)	(2,847)
Transfer to revaluation allowance for debt restructuring	-	-	-	-	-	(14)	(14)	-	(14)
Increase (decrease) due to change in classification, collateral value or transfer general provision to specific provision	62	-	(197)	876	2,198	(2,959)	(20)	-	(20)
Balance as at 30 September 2016	<u>566</u>	<u>39</u>	<u>931</u>	<u>1,789</u>	<u>990</u>	<u>2,760</u>	<u>7,075</u>	<u>331</u>	<u>7,406</u>
<b>Consolidated</b>									
<b>31 December 2015</b>									
	<b>Pass Million Baht</b>	<b>Special mention Million Baht</b>	<b>Sub- standard Million Baht</b>	<b>Doubtful Million Baht</b>	<b>Doubtful -of-loss Million Baht</b>	<b>General provision for further losses Million Baht</b>	<b>Total Million Baht</b>	<b>Hire- purchase receivables Million Baht</b>	<b>Grand total Million Baht</b>
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 year	-	-	-	-	-	3,425	3,425	362	3,787
Transfer from revaluation allowance for debt restructuring	-	-	-	-	-	24	24	-	24
Bad debt recoveries	-	-	-	-	-	222	222	-	222
Put back on sale of NPL	-	-	-	-	-	7	7	-	7
<u>Less</u> Bad debts written off	-	-	(7)	-	(1,628)	(12)	(1,647)	(718)	(2,365)
Reduction from sale of NPL	-	-	(3)	(173)	(719)	-	(895)	-	(895)
Transfer to revaluation allowance for debt restructuring	-	-	-	-	-	(12)	(12)	-	(12)
Increase (decrease) due to change in classification, collateral value or transfer general allowance to specific allowance	37	31	222	727	2,258	(3,292)	(17)	-	(17)
Balance as at 31 December 2015	<u>504</u>	<u>50</u>	<u>1,133</u>	<u>913</u>	<u>1,202</u>	<u>2,579</u>	<u>6,381</u>	<u>349</u>	<u>6,730</u>



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**11 Allowance for doubtful debts (Cont'd)**

	<b>The Bank</b>						
	<b>30 September 2016</b>						
	<b>Pass Million Baht</b>	<b>Special mention Million Baht</b>	<b>Sub- standard Million Baht</b>	<b>Doubtful Million Baht</b>	<b>Doubtful of loss Million Baht</b>	<b>General provision Million Baht</b>	<b>Total Million Baht</b>
Balance as at 1 January 2016	695	50	1,133	913	1,202	2,579	6,572
<u>Add</u> Addition during the period	-	-	-	-	-	3,022	3,022
Transfer from revaluations allowance for debt restructuring	-	-	-	-	-	16	16
Bad debt recoveries	-	-	-	-	-	146	146
Transfer from interbank and money market items	-	-	-	-	-	2	2
<u>Less</u> Bad debts written off	-	(11)	(5)	-	(2,410)	(32)	(2,458)
Transfer to revaluations allowance for debt restructuring	-	-	-	-	-	(14)	(14)
Increase (decrease) due to change in classification, collateral value or transfer general provision to specific provision	82	-	(197)	876	2,198	(2,959)	-
Balance as at 30 September 2016	<u>777</u>	<u>39</u>	<u>931</u>	<u>1,789</u>	<u>990</u>	<u>2,760</u>	<u>7,286</u>

	<b>The Bank</b>						
	<b>31 December 2015</b>						
	<b>Pass Million Baht</b>	<b>Special mention Million Baht</b>	<b>Sub- standard Million Baht</b>	<b>Doubtful Million Baht</b>	<b>Doubtful of loss Million Baht</b>	<b>General provision Million Baht</b>	<b>Total Million Baht</b>
Balance as at 1 January 2015	640	19	921	359	1,291	2,217	5,448
<u>Add</u> Addition during the year	-	-	-	-	-	3,425	3,425
Transfer from revaluations allowance for debt restructuring	-	-	-	-	-	24	24
Bad debt recoveries	-	-	-	-	-	222	222
Put back on sale of NPL	-	-	-	-	-	7	7
<u>Less</u> Bad debts written off	-	-	(7)	-	(1,628)	(12)	(1,647)
Reduction from sale of NPL	-	-	(3)	(173)	(719)	-	(895)
Transfer to revaluations allowance for debt restructuring	-	-	-	-	-	(12)	(12)
Increase (decrease) due to change in classification, collateral value or transfer general allowance to specific allowance	55	31	222	727	2,258	(3,292)	-
Balance as at 31 December 2015	<u>695</u>	<u>50</u>	<u>1,133</u>	<u>913</u>	<u>1,202</u>	<u>2,579</u>	<u>6,572</u>

**12 Revaluation allowance for debt restructuring**

	<b>Consolidated and the Bank</b>	
	<b>30 September 2016</b>	<b>31 December 2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>
Balance - beginning of the period/year	55	68
<u>Add</u> Revaluation allowance transferred from allowance for doubtful debts	14	12
<u>Less</u> Bad debt written off	(1)	-
<u>Less</u> Revaluation allowance transferred to allowance for doubtful debts	(16)	(25)
Balance - end of the period/year	<u>52</u>	<u>55</u>

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

### 13 Deferred income taxes

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

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>30 September 2016</b>	<b>31 December 2015</b>	<b>30 September 2016</b>	<b>31 December 2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Beginning of the period/year	1,040	957	862	752
Charged to profit or loss	84	59	54	87
Tax charged directly to equity	56	24	56	23
End of the period/year	<u>1,180</u>	<u>1,040</u>	<u>972</u>	<u>862</u>

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

	<b>Consolidated</b>			
	<b>Provision</b>	<b>Tax losses</b>	<b>Temporary differences</b>	<b>Total</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
<b>Deferred tax assets</b>				
At 1 January 2016	328	-	969	1,297
Charged to profit or loss	1	-	75	76
Credited directly to equity	-	-	(2)	(2)
As at 30 September 2016	<u>329</u>	<u>-</u>	<u>1,042</u>	<u>1,371</u>
At 1 January 2015	295	-	955	1,250
Charged to profit or loss	12	-	18	30
Charged (credited) directly to equity	21	-	(4)	17
As at 31 December 2015	<u>328</u>	<u>-</u>	<u>969</u>	<u>1,297</u>

	<b>Consolidated</b>			
	<b>Fair value gain from investment</b>	<b>Gain from revaluation of assets</b>	<b>Temporary differences</b>	<b>Total</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
<b>Deferred tax liabilities</b>				
At 1 January 2016	60	195	2	257
Charged/(credited) to profit or loss	1	(9)	-	(8)
Tax credited directly to equity	(58)	-	-	(58)
As at 30 September 2016	<u>3</u>	<u>186</u>	<u>2</u>	<u>191</u>
At 1 January 2015	67	220	6	293
Credited to profit or loss	-	(25)	(4)	(29)
Tax credited directly to equity	(7)	-	-	(7)
As at 31 December 2015	<u>60</u>	<u>195</u>	<u>2</u>	<u>257</u>

**13 Deferred income taxes (Cont'd)**

	<b>The Bank</b>			
	<b>Provision Million Baht</b>	<b>Tax losses Million Baht</b>	<b>Temporary differences Million Baht</b>	<b>Total Million Baht</b>
<b>Deferred tax assets</b>				
At 1 January 2016	317	-	802	1,119
Charged to profit or loss	-	-	46	46
Credited directly to equity	-	-	(2)	(2)
As at 30 September 2016	<u>317</u>	<u>-</u>	<u>846</u>	<u>1,163</u>
At 1 January 2015	285	-	760	1,045
Charged to profit or loss	12	-	46	58
Charged (credited) directly to equity	20	-	(4)	16
As at 31 December 2015	<u>317</u>	<u>-</u>	<u>802</u>	<u>1,119</u>
<b>Deferred tax liabilities</b>				
At 1 January 2016	60	195	2	257
Charged/(credited) to profit or loss	1	(9)	-	(8)
Tax credited directly to equity	(58)	-	-	(58)
As at 30 September 2016	<u>3</u>	<u>186</u>	<u>2</u>	<u>191</u>
At 1 January 2015	67	220	6	293
Credited to profit or loss	-	(25)	(4)	(29)
Tax credited directly to equity	(7)	-	-	(7)
As at 31 December 2015	<u>60</u>	<u>195</u>	<u>2</u>	<u>257</u>

**14 Other assets, net**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>30 September</b>	<b>31 December</b>	<b>30 September</b>	<b>31 December</b>
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million baht</b>	<b>Million Baht</b>	<b>Million baht</b>	<b>Million Baht</b>
Accrued interest and dividend receivables	346	489	346	489
Credit support assets on derivatives	4,264	6,715	4,264	6,715
Leasehold rights	-	2	-	2
Advances	23	16	22	16
Others assets awaiting account transfer	76	125	76	125
Commission receivables	118	37	118	37
Withholding tax receivable	26	30	20	27
Marginal deposits	86	84	75	76
Prepaid expenses	150	108	146	106
Others	1,313	2,123	1,148	1,976
<b>Total</b>	<b>6,402</b>	<b>9,729</b>	<b>6,215</b>	<b>9,569</b>
<b>Less</b> Allowance for impairment	<b>(18)</b>	<b>(36)</b>	<b>(18)</b>	<b>(36)</b>
<b>Other assets, net</b>	<b>6,384</b>	<b>9,693</b>	<b>6,197</b>	<b>9,533</b>

**15 Financial liabilities designated at fair value through profit or loss**

	<b>Consolidated and the Bank</b>	
	<b>30 September</b>	<b>31 December</b>
	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>
Debentures	5,532	8,241
Bills of Exchange	13,293	7,799
<b>Total</b>	<b>18,825</b>	<b>16,040</b>

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

	<b>Consolidated and the Bank</b>	
	<b>30 September</b>	<b>31 December</b>
	<b>2016</b>	<b>2015</b>
	<b>Proportion</b>	<b>Proportion</b>
	<b>(%)</b>	<b>(%)</b>
Financial institution	66	44
External parties	34	56
<b>Total</b>	<b>100</b>	<b>100</b>

As at 30 September 2016 and 31 December 2015, 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 2015: 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.

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

As at 30 September 2016 and 31 December 2015, financial liabilities designated at fair value through profit or loss consisted of: (Cont'd)

- As at 31 December 2015, the Bank issued debentures which will mature in 5 years with embedded callable range accrual swap. The debentures bore interest rate at between 0% - 3.60% 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% - 7.21% per annum minus reference index of THBFIX 6 month (31 December 2015: 6.45% - 7.23% per annum minus 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 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 2.68% - 5.18% per annum (31 December 2015: 3.77% - 5.18% per annum) with a payment of interest at maturity date. The Bank entered into interest rate swaps with other parties.

**16 Debt issued and borrowings**

	<b>Consolidated and the Bank</b>					
	<b>30 September 2016</b>			<b>31 December 2015</b>		
	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>
<b>Short term debentures</b>						
Short term debentures maturing in 2016, coupon rate of 1.50% - 1.58% per annum	5,724	-	5,724	22,104	-	22,104
<b>Subordinated debentures</b>						
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	-	3,353	3,353	-	3,371	3,371
Subordinated debentures of RM 570 million, maturing in 2026, coupon rate of 5.35% per annum	-	4,778	4,778	-	-	-
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
Subordinated debentures of Baht 3,000 million, maturing in 2021, coupon rate of 5.35% per annum	-	-	-	3,000	-	3,000
<b>Structured debentures</b>						
Structured debentures	165	-	165	10	-	10
	<u>9,433</u>	<u>8,131</u>	<u>17,564</u>	<u>28,658</u>	<u>3,371</u>	<u>32,029</u>
<b>Structured bills of exchange</b>						
Structured bills of exchange	1,800	1,111	2,911	-	-	-
<b>Fixed-rate notes</b>						
Bill of exchange maturing at call, coupon rate of 1.40% - 1.42% per annum	2,700	-	2,700	1,965	-	1,965
	<u>4,500</u>	<u>1,111</u>	<u>5,611</u>	<u>1,965</u>	<u>-</u>	<u>1,965</u>
Total	13,933	9,242	23,175	30,623	3,371	33,994
Less Current portion of long-term borrowings	<u>(9,133)</u>	<u>-</u>	<u>(9,133)</u>	<u>(24,623)</u>	<u>-</u>	<u>(24,623)</u>
Long-term borrowings, net	<u>4,800</u>	<u>9,242</u>	<u>14,042</u>	<u>6,000</u>	<u>3,371</u>	<u>9,371</u>

**16 Debt issued and borrowings (Cont'd)**

- (a) The Bank had short term debentures of Baht 5,724 million (31 December 2015: Baht 22,104 million) with fixed interest rates, interest will be paid on maturity date.
- (b) As at 30 September 2016, the Bank had structured debentures of Baht 165 million (31 December 2015: Baht 10 million) as follows:
- The Bank issued various unsecured structured debentures (Single Barrier Bullish USD against JPY) of Baht 150 million (31 December 2015: Baht 10 million) with 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.
  - The Bank issued unsecured structured debentures (Maxi X-Change Dual Currency) of Baht 15 million. The Bank will pay interest at maturity date according to the movement of the underlying (USD/THB Spot Fixing Rate).
- (c) On 7 July 2014, the Bank issued MYR 400 million of subordinated debentures pursuant to tier II subordinated debenture programme to overseas investors 4,000,000 units of MYR 100 each, interest rate of 5.60% per annum with a payment of interest every six months. The debenture has a tenor of 10 years and is due in 2024. The Bank may exercise its right to early redeem the debenture after 5 years subject to approval by the Bank of Thailand.

The Bank has an approval from the Bank of Thailand to count the subordinated debenture as tier II capital according to the correspondence For Kor Kor.(02) 453/2557.

- (d) On 11 July 2016, the Bank issued MYR 570 million of subordinated debentures pursuant to tier II subordinated debenture programme to overseas investors, 5,700,000 units of MYR 100 each, interest rate of 5.35% per annum with a payment of interest every six months. The debenture has a tenor of 10 years and is due in 2026. The Bank may exercise its right to early redeem the debenture after 5 years subject to approval by the Bank of Thailand.

The Bank has an approval from the Bank of Thailand to count the subordinated debenture as tier II capital according to the correspondence For Kor Kor.(02) 414/2559.

- (e) As at 30 September 2016, the Bank had credit linked bill of exchange of Baht 2,910 million as follows:
- In 2016, the Bank issued credit linked bills of exchange of Baht 1,800 million which will mature in 10 years. The holder will receive all coupon amounts on respective coupon payment date and the redemption amount on the maturity date, subject to no credit event determination occurring with respect to the reference entity. The credit linked bills of exchange bear interest rate at 3.75% - 4.01% per annum with a payment of interest every six months.
  - In 2016, the Bank issued credit linked note bills of exchange of USD 34 million or equivalence Baht 1,110 million which will mature in 10-15 years. The holder will receive all coupon amounts on respective coupon payment date and the redemption amount on the maturity date, subject to no credit event determination occurring with respect to the reference entity. The credit linked note bills of exchange bear interest rate at 6M LIBOR+2.34576% to 6M LIBOR+2.35202% per annum with a payment of interest every six months (note 7.2.2).

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**17 Provisions**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>
Provision for contingent loss from legal cases	30	44	30	44
Reserve for off-statements of financial position items	192	192	192	192
Provision for employee benefits	1,426	1,405	1,355	1,343
<b>Total provisions</b>	<b>1,648</b>	<b>1,641</b>	<b>1,577</b>	<b>1,579</b>

**18 Share capital**

On 19 April 2016, the Annual General Meeting of Shareholders approved decrease in the Bank's registered capital totaling Baht 1,317,804,876.50 from Baht 13,705,170,716 to Baht 12,387,365,839.50 with a par value of Baht 0.50 per share. The Bank registered the reduction in its capital with the Ministry of Commerce on 21 April 2016.

**19 Other reserves**

	<b>Consolidated</b>	
	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>
Revaluation surplus on assets	930	970
Revaluation (deficit) surplus on change in value of investments	(32)	292
Remeasurements of post-employment benefit obligations	(231)	(230)
Foreign currency translation	27	36
Deficit from measuring fair value of hedging instrument for cash flow hedge	(132)	(175)
Income tax relating to components of other reserves comprehensive expenses	(107)	(172)
<b>Total</b>	<b>455</b>	<b>721</b>

**19 Other reserves (Cont'd)**

	<b>The Bank</b>	
	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>
Revaluation surplus on assets	930	970
Revaluation (deficit) surplus on change in value of investments	(32)	292
Remeasurements of post - employment benefit obligations	(211)	(211)
Foreign currency translation	27	36
Deficit from measuring fair value of hedging instrument for cash flow hedge	(132)	(175)
Income tax relating to components of other reserves comprehensive expenses	(111)	(175)
<b>Total</b>	<b>471</b>	<b>737</b>

(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.

	<b>Consolidated and the Bank</b>	
	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>
Balance - beginning of the period/year	970	1,095
<u>Less</u> Amortisation	(40)	(125)
Balance - end of the period/year	<u>930</u>	<u>970</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

	<b>Consolidated and the Bank</b>	
	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>
Revaluation surplus on investments:		
Debt securities	41	263
Equity securities	35	35
<b>Total</b>	<u>76</u>	<u>298</u>
Revaluation deficit on investments:		
Debt securities	(101)	(2)
Equity securities	(7)	(4)
<b>Total</b>	<u>(108)</u>	<u>(6)</u>
Revaluation surplus on change in value of investments, net	<u>(32)</u>	<u>292</u>



## 20 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.

## 21 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 19 April 2016, the Annual General Meeting of Shareholders of the Bank approved to pay dividend from the operating results of 2015 at the rate of Baht 0.0075 per share, totaling Baht 185.81 million, which was paid on 19 May 2016.

## 22 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:

<b>Capital fund (full consolidate supervision)</b>	<b>30 September 2016 Million Baht</b>	<b>Total capital to risk assets %</b>	<b>31 December 2015 Million Baht</b>	<b>Total capital to risk assets %</b>
<b>Tier I</b>				
Issued and paid up share capital	12,387		12,387	
Share premium	5,713		5,713	
Statutory reserve	398		366	
Unappropriated surplus	7,863		7,041	
Other reserves	542		680	
Deduction on Tier I capital fund	(1,493)		(1,237)	
Total Tier I capital fund	25,410	10.82	24,950	10.99
<b>Tier II</b>				
Long-term subordinated debentures and hybrid securities	12,086		10,020	
Reserve for loan classified as pass	630		575	
Total Tier II capital fund	12,716	5.42	10,595	4.67
Total capital funds	38,126	16.24	35,545	15.66

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**22 Capital funds (Cont'd)**

Capital funds (the Bank)	30 September	Total capital	31 December	Total capital
	2016	to risk assets	2015	to risk assets
	Million Baht	%	Million Baht	%
<b>Tier I</b>				
Issued and paid up share capital	12,387		12,387	
Share premium	5,713		5,713	
Statutory reserve	398		366	
Unappropriated surplus	7,013		6,537	
Other reserves	584		723	
Deduction on Tier I capital fund	(1,265)		(1,040)	
Total Tier I capital fund	24,830	10.49	24,686	10.78
<b>Tier II</b>				
Long-term subordinated debentures and hybrid securities	12,086		10,020	
Reserve for loan classified as pass	780		695	
Total Tier II capital fund	12,866	5.44	10,715	4.68
Total capital funds	37,696	15.93	35,401	15.46

As at 30 September 2016, the Bank's regulatory capital after deducting capital add-on arising from single lending was Baht 37,696 million (31 December: Baht 35,401 million).

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

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

**23.1 Position classified by type of transaction**

	Consolidated					
	30 September 2016			31 December 2015		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
Total assets	297,351	6,833	304,184	298,738	5,883	304,621
Interbank and money market items, net	12,031	2,651	14,682	11,763	2,530	14,293
Derivative assets	19,419	1,922	21,341	24,200	1,381	25,581
Investments, net and investments in subsidiaries, net	57,292	6	57,298	54,805	86	54,891
Loans to customers and accrued interest receivables, net	195,188	2,254	197,442	190,457	1,885	192,342
Deposits	178,975	1,781	180,756	168,559	1,658	170,217
Interbank and money market items	22,619	2,577	25,196	15,200	4,818	20,018
Financial liabilities designated at fair value through profit or loss	18,825	-	18,825	16,040	-	16,040
Derivative liabilities	14,427	5,067	19,494	21,661	4,022	25,683
Debt issued and borrowings	13,933	9,242	23,175	30,624	3,371	33,995

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

**23.1 Position classified by type of transaction (Cont'd)**

	<b>The Bank</b>					
	<b>30 September 2016</b>			<b>31 December 2015</b>		
	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>
Total assets	295,708	6,833	302,541	297,715	5,883	303,598
Interbank and money market items, net	11,968	2,651	14,619	11,700	2,530	14,230
Derivative assets	19,419	1,922	21,341	24,200	1,381	25,581
Investments, net and investments in subsidiaries, net	58,617	6	58,623	56,130	86	56,216
Loans to customers and accrued interest receivables, net	192,846	2,254	195,100	188,658	1,885	190,543
Deposits	179,155	1,781	180,936	168,844	1,658	170,502
Interbank and money market items	22,619	2,577	25,196	15,176	4,818	19,994
Financial liabilities designated at fair value through profit or loss	18,825	-	18,825	16,040	-	16,040
Derivative liabilities	14,427	5,067	19,494	21,661	4,022	25,683
Debt issued and borrowings	13,933	9,242	23,175	30,624	3,371	33,995

**23.2 Performance classified by types of transaction**

	<b>Consolidated</b>					
	<b>For the three-month period ended 30 September 2016</b>			<b>For the three-month period ended 30 September 2015</b>		
	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>
Interest incomes	3,604	31	3,635	3,647	34	3,681
Interest expenses	(1,059)	(114)	(1,173)	(1,413)	(66)	(1,479)
Net interest incomes	2,545	(83)	2,462	2,234	(32)	2,202
Net fee and services income	473	-	473	358	-	358
Other operating incomes	271	-	271	636	-	636
Other operating expenses	(1,822)	-	(1,822)	(1,829)	-	(1,829)
Impairment loss	(845)	-	(845)	(729)	-	(729)
Profit (loss) before income tax expense	622	(83)	539	670	(32)	638

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

**23.2 Performance classified by types of transaction (Cont'd)**

	<b>The Bank</b>					
	<b>For the three-month period ended 30 September 2016</b>			<b>For the three-month period ended 30 September 2015</b>		
	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>
Interest incomes	3,107	31	3,138	3,242	34	3,276
Interest expenses	(1,059)	(114)	(1,173)	(1,413)	(66)	(1,479)
Net interest incomes	2,048	(83)	1,965	1,829	(32)	1,797
Net fee and services income	326	-	326	242	-	242
Other operating incomes	249	-	249	618	-	618
Other operating expenses	(1,488)	-	(1,488)	(1,495)	-	(1,495)
Impairment loss	(730)	-	(730)	(621)	-	(621)
Profit (loss) before income tax expense	405	(83)	322	573	(32)	541

	<b>Consolidated</b>					
	<b>For the nine-month period ended 30 September 2016</b>			<b>For the nine-month period ended 30 September 2015</b>		
	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>
Interest incomes	10,899	88	10,987	10,834	115	10,949
Interest expenses	(3,405)	(244)	(3,649)	(4,580)	(210)	(4,790)
Net interest incomes	7,494	(156)	7,338	6,254	(95)	6,159
Net fee and services income	1,212	-	1,212	1,120	-	1,120
Other operating incomes	1,143	-	1,143	1,995	-	1,995
Other operating expenses	(5,311)	-	(5,311)	(5,312)	-	(5,312)
Impairment loss	(3,378)	-	(3,378)	(2,895)	-	(2,895)
Profit (loss) before income tax expense	1,160	(156)	1,004	1,162	(95)	1,067

	<b>The Bank</b>					
	<b>For the nine-month period ended 30 September 2016</b>			<b>For the nine-month period ended 30 September 2015</b>		
	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>
Interest incomes	9,484	88	9,572	9,668	115	9,783
Interest expenses	(3,405)	(244)	(3,649)	(4,578)	(210)	(4,788)
Net interest incomes	6,079	(156)	5,923	5,090	(95)	4,995
Net fee and services income	784	-	784	809	-	809
Other operating incomes	1,164	-	1,164	2,018	-	2,018
Other operating expenses	(4,416)	-	(4,416)	(4,417)	-	(4,417)
Impairment loss	(3,027)	-	(3,027)	(2,657)	-	(2,657)
Profit (loss) before income tax expense	584	(156)	428	843	(95)	748

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2016**

**24 Interest income**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Interbank and money market items	10	12	10	12
Investments and trading transactions	43	40	43	40
Investments in debt securities	291	388	291	388
Loans	2,600	2,649	2,789	2,831
Hire purchase and financial lease income	686	587	-	-
Others	5	5	5	5
Interest incomes	<b>3,635</b>	<b>3,681</b>	<b>3,138</b>	<b>3,276</b>

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Interbank and money market items	57	68	57	68
Investments and trading transactions	107	110	107	110
Investments in debt securities	875	1,122	875	1,122
Loans	7,965	7,938	8,517	8,475
Hire purchase and financial lease income	1,967	1,703	-	-
Others	16	8	16	8
Interest incomes	<b>10,987</b>	<b>10,949</b>	<b>9,572</b>	<b>9,783</b>

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2016**

**25 Interest expenses**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Deposits	636	918	636	918
Interbank and money market item	78	85	78	85
Contribution fee to the Deposit Protection Agency	5	5	5	5
Contribution fee to FIDF	244	245	244	245
Debt securities issued				
- Subordinated debentures	151	137	151	137
- Others	49	70	49	70
Others	10	19	10	19
Interest expenses	<u>1,173</u>	<u>1,479</u>	<u>1,173</u>	<u>1,479</u>

  

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Deposits	1,966	3,083	1,967	3,084
Interbank and money market items	215	280	214	277
Contribution fee to the Deposit Protection Agency	13	14	13	14
Contribution fee to FIDF	734	741	734	741
Debt securities issued				
- Subordinated debentures	419	421	419	421
- Others	261	218	261	218
Others	41	33	41	33
Interest expenses	<u>3,649</u>	<u>4,790</u>	<u>3,649</u>	<u>4,788</u>

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2016**

**26 Net fees and service income**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Fees and service incomes				
Acceptances, aval and guarantees	25	30	25	30
ATM, Debit card and Credit card fees	28	31	28	31
Insurance brokerage income	201	149	130	84
Management fee	27	40	27	40
Others	238	202	171	163
Fees and service income	519	452	381	348
Fees and service expenses				
Collection fees	(1)	49	11	69
ATM fees	10	10	10	10
Others	37	35	34	27
Fees and service expenses	46	94	55	106
Net fees and service income	473	358	326	242
	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Fees and service incomes				
Acceptances, aval and guarantees	75	85	75	85
ATM, Debit card and Credit card fees	81	88	81	88
Insurance brokerage income	513	455	299	287
Management fee	83	152	83	152
Others	617	563	431	460
Fees and service income	1,369	1,343	969	1,072
Fees and service expenses				
Collection fees	21	90	60	155
ATM fees	31	31	30	31
Others	105	102	95	77
Fees and service expenses	157	223	185	263
Net fees and service income	1,212	1,120	784	809

**27 Gains on trading and foreign exchange transactions, net**

	<b>Consolidated and the Bank</b>			
	<b>For the three-month</b>		<b>For the nine-month</b>	
	<b>periods ended 30 September</b>		<b>periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Gains (losses) on tradings and foreign exchange transactions				
Foreign currencies and foreign exchange rate derivatives	145	653	822	1,100
Interest rate derivatives	(52)	(548)	1,468	(312)
Debt securities	(9)	32	33	134
Gains on tradings and foreign exchange Transactions , net	<u>84</u>	<u>137</u>	<u>2,323</u>	<u>922</u>

**28 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:

	<b>Consolidated and the Bank</b>			
	<b>For the three-month</b>		<b>For the nine-month</b>	
	<b>periods ended 30 September</b>		<b>periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Net change in fair value				
Bills of exchange	145	192	(1,432)	291
Debentures	(11)	93	(236)	213
Interest expenses	(81)	(73)	(237)	(149)
Total	<u>53</u>	<u>212</u>	<u>(1,905)</u>	<u>355</u>

**29 Gains on investments**

	<b>Consolidated and the Bank</b>			
	<b>For the three-month</b>		<b>For the nine-month</b>	
	<b>periods ended 30 September</b>		<b>periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Gains on sales				
Available-for-sale	41	208	475	517
General investments	-	1	1	2
Gains on investments, net	<u>41</u>	<u>209</u>	<u>476</u>	<u>519</u>



**30 Other operating income**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Gain on sales of premises and equipment	1	4	-	4
Gain on sales of properties for sales	46	-	33	5
Bad debt recovery	-	17	-	-
Dividend income	1	15	1	15
Other income	45	43	37	36
<b>Other operating income</b>	<b>93</b>	<b>79</b>	<b>71</b>	<b>60</b>

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Gain on sales of premises and equipment	12	6	10	5
Gain on sales of properties for sales	-	-	107	87
Bad debt recovery	109	44	-	-
Dividend income	11	48	53	48
Other income	118	102	101	82
<b>Other operating income</b>	<b>250</b>	<b>200</b>	<b>271</b>	<b>222</b>

**31 Bad debts, doubtful debts and impairment losses**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Interbank and money market items	2	-	2	-
Loans	843	729	728	621
<b>Total</b>	<b>845</b>	<b>729</b>	<b>730</b>	<b>621</b>

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Interbank and money market items	5	-	5	-
Loans	3,373	2,895	3,022	2,657
<b>Total</b>	<b>3,378</b>	<b>2,895</b>	<b>3,027</b>	<b>2,657</b>

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2016**

**32 Corporate income tax**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Current tax:				
Current tax on profits for the period	69	136	16	111
Total current tax	69	136	16	111
Deferred tax:				
Origination and reversal of temporary differences	39	4	50	-
Total deferred tax	39	4	50	-
Total tax charge	108	140	66	111

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Current tax:				
Current tax on profits for the period	289	247	131	199
Total current tax	289	247	131	199
Deferred tax:				
Origination and reversal of temporary differences	(84)	(26)	(54)	(52)
Total deferred tax	(84)	(26)	(54)	(52)
Total tax charge	205	221	77	147

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:

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Profit before tax	539	638	322	541
Tax calculated at a tax rate of 20%	107	127	64	108
Tax effect of:				
Income not subject to tax	(1)	(3)	(1)	(3)
Expenses not deductible for tax purpose	2	19	3	6
Other adjustments	-	(3)	-	-
Total tax charge	108	140	66	111

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2016**

**32 Corporate income tax (Cont'd)**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Profit before tax	1,004	1,067	428	748
Tax calculated at a tax rate of 20%	201	211	86	150
Tax effect of:				
Income not subject to tax	(3)	(10)	(11)	(10)
Expenses not deductible for tax purpose	5	26	7	10
Other adjustments	2	(6)	(5)	(3)
<b>Total tax charge</b>	<b>205</b>	<b>221</b>	<b>77</b>	<b>147</b>

The weighted average applicable tax rate in the consolidated and bank financial information as at 30 September 2016 was 20% and 18% respectively (30 September 2015: 21% and 20%, respectively).

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

	<b>Consolidated</b>					
	<b>For the three-month period ended 30 September 2016</b>			<b>For the three-month period ended 30 September 2015</b>		
	<b>Before tax</b>	<b>Tax (charge)</b>	<b>After tax</b>	<b>Before tax</b>	<b>Tax (charge)</b>	<b>After tax</b>
<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	
Fair value gains (losses):						
Land and buildings	(3)	1	(2)	(6)	1	(5)
Properties for sale	(10)	2	(8)	(39)	8	(31)
Cash flow hedges	61	(12)	49	7	(1)	6
Available-for-sale financial asset	(81)	16	(65)	(127)	25	(102)
<b>Other comprehensive income (expenses)</b>	<b>(33)</b>	<b>7</b>	<b>(26)</b>	<b>(165)</b>	<b>33</b>	<b>(132)</b>
Current tax		69			136	
Deferred tax		39			4	
		<b>108</b>			<b>140</b>	



**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2016**

**32 Corporate income tax (Cont'd)**

	<b>The Bank</b>					
	<b>For the nine-month period ended 30 September 2016</b>			<b>For the nine-month period ended 30 September 2015</b>		
	<b>Before tax Million Baht</b>	<b>Tax (charge) credit Million Baht</b>	<b>After tax Million Baht</b>	<b>Before tax Million Baht</b>	<b>Tax (charge) credit Million Baht</b>	<b>After tax Million Baht</b>
Fair value gains (losses):						
Land and buildings	(75)	15	(60)	(18)	4	(14)
Properties for sale	34	(7)	27	(103)	21	(82)
Cash flow hedges	43	(9)	34	(2)	-	(2)
Available-for-sale financial asset	(323)	65	(258)	(137)	27	(110)
<b>Other comprehensive income (expenses)</b>	<b>(321)</b>	<b>64</b>	<b>(257)</b>	<b>(260)</b>	<b>52</b>	<b>(208)</b>
Current tax		131			199	
Deferred tax		(54)			(52)	
		<u>77</u>			<u>147</u>	

In addition, deferred income tax of Baht 8 million (30 September 2016: Baht 25 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.

**33 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 2016 and for the year ended 31 December 2015.

### 34 Encumbrance of assets

#### 34.1 Assets used as collateral

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

	<b>Consolidated and the Bank</b>	
	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>
Securities sold under repurchase agreements	8,621	132
Utilities usage	8	8
Total	<u>8,629</u>	<u>140</u>

#### 34.2 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 2016 and 31 December 2015, 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 2016, the properties foreclosed had net book value of Baht 478 million (31 December 2015: Baht 511 million).

As at 30 September 2016 and 31 December 2015, the investments subject to such obligations are as follows:

<b>Year of maturity</b>	<b>Consolidated and the Bank</b>			
	<b>30 September 2016</b>		<b>31 December 2015</b>	
	<b>Number</b>	<b>Cost Million Baht</b>	<b>Number</b>	<b>Cost Million Baht</b>
2016 onwards	4	478	4	511
Assets subject to obligation	<u>4</u>	<u>478</u>	<u>4</u>	<u>511</u>

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**35 Commitments and contingent liabilities**

**35.1 Commitments**

As at 30 September 2016 and 31 December 2015, significant commitments of the Bank consist of:

	<b>Consolidated and the Bank</b>					
	<b>30 September 2016</b>			<b>31 December 2015</b>		
	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>
<b>Avals to bills and guarantees of loans:</b>						
Avals to bills	53	-	53	41	-	41
Guarantees of loans	9	-	9	13	-	13
Total avals to bills and guarantees of loans	62	-	62	54	-	54
<b>Liability under unmatured import bills:</b>	15	272	287	27	255	282
<b>Letters of credit:</b>						
Letters of credit	57	1,336	1,393	63	1,161	1,224
<b>Other commitments:</b>						
Forward and spot contracts						
- Bought	-	455,375	455,375	-	463,412	463,412
- Sold	-	393,123	393,123	-	375,770	375,770
Cross currency and interest rate swap contract						
- Bought	-	136,138	136,138	-	97,083	97,083
- Sold	-	119,769	119,769	-	163,237	163,237
Interest rate swap contracts						
- Fixed rate payee	586,207	85,122	671,329	466,852	85,560	552,412
- Floating rate payee	585,009	152,025	737,034	423,796	206,321	630,117
Foreign exchange option						
- Call option sales contracts	-	12	12	-	444	444
- Put option sales contracts	-	1,214	1,214	-	2,188	2,188
- Call option purchase contracts	-	1,719	1,719	-	3,002	3,002
- Put option purchase contracts	-	39	39	-	527	527
Swaption						
- Sold	-	-	-	100	-	100
Commodity						
- Bought	-	8	8	-	199	199
- Sold	-	8	8	-	61	61
Credit derivatives						
- Bought	-	3,570	3,570	-	-	-
- Sold	-	3,570	3,570	-	-	-
Bond forward						
- Sold	1,499	-	1,499	-	-	-
Investments						
- Bought	3,742	-	3,742	4,437	-	4,437
- Sold	4,506	-	4,506	5,010	-	5,010
Undrawn bank overdrafts	18,637	-	18,637	17,678	-	17,678
Other guarantees	10,654	301	10,955	8,729	297	9,026
Other commitments	1,210,254	1,351,993	2,562,247	926,602	1,398,101	2,324,703
Total commitments	1,210,388	1,353,601	2,563,989	926,746	1,399,517	2,326,263

**35 Commitments and contingent liabilities (Cont'd)**

**35.2 Contingent liabilities**

As at 30 September 2016 and 31 December 2015, 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:

	<b>Consolidated and the Bank</b>	
	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>
Sum claimed in cases where the Group is sole defendant	296	296
Sum claimed in cases where the Group is co-defendant		
- Sum of claims that can be specifically attributed to the Group	425	438
- Sum of claims that cannot be specifically attributed to the Group	24,863	24,665
<b>Total</b>	<b>25,584</b>	<b>25,399</b>

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 2016, included in the above-mentioned amounts are cases in which the court was judged in favor of the plaintiffs where the Bank is the direct defendant and where the Bank is a co-defendant with others with sums claimed totaling Baht 9 million and Baht 12 million, respectively. However, the Bank is in the process of appealing the decisions (31 December 2015: Baht 20 million and Baht 25 million, respectively).

As at 30 September 2016, the Group recognised provisions for contingent loss from legal cases of approximately Baht 30 million (31 December 2015: Baht 45 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 2015: Baht 192 million) for off-statement of financial position items related to guarantees for which the Group have been sued as defendants.

**35.3 Commitments under long-term leases**

As at 30 September 2016 and 31 December 2015, 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:

<b>Lease periods</b>	<b>Consolidated</b>		<b>The Bank</b>	
	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>	<b>30 September 2016 Million Baht</b>	<b>31 December 2015 Million Baht</b>
1 - 3 years	329	237	278	197
4 - 5 years	6	8	6	8
6 - 10 years	5	12	5	12
11 - 30 years	2	2	2	2
<b>Total</b>	<b>342</b>	<b>259</b>	<b>291</b>	<b>219</b>



**35 Commitments and contingent liabilities (Cont'd)**

**35.4 Other commitments**

As at 30 September 2016, 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 103 million, MYR 3 million and USD 7 million under such agreements (31 December 2015: Baht 112 million, MYR 1.1 million and USD 27 thousand).

**36 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	
	2016 Million Baht	2015 Million Baht	2016 Million Baht	2015 Million Baht
<b>Subsidiaries</b>				
Revenue:				
Interest income	-	-	190	182
Fees income	-	-	1	1
Expenses:				
Fee expenses	-	-	12	20
Premises and equipment expenses	-	-	(1)	(2)
<b>Parent company</b>				
Revenue:				
(Losses) on trading and foreign exchange transactions, net	(119)	(640)	(119)	(640)
Expenses:				
Interest expenses	47	25	47	25
Fee expenses	15	4	15	4
Premises and equipment expenses	1	1	1	1
<b>Related companies</b>				
Revenue:				
Fees income	69	35	69	35
Expenses:				
Interest expenses	3	3	3	3
Fee expenses	3	51	3	51
Premises and equipment expenses	(2)	(2)	(2)	(2)

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**36 Related party transactions (Cont'd)**

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
<b>Subsidiaries</b>				
Revenue:				
Interest income	-	-	554	539
Fees income	-	-	4	4
Gain on payback from liquidated subsidiary	-	-	42	-
Expenses:				
Interest expenses	-	-	1	1
Fees expenses	-	-	38	65
Premises and equipment expenses	-	-	(4)	(7)
<b>Parent company</b>				
Revenue:				
Gains (losses) on trading and foreign exchange transactions, net	106	(744)	106	(744)
Expenses:				
Interest expenses	48	38	48	38
Fees expenses	30	15	30	15
Premises and equipment expenses	4	4	4	4
<b>Related companies</b>				
Revenue:				
Fees income	167	143	167	143
Expenses:				
Interest expenses	10	9	10	9
Fees expenses	32	120	32	120
Premises and equipment expenses	(7)	(7)	(7)	(7)

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**36 Related party transactions (Cont'd)**

The outstanding balances of significant related party transactions as at 30 September 2016 and 31 December 2015 are as follows:

		Consolidated					
		30 September 2016					
	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
<b><u>Parent company</u></b>							
CIMB Bank Berhad	-	-	43	1,780	-	3,940	1,622
	-	-	43	1,780	-	3,940	1,622
<b><u>Companies under common control</u></b>							
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	1
CIMB ISLAMIC Bank Berhad	-	-	-	-	-	-	15
CIMB NIAGA	-	-	-	1	-	-	4
CIMB Securities (Singapore)	-	-	-	-	-	-	1
CIMB-Principal Asset Management Co., Ltd.	-	-	-	-	-	-	246
Sathorn Asset Management Co., Ltd.	-	-	-	1	465	-	19
	-	-	-	2	465	-	286
<b><u>Related persons</u></b>							
	23	35	-	-	809	-	2
	23	35	-	-	809	-	2
		Consolidated					
		31 December 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
<b><u>Parent company</u></b>							
CIMB Bank Berhad	-	-	83	1,709	-	43	2,762
	-	-	83	1,709	-	43	2,762
<b><u>Companies under common control</u></b>							
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	43
CIMB ISLAMIC Bank Berhad	-	-	-	-	-	-	7
CIMB NIAGA	-	-	-	2	-	-	-
CIMB Securities (Singapore)	-	-	-	-	-	-	4
CIMB-Principal Asset Management Co., Ltd.	-	-	-	-	-	-	218
Sathorn Asset Management Co., Ltd.	-	-	-	1	265	-	47
	-	-	-	3	265	-	319
<b><u>Related persons</u></b>							
	15	11	-	-	576	-	8
	15	11	-	-	576	-	8

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**36 Related party transactions (Cont'd)**

<b>The Bank</b>							
<b>30 September 2016</b>							
	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
<b><u>Subsidiary companies</u></b>							
Center Auto Lease Co., Ltd.	17,331	18,327	-	-	81	-	-
World Lease Co., Ltd.	2,765	2,750	-	-	51	-	-
CT Coll Co., Ltd.	5	8	-	1	49	-	12
	20,101	21,085	-	1	181	-	12
<b><u>Parent company</u></b>							
CIMB Bank Berhad	-	-	43	1,780	-	3,940	1,622
	-	-	43	1,780	-	3,940	1,622
<b><u>Companies under common control</u></b>							
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	1
CIMB ISLAMIC Bank Berhad	-	-	-	-	-	-	15
CIMB NIAGA	-	-	-	1	-	-	4
CIMB Securities (Singapore)	-	-	-	-	-	-	1
CIMB-Principal Asset Management Co., Ltd.	-	-	-	-	-	-	246
Sathorn Asset Management Co., Ltd.	-	-	-	1	465	-	19
	-	-	-	2	465	-	286
<b><u>Related persons</u></b>							
	19	32	-	-	808	-	2
	19	32	-	-	808	-	2
<b>The Bank</b>							
<b>31 December 2015</b>							
	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
<b><u>Subsidiary companies</u></b>							
Center Auto Lease Co., Ltd.	15,507	16,353	-	-	123	-	-
World Lease Co., Ltd.	2,624	2,671	-	-	66	-	-
CT Coll Co., Ltd.	7	6	-	1	96	-	6
	18,138	19,030	-	1	285	-	6
<b><u>Parent company</u></b>							
CIMB Bank Berhad	-	-	83	1,709	-	43	2,762
	-	-	83	1,709	-	43	2,762
<b><u>Companies under common control</u></b>							
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	43
CIMB ISLAMIC Bank Berhad	-	-	-	-	-	-	7
CIMB NIAGA	-	-	-	2	-	-	-
CIMB Securities (Singapore)	-	-	-	-	-	-	4
CIMB-Principal Asset Management Co., Ltd.	-	-	-	-	-	-	218
Sathorn Asset Management Co., Ltd.	-	-	-	1	265	-	47
	-	-	-	3	265	-	319
<b><u>Related persons</u></b>							
	15	11	-	-	576	-	8
	15	11	-	-	576	-	8

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



**37 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.

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Short-term employee benefits	115	98	107	87
Long-term employee benefits	6	4	5	4
Share based payment	9	6	9	6
Director and management remuneration	130	108	121	97

	<b>Consolidated</b>		<b>The Bank</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2016</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Short-term employee benefits	347	318	325	295
Long-term employee benefits	17	12	16	11
Share-based payment	22	14	22	14
Director and management remuneration	386	344	363	320