

CIMB Thai Bank Public Company Limited

Statements of Financial Position

As at 30 September 2016

	Consolidated		The Bank	
	(Unaudited) 30 September 2016 Thousand Baht	(Audited) 31 December 2015 Thousand Baht	(Unaudited) 30 September 2016 Thousand Baht	(Audited) 31 December 2015 Thousand Baht
Assets				
Cash	1,720,617	2,397,197	1,718,817	2,395,111
Interbank and money market items, net	14,681,938	14,292,802	14,619,004	14,229,670
Derivative assets	21,340,881	25,581,046	21,340,881	25,581,046
Investments, net	57,297,926	54,891,020	57,297,926	54,891,020
Investments in subsidiaries, net	-	-	1,324,921	1,324,921
Loans and accrued interest receivables				
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	(7,406,466)	(6,730,531)	(7,285,590)	(6,572,232)
<u>Less</u> revaluation allowance for debt restructuring	(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	1,179,873	1,040,358	971,924	862,314
Other assets, net	6,383,556	9,692,984	6,197,395	9,533,186
Total assets	304,184,046	304,621,394	302,540,561	303,597,502

CIMB Thai Bank Public Company Limited

Statements of Financial Position (Cont'd)

As at 30 September 2016

	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
Liabilities and shareholders' equity				
Liabilities				
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	18,824,918	16,039,533	18,824,918	16,039,533
Derivative liabilities	19,494,088	25,682,673	19,494,088	25,682,673
Debt issued and borrowings	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	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
Total liabilities	276,697,210	277,513,384	276,292,278	277,280,879
Shareholders' equity				
Share capital				
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	454,604	720,705	470,967	737,068
Accretion of equity interests in subsidiary	(42,754)	(42,754)	-	-
Retained earnings				
Appropriated - statutory reserve	397,800	365,950	397,800	365,950
Unappropriated	8,577,155	7,964,078	7,279,485	7,113,574
Total shareholders' equity	27,486,836	27,108,010	26,248,283	26,316,623
Total liabilities and shareholders' equity	304,184,046	304,621,394	302,540,561	303,597,502

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

	Consolidated		The Bank	
	2016 Thousand Baht	2015 Thousand Baht	2016 Thousand Baht	2015 Thousand Baht
Interest income	3,635,001	3,680,986	3,138,760	3,276,144
Interest expenses	(1,173,400)	(1,479,224)	(1,173,559)	(1,478,692)
Net interest income	2,461,601	2,201,762	1,965,201	1,797,452
Fees and service income	519,021	452,194	381,018	347,420
Fees and service expenses	(45,920)	(94,299)	(54,995)	(105,793)
Net fee and service income	473,101	357,895	326,023	241,627
Gains on tradings and foreign exchange transactions	84,462	137,037	84,462	137,037
Gains on financial liabilities designated at fair value through profit or loss	52,968	211,742	52,968	211,742
Gains on investments	40,500	208,868	40,500	208,868
Other operating income	92,768	78,768	71,065	59,875
Total operating income	3,205,400	3,196,072	2,540,219	2,656,601
Other operating expenses				
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
Total other operating expenses	1,821,589	1,829,057	1,488,322	1,494,681
Bad and doubtful debts and impairment losses	844,562	729,001	730,038	621,000
Profit before income tax expenses	539,249	638,014	321,859	540,920
Income tax expenses	(108,177)	(139,636)	(65,561)	(110,824)
Net profit for the periods	431,072	498,378	256,298	430,096

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited) (Cont'd)
For the three-month period ended 30 September 2016

	Consolidated		The Bank	
	2016	2015	2016	2015
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Other comprehensive expenses				
Items that will be reclassified				
subsequently to profit or loss				
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
Total items that will be reclassified				
subsequently to profit or loss	(20,857)	(67,081)	(20,857)	(67,081)
Items that will not be reclassified				
subsequently to profit or loss				
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
Total items that will not be reclassified				
subsequently to profit or loss	(10,394)	(35,883)	(10,394)	(35,883)
Total other comprehensive expenses	(31,251)	(102,964)	(31,251)	(102,964)
Total comprehensive income for the periods	399,821	395,414	225,047	327,132
Net profit attributable to:				
Shareholders of the Bank	431,072	498,378	256,298	430,096
Non-controlling interests	-	-	-	-
	431,072	498,378	256,298	430,096
Total comprehensive income attributable to:				
Shareholders of the Bank	399,821	395,414	225,047	327,132
Non-controlling interests	-	-	-	-
	399,821	395,414	225,047	327,132
Earnings per share for profit attributable				
to the shareholders of the Bank				
Basic earnings per share (Baht per share)	0.02	0.02	0.01	0.02
Weighted average number of				
ordinary shares (shares)	24,774,731,679	21,084,878,025	24,774,731,679	21,084,878,025

CIMB Thai Bank Public Company Limited

Statement of Comprehensive Income (Unaudited)

For the nine-month period ended 30 September 2016

	Consolidated		The Bank	
	2016	2015	2016	2015
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	10,986,421	10,948,974	9,572,304	9,783,401
Interest expenses	(3,648,916)	(4,789,792)	(3,649,153)	(4,787,829)
Net interest income	7,337,505	6,159,182	5,923,151	4,995,572
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)
Net fee and service income	1,212,290	1,119,967	783,838	808,606
Gains on tradings and foreign exchange transactions	2,323,017	922,028	2,323,017	922,028
(Losses) gains on financial liabilities designated at fair value through profit or loss	(1,905,403)	354,501	(1,905,403)	354,501
Gains on investments	475,580	518,999	475,580	518,999
Other operating income	250,287	199,766	271,211	222,103
Total operating income	9,693,276	9,274,443	7,871,394	7,821,809
Other operating expenses				
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
Total other operating expenses	5,311,218	5,312,082	4,416,021	4,416,900
Bad and doubtful debts and impairment losses	3,378,389	2,895,000	3,027,231	2,656,700
Profit before income tax expenses	1,003,669	1,067,361	428,142	748,209
Income tax expenses	(205,364)	(220,820)	(77,003)	(147,260)
Net profit for the periods	798,305	846,541	351,139	600,949

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited) (Cont'd)
For the nine-month period ended 30 September 2016

	Consolidated		The Bank	
	2016	2015	2016	2015
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Other comprehensive expenses				
Items that will be reclassified subsequently to profit or loss				
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
Total items that will be reclassified subsequently to profit or loss	(233,669)	(77,769)	(233,669)	(77,769)
Items that will not be reclassified subsequently to profit or loss				
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
Total items that will not be reclassified subsequently to profit or loss	(32,432)	(96,364)	(32,432)	(96,364)
Total other comprehensive expenses	(266,101)	(174,133)	(266,101)	(174,133)
Total comprehensive income for the periods	532,204	672,408	85,038	426,816
Net profit attributable to:				
Shareholders of the Bank	798,305	846,541	351,139	600,949
Non-controlling interests	-	-	-	-
	798,305	846,541	351,139	600,949
Total comprehensive income attributable to:				
Shareholders of the Bank	532,204	672,408	85,038	426,816
Non-controlling interests	-	-	-	-
	532,204	672,408	85,038	426,816
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	0.03	0.04	0.01	0.03
Weighted average number of ordinary shares (shares)	24,774,731,679	21,084,878,025	24,774,731,679	21,084,878,025