

**CIMB THAI BANK PUBLIC COMPANY LIMITED**

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

**30 SEPTEMBER 2017**

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

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

I have reviewed the interim consolidated financial information of CIMB Thai Bank Public Company Limited and its subsidiaries, and the interim separate financial information of CIMB Thai Bank Public Company Limited. These comprise the consolidated and separate statements of financial position as at 30 September 2017, and the related consolidated and separate statements of comprehensive income for the three-month and nine-month periods then ended, the related consolidated and separate statements of changes in equity, and cash flows for the nine-month period then ended, and the condensed notes to the interim financial information. Management is responsible for the preparation and presentation of this interim consolidated and separate financial information in accordance with Thai Accounting Standard 34, "Interim Financial Reporting". My responsibility is to express a conclusion on this interim consolidated and separate financial information based on my review.

### **Scope of review**

I conducted my review in accordance with the Thai Standard on Review Engagements 2410, "Review of interim financial information performed by the independent auditor of the entity". A review of interim financial information 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 accompanying interim consolidated and separate financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard 34, "Interim Financial Reporting".

PricewaterhouseCoopers ABAS Ltd.

**Boonlert Kamolchanokkul**  
Certified Public Accountant (Thailand) No. 5339  
Bangkok  
7 November 2017

CIMB Thai Bank Public Company Limited

Statements of Financial Position

As at 30 September 2017

	Notes	Consolidated		Separate	
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
		30 September	31 December	30 September	31 December
		2017	2016	2017	2016
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Assets</b>					
Cash		1,565,709	1,938,616	1,563,751	1,936,147
Interbank and money market items, net	6	20,757,711	8,527,657	20,698,975	8,463,665
Derivative assets	7	19,435,418	21,235,341	19,435,418	21,235,341
Investments, net	8	40,259,247	55,061,911	40,259,247	55,061,911
Investments in subsidiaries, net	9	-	-	1,708,315	1,324,921
Loans and accrued interest receivables	10				
Loans		213,924,226	211,437,378	201,597,338	202,939,468
Accrued interest receivables		532,828	589,799	536,482	593,582
Total loans and accrued interest receivables		214,457,054	212,027,177	202,133,820	203,533,050
<u>Less</u> deferred revenue		(6,730,791)	(5,848,449)	(14,091)	(38,989)
<u>Less</u> allowance for doubtful debts	11	(10,285,118)	(9,793,289)	(10,087,116)	(9,666,516)
<u>Less</u> revaluation allowance for debt restructuring	12	(131,530)	(45,259)	(131,530)	(45,259)
Loans and accrued interest receivables, net		197,309,615	196,340,180	191,901,083	193,782,286
Customers' liability under acceptance		22,151	45,231	22,151	45,231
Properties for sale, net		1,203,744	1,285,079	1,081,372	1,195,703
Premises and equipment, net		3,597,138	3,670,639	3,536,730	3,609,493
Intangible assets, net		346,646	368,387	342,518	363,159
Deferred tax assets	13	1,250,439	1,289,225	1,001,592	1,075,692
Other assets, net	14	7,160,247	7,708,041	6,927,354	7,529,507
<b>Total assets</b>		<b>292,908,065</b>	<b>297,470,307</b>	<b>288,478,506</b>	<b>295,623,056</b>

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

The notes to interim financial information from page 13 to 63 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 2017

	Notes	Consolidated		Separate	
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
		30 September	31 December	30 September	31 December
		2017	2016	2017	2016
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Liabilities and equity</b>					
<b>Liabilities</b>					
Deposits		174,308,600	183,663,325	174,537,839	183,877,466
Interbank and money market items, net		13,734,225	11,595,328	13,734,225	11,595,328
Liability payable on demand		399,729	250,092	399,729	250,092
Financial liabilities designated at fair value					
through profit or loss	15	22,071,984	18,873,674	22,071,984	18,873,674
Derivative liabilities	7	18,351,459	21,381,016	18,351,459	21,381,016
Debt issued and borrowings	16	21,020,013	25,582,513	19,020,013	25,582,513
Bank's liability under acceptance		22,151	45,230	22,151	45,230
Provisions	17	1,951,187	1,997,420	1,866,467	1,919,843
Other liabilities		7,790,334	7,376,289	7,035,887	6,809,618
<b>Total liabilities</b>		<b>259,649,682</b>	<b>270,764,887</b>	<b>257,039,754</b>	<b>270,334,780</b>
<b>Equity</b>					
Share capital	18				
Registered					
30,280,227,607 ordinary shares					
of Baht 0.50 each		15,140,114		15,140,114	
24,774,731,679 ordinary shares					
of Baht 0.50 each			12,387,366		12,387,366
Issued and paid-up share capital					
30,280,227,607 ordinary shares					
of Baht 0.50 each		15,140,114		15,140,114	
24,774,731,679 ordinary shares					
of Baht 0.50 each			12,387,366		12,387,366
Premium on share capital		8,465,413	5,712,665	8,465,413	5,712,665
Other reserves	19	1,575,718	1,094,080	1,597,020	1,115,382
Accretion of equity interests in subsidiary		(42,754)	(42,754)	-	-
Retained earnings					
Appropriated - statutory reserve	20	398,680	397,800	398,680	397,800
Unappropriated		7,721,212	7,156,263	5,837,525	5,675,063
<b>Total equity</b>		<b>33,258,383</b>	<b>26,705,420</b>	<b>31,438,752</b>	<b>25,288,276</b>
<b>Total liabilities and equity</b>		<b>292,908,065</b>	<b>297,470,307</b>	<b>288,478,506</b>	<b>295,623,056</b>

The notes to interim financial information from page 13 to 63 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 2017**

	Notes	Consolidated		Separate	
		2017	2016	2017	2016
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	23	3,694,879	3,635,001	2,912,574	3,138,760
Interest expenses	24	(1,067,587)	(1,173,400)	(1,055,546)	(1,173,559)
<b>Net interest income</b>		<b>2,627,292</b>	<b>2,461,601</b>	<b>1,857,028</b>	<b>1,965,201</b>
Fees and service income		618,377	519,021	452,960	381,018
Fees and service expenses		(49,808)	(45,920)	(54,435)	(54,995)
<b>Net fee and service income</b>	25	<b>568,569</b>	<b>473,101</b>	<b>398,525</b>	<b>326,023</b>
Gains on tradings and foreign exchange transactions	26	696,501	84,462	696,501	84,462
(Losses) gains on financial liabilities designated at fair value through profit or loss	27	(594,516)	52,968	(594,516)	52,968
Gains on investments	28	60,047	40,500	443,442	40,500
Other operating income	29	97,553	92,768	35,913	71,065
<b>Total operating income</b>		<b>3,455,446</b>	<b>3,205,400</b>	<b>2,836,893</b>	<b>2,540,219</b>
<b>Other operating expenses</b>					
Employee expenses		1,018,689	997,840	864,264	851,274
Directors' remuneration		3,052	2,980	2,968	2,896
Premises and equipment expenses		300,920	318,425	269,187	285,438
Taxes and duties		98,646	121,738	92,509	116,937
Others		591,750	380,606	382,079	231,777
<b>Total other operating expenses</b>		<b>2,013,057</b>	<b>1,821,589</b>	<b>1,611,007</b>	<b>1,488,322</b>
Bad and doubtful debts and impairment losses	30	1,334,947	844,562	1,140,840	730,038
<b>Profit before income tax expenses</b>		<b>107,442</b>	<b>539,249</b>	<b>85,046</b>	<b>321,859</b>
Income tax expenses	31	(30,902)	(108,177)	49,262	(65,561)
<b>Net profit for the periods</b>		<b>76,540</b>	<b>431,072</b>	<b>134,308</b>	<b>256,298</b>

The notes to interim financial information from page 13 to 63 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 2017**

	Note	Consolidated		Separate	
		2017	2016	2017	2016
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Other comprehensive income (expenses)</b>					
<b>Items that will be reclassified</b>					
<b>subsequently to profit or loss</b>					
Gains (losses) on remeasuring available-for-sale investments		172,470	(81,587)	172,470	(81,587)
Losses arising from translating the financial statement of a foreign operation		(6,980)	(4,742)	(6,980)	(4,742)
Gains on cash flow hedges		65,064	61,444	65,064	61,444
Income tax relating to items that will be reclassified subsequently to profit or loss		(47,507)	4,028	(47,507)	4,028
<b>Total items that will be reclassified subsequently to profit or loss</b>		<b>183,047</b>	<b>(20,857)</b>	<b>183,047</b>	<b>(20,857)</b>
<b>Items that will not be reclassified</b>					
<b>subsequently to profit or loss</b>					
Changes in revaluation surplus		-	(12,993)	-	(12,993)
Income tax relating to items that will not be reclassified subsequently to profit or loss		-	2,599	-	2,599
<b>Total items that will not be reclassified subsequently to profit or loss</b>		<b>-</b>	<b>(10,394)</b>	<b>-</b>	<b>(10,394)</b>
<b>Total other comprehensive income (expenses)</b>		<b>183,047</b>	<b>(31,251)</b>	<b>183,047</b>	<b>(31,251)</b>
<b>Total comprehensive income for the periods</b>		<b>259,587</b>	<b>399,821</b>	<b>317,355</b>	<b>225,047</b>
<b>Net profit attributable to:</b>					
Shareholders of the Bank		76,540	431,072	134,308	256,298
Non-controlling interests		-	-	-	-
		<b>76,540</b>	<b>431,072</b>	<b>134,308</b>	<b>256,298</b>
<b>Total comprehensive income attributable to:</b>					
Shareholders of the Bank		259,587	399,821	317,355	225,047
Non-controlling interests		-	-	-	-
		<b>259,587</b>	<b>399,821</b>	<b>317,355</b>	<b>225,047</b>
<b>Earnings per share for profit attributable to the shareholders of the Bank</b>					
	32				
Basic earnings per share (Baht per share)		0.00	0.02	0.00	0.01
Weighted average number of ordinary shares (shares)		27,544,007,337	25,333,286,323	27,544,007,337	25,333,286,323

The notes to interim financial information from page 13 to 63 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 2017**

	Notes	Consolidated		Separate	
		2017	2016	2017	2016
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	23	10,921,472	10,986,421	8,960,852	9,572,304
Interest expenses	24	(3,317,221)	(3,648,916)	(3,298,487)	(3,649,153)
<b>Net interest income</b>		<b>7,604,251</b>	<b>7,337,505</b>	<b>5,662,365</b>	<b>5,923,151</b>
Fees and service income		1,607,264	1,369,272	1,125,313	968,836
Fees and service expenses		(140,926)	(156,982)	(160,173)	(184,998)
<b>Net fee and service income</b>	25	<b>1,466,338</b>	<b>1,212,290</b>	<b>965,140</b>	<b>783,838</b>
Gains on tradings and foreign exchange transactions	26	2,022,599	2,323,017	2,022,599	2,323,017
Losses on financial liabilities designated at fair value through profit or loss	27	(1,680,245)	(1,905,403)	(1,680,245)	(1,905,403)
Gains on investments	28	100,761	475,580	484,155	475,580
Other operating income	29	324,880	250,287	167,999	271,211
<b>Total operating income</b>		<b>9,838,584</b>	<b>9,693,276</b>	<b>7,622,013</b>	<b>7,871,394</b>
<b>Other operating expenses</b>					
Employee expenses		3,009,220	2,962,520	2,542,231	2,538,044
Directors' remuneration		9,555	8,981	9,302	8,729
Premises and equipment expenses		835,732	967,838	738,291	871,725
Taxes and duties		312,183	347,317	294,550	332,486
Others		1,265,383	1,024,562	732,978	665,037
<b>Total other operating expenses</b>		<b>5,432,073</b>	<b>5,311,218</b>	<b>4,317,352</b>	<b>4,416,021</b>
Bad and doubtful debts and impairment losses	30	3,710,880	3,378,389	3,208,959	3,027,231
<b>Profit before income tax expenses</b>		<b>695,631</b>	<b>1,003,669</b>	<b>95,702</b>	<b>428,142</b>
Income tax expenses	31	(141,250)	(205,364)	56,192	(77,003)
<b>Net profit for the periods</b>		<b>554,381</b>	<b>798,305</b>	<b>151,894</b>	<b>351,139</b>

The notes to interim financial information from page 13 to 63 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 2017**

	Note	Consolidated		Separate	
		2017	2016	2017	2016
		Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Other comprehensive income (expenses)</b>					
<b>Items that will be reclassified</b>					
<b>subsequently to profit or loss</b>					
Gains (losses) on remeasuring					
available-for-sale investments		494,379	(323,446)	494,379	(323,446)
Losses arising from translating					
the financial statement of a foreign operation		(28,086)	(9,484)	(28,086)	(9,484)
Gains on cash flow hedges		157,086	43,215	157,086	43,215
Income tax relating to items that will be					
reclassified subsequently to profit or loss		(130,293)	56,046	(130,293)	56,046
<b>Total items that will be reclassified</b>		<b>493,086</b>	<b>(233,669)</b>	<b>493,086</b>	<b>(233,669)</b>
<b>Items that will not be reclassified</b>					
<b>subsequently to profit or loss</b>					
Changes in revaluation surplus		-	(40,540)	-	(40,540)
Income tax relating to items that will not be					
reclassified subsequently to profit or loss		-	8,108	-	8,108
<b>Total items that will not be reclassified</b>		<b>-</b>	<b>(32,432)</b>	<b>-</b>	<b>(32,432)</b>
<b>Total other comprehensive income (expenses)</b>		<b>493,086</b>	<b>(266,101)</b>	<b>493,086</b>	<b>(266,101)</b>
<b>Total comprehensive income for the periods</b>		<b>1,047,467</b>	<b>532,204</b>	<b>644,980</b>	<b>85,038</b>
<b>Net profit attributable to:</b>					
Shareholders of the Bank		554,381	798,305	151,894	351,139
Non-controlling interests		-	-	-	-
		<b>554,381</b>	<b>798,305</b>	<b>151,894</b>	<b>351,139</b>
<b>Total comprehensive income attributable to:</b>					
Shareholders of the Bank		1,047,467	532,204	644,980	85,038
Non-controlling interests		-	-	-	-
		<b>1,047,467</b>	<b>532,204</b>	<b>644,980</b>	<b>85,038</b>
<b>Earnings per share for profit attributable</b>					
<b>to the shareholders of the Bank</b>					
	32				
Basic earnings per share (Baht per share)		0.02	0.03	0.01	0.01
Weighted average number of					
ordinary shares (shares)		27,544,007,337	25,333,286,323	27,544,007,337	25,333,286,323

The notes to interim financial information from page 13 to 63 are an integral part of the interim financial information.



Consolidated														
Attributable to owners of the Bank														
Other reserves														
	Note	Issued and paid-up share capital Thousand Baht	Share premium Thousand Baht	Revaluation surplus on assets Thousand Baht	Remeasurements of post-employment benefit obligations Thousand Baht	Revaluation surplus (deficit) on change in value of investments Thousand Baht	Gains arising from translating of a foreign operation Thousand Baht	Gains (losses) on cash flow hedges Thousand Baht	Income tax relating to components of other comprehensive expense Thousand Baht	Total other reserves Thousand Baht	Accretion of equity interests in subsidiary Thousand Baht	Legal reserve Thousand Baht	Retained earnings Thousand Baht	Total Thousand Baht
<b>Balance as at 1 January 2017</b>		12,387,366	5,712,665	2,048,158	(255,520)	(352,419)	35,095	(116,488)	(264,746)	1,094,080	(42,754)	397,800	7,156,263	26,705,420
Increase share capital	18	2,752,748	2,752,748	-	-	-	-	-	-	-	-	-	-	5,505,496
Total comprehensive income (expenses) for the period		-	-	-	-	494,379	(28,086)	157,086	(130,293)	493,086	-	-	554,381	1,047,467
Appropriated - statutory reserve		-	-	-	-	-	-	-	-	-	-	880	(880)	-
Transfer to retained earnings		-	-	(14,310)	-	-	-	-	2,862	(11,448)	-	-	11,448	-
<b>Balance as at 30 September 2017</b>		<u>15,140,114</u>	<u>8,465,413</u>	<u>2,033,848</u>	<u>(255,520)</u>	<u>141,960</u>	<u>7,009</u>	<u>40,598</u>	<u>(392,177)</u>	<u>1,575,718</u>	<u>(42,754)</u>	<u>398,680</u>	<u>7,721,212</u>	<u>33,258,383</u>
<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		-	-	-	-	-	-	-	-	-	-	-	(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>		<u>12,387,366</u>	<u>5,712,665</u>	<u>929,413</u>	<u>(231,252)</u>	<u>(31,709)</u>	<u>26,818</u>	<u>(131,719)</u>	<u>(106,947)</u>	<u>454,604</u>	<u>(42,754)</u>	<u>397,800</u>	<u>8,577,155</u>	<u>27,486,836</u>

	Separate																						
	Other reserves											Total											
	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 arising from translating the financial statement of a foreign operation	Gains (losses) on cash flow hedges	Income tax relating to components of other comprehensive expense	Total other reserves	Legal reserve	Retained earnings		Total										
														Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Note														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 2017</b>		12,387,366	5,712,665	2,048,158	(228,892)	(352,419)	35,095	(116,488)	(270,072)	1,115,382	397,800	5,675,063	25,288,276										
Increase share capital	18	2,752,748	2,752,748	-	-	-	-	-	-	-	-	-	5,505,496										
Total comprehensive income (expenses) for the period		-	-	-	-	494,379	(28,086)	157,086	(130,293)	493,086	-	151,894	644,980										
Appropriated - statutory reserve		-	-	-	-	-	-	-	-	-	880	(880)	-										
Transfer to retained earnings		-	-	(14,310)	-	-	-	-	2,862	(11,448)	-	11,448	-										
<b>Balance as at 30 September 2017</b>		<u>15,140,114</u>	<u>8,465,413</u>	<u>2,033,848</u>	<u>(228,892)</u>	<u>141,960</u>	<u>7,009</u>	<u>40,598</u>	<u>(397,503)</u>	<u>1,597,020</u>	<u>398,680</u>	<u>5,837,525</u>	<u>31,438,752</u>										
<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		-	-	-	-	-	-	-	-	-	-	(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>		<u>12,387,366</u>	<u>5,712,665</u>	<u>929,413</u>	<u>(210,798)</u>	<u>(31,709)</u>	<u>26,818</u>	<u>(131,719)</u>	<u>(111,038)</u>	<u>470,967</u>	<u>397,800</u>	<u>7,279,485</u>	<u>26,248,283</u>										

**CIMB Thai Bank Public Company Limited**

**Statements of Cash flow (Unaudited)**

**For the nine-month period ended 30 September 2017**

	Consolidated		Separate	
	2017	2016	2017	2016
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Cash flows from operating activities</b>				
Profit before income tax expenses	695,631	1,003,669	95,702	428,142
Adjustments to reconcile net income before income tax				
to cash in (out) flows from operating activities:				
Depreciation and amortisation	281,081	332,476	263,262	313,242
Bad debts and doubtful accounts	3,709,744	3,378,389	3,207,823	3,027,231
Share-based payment	28,009	21,550	28,009	21,550
Provision for liabilities	178,455	111,080	171,312	102,976
Reversal of provision for off-balance sheet items	(106,585)	-	(106,585)	-
Losses on impairment of investments	4,613	-	4,613	-
Reversal of losses on impairment of investment in subsidiaries	-	-	(383,394)	-
Losses on impairment of properties for sale	44,224	13,038	20,391	1,389
Reversal of losses on impairment of premises and equipment	-	(10,063)	-	(10,063)
Unrealised gains on exchange rate and derivatives	(2,130,290)	(1,749,258)	(2,130,290)	(1,749,259)
Losses (gains) on properties for sale	293,511	190,032	(15,713)	(106,998)
Unrealised (gains) losses on revaluation of investments	(122,142)	23,567	(122,142)	23,567
Gains on sale of investments	(392,052)	(531,640)	(392,052)	(531,640)
Gains on disposal of premises and equipment	(33,732)	(11,547)	(32,536)	(10,239)
Losses from write off premises and equipment	7,736	43,617	7,736	43,617
Losses from write off leasehold rights	41,380	1,606	41,232	1,606
Losses on financial instrument designated at fair value through profit or loss	1,680,245	1,905,403	1,680,245	1,905,403
Interest and dividend income	(10,933,396)	(10,997,322)	(8,972,776)	(9,625,554)
Interest expenses	2,593,731	2,901,524	2,574,997	2,901,760
<b>Losses from operations before changes in operating assets and liabilities</b>	(4,159,837)	(3,373,879)	(4,060,166)	(3,263,270)
<b>(Increase) decrease in operating assets</b>				
Interbank and money market items	(12,237,100)	(391,711)	(12,242,357)	(391,908)
Investments held for trading	1,711,741	492,106	1,711,741	492,106
Loans	(4,952,617)	(10,276,747)	(549,223)	(8,037,270)
Properties for sale	830,719	1,469,687	145,807	449,497
Other assets	431,252	3,112,439	464,720	3,136,927

The notes to interim financial information from page 13 to 63 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 2017**

	Consolidated		Separate	
	2017	2016	2017	2016
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Increase (decrease) in operating liabilities</b>				
Deposits	(9,354,725)	10,538,503	(9,339,627)	10,434,088
Interbank and money market items	2,138,897	5,177,421	2,138,897	5,201,421
Liability payable on demand	149,637	287,583	149,637	287,582
Short-term borrowings	(7,292,466)	(15,491,342)	(7,292,466)	(15,491,342)
Provisions	(118,102)	(104,572)	(118,102)	(104,572)
Other liabilities	432,876	(2,387,331)	258,960	(2,388,878)
<b>Cash flows used in operating activities</b>	<b>(32,419,725)</b>	<b>(10,947,843)</b>	<b>(28,732,179)</b>	<b>(9,675,619)</b>
Cash received from interest income	10,050,251	9,903,457	8,089,761	8,491,248
Cash paid for interest expenses	(2,964,567)	(3,493,674)	(2,984,735)	(3,493,788)
Cash paid for income tax	(307,170)	(252,741)	(48,001)	(175,079)
<b>Net cash flows used in operating activities</b>	<b>(25,641,211)</b>	<b>(4,790,801)</b>	<b>(23,675,154)</b>	<b>(4,853,238)</b>
<b>Cash flows from investing activities</b>				
Cash paid for purchases of available-for-sale securities	(13,414,901)	(33,290,143)	(13,414,901)	(33,290,143)
Proceeds from disposals of available-for-sale securities	23,643,376	29,319,081	23,643,376	29,319,081
Proceeds from maturity of available-for-sale securities	60,000	1,308,000	60,000	1,308,000
Cash paid for purchases of held to maturity securities	(503,847)	(4,678,454)	(503,847)	(4,678,454)
Proceeds from maturity of held to maturity securities	4,105,480	4,290,560	4,105,480	4,290,560
Proceeds from repayment of investment in receivable	941	1,822	941	1,822
Cash paid for purchases of general investments	(792)	-	(792)	-
Proceeds from disposals of general investments	-	942	-	942
Proceeds from decrease in capital of general investments	17,640	24,250	17,640	24,250
Cash paid for purchases of premises and equipment	(136,678)	(153,229)	(120,976)	(132,539)
Proceeds from disposals of premises and equipment	36,202	20,005	34,960	18,469
Cash paid for purchases of intangible assets	(117,457)	(76,688)	(116,983)	(75,465)
Dividend received	11,924	10,901	11,924	53,251
Interest received	1,236,076	1,434,809	1,236,076	1,434,805
<b>Net cash flows provided by (used in) investing activities</b>	<b>14,937,964</b>	<b>(1,788,144)</b>	<b>14,952,898</b>	<b>(1,725,421)</b>

The notes to interim financial information from page 13 to 63 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 2017**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>
<b>Cash flows from financing activities</b>				
Dividend paid	-	(185,810)	-	(185,810)
Cash paid for interest expenses	(19,520)	-	-	-
Cash received from capital increase	5,505,496	-	5,505,496	-
Proceeds from issuance of debenture	2,000,000	-	-	-
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 debentures	(6,970,000)	(3,046,000)	(6,970,000)	(3,046,000)
Proceeds from issuance of structured debentures	4,978,000	200,000	4,978,000	200,000
Cash paid for redemption of structured bills of exchange	(57,000)	-	(57,000)	-
Proceeds from issuance of structured bills of exchange	4,920,351	6,935,525	4,920,351	6,935,525
<b>Net cash flows provided by financing activities</b>	<b>10,357,327</b>	<b>5,911,444</b>	<b>8,376,847</b>	<b>5,911,444</b>
Gains from foreign currency translation differences	(26,987)	(9,079)	(26,987)	(9,079)
<b>Net decrease in cash and cash equivalents</b>	<b>(372,907)</b>	<b>(676,580)</b>	<b>(372,396)</b>	<b>(676,294)</b>
Cash and cash equivalents at beginning of the periods	1,938,616	2,397,197	1,936,147	2,395,111
<b>Cash and cash equivalents at the end of the periods</b>	<b>1,565,709</b>	<b>1,720,617</b>	<b>1,563,751</b>	<b>1,718,817</b>
<b>Supplemental disclosure of cash flows information</b>				
Non-cash transaction:				
Changes in revaluation surplus in available-for-sale	494,379	323,445	494,379	323,445
Interest amortisation from premium or discount	186,955	309,520	186,955	309,520
Properties for sale transferred from premises and equipment	25,014	143,728	25,014	143,728
Payable from purchase of premises and equipment	5,771	10,873	5,771	10,873
Payable from purchase intangible assets	3,633	21,481	3,633	21,481
Transfer of assets for loan settlement	2,800	143,728	2,800	143,728

The notes to interim financial information from page 13 to 63 are an integral part of the interim financial information.

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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 separate financial information was authorised for issue by the Audit Committee on 7 November 2017.

This interim consolidated and separate financial information has been reviewed, not audited.

## **2 Accounting policies**

### **2.1 Basis of preparation**

The interim financial information has been prepared in accordance with Thai Accounting Standard 34 Interim Financial Reporting. The primary financial information (statement of financial position, statement of comprehensive income, statement of changes in shareholders’ equity and cash flows) is presented in a format consistent with the annual financial statements complying with Thai Accounting Standard 1 Presentation of Financial Statements. In addition, the interim financial information presentation are based on 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. Additional notes are presented as required by BoT’s regulation and the Securities and Exchange Commission 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 2016.

An English version of the interim consolidated and separate 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 2016.

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

2.2.1 Revised financial reporting standards are effective for annual periods beginning on or after 1 January 2017 which have significant changes and are relevant to the Group

TAS 1 (revised 2016)	Presentation of financial statements
TAS 16 (revised 2016)	Property, plant and equipment
TAS 19 (revised 2016)	Employee benefits
TAS 27 (revised 2016)	Separate financial statements
TAS 34 (revised 2016)	Interim financial reporting
TAS 38 (revised 2016)	Intangible assets
TFRS 5 (revised 2016)	Non-current assets held for sale and discontinued operations
TFRS 10 (revised 2016)	Consolidated financial statements
TFRS 12 (revised 2016)	Disclosure of interests in other entities

TAS 1 (revised 2016), the amendments provide clarifications on a number of issues, including:

- Materiality - an entity should not aggregate or disaggregate information in a manner that obscures useful information. Where items are material, sufficient information must be provided to explain the impact on the financial position or performance.
- Disaggregation and subtotals - line items specified in TAS 1 may need to be disaggregated where this is relevant to an understanding of the entity's financial position or performance. There is also new guidance on the use of subtotals.
- Notes - confirmation that the notes do not need to be presented in a particular order.
- OCI arising from investments accounted for under the equity method - the share of OCI arising from equity-accounted investments is grouped based on whether the items will or will not subsequently be reclassified to profit or loss. Each group should then be presented as a single line item in the statement of other comprehensive income.

TAS 16 (revised 2016), key amendments are 1) The amendments clarify that depreciation of an item of property, plant and equipment based on revenue generated by using the asset is not appropriate and 2) The amendments include bearer plants in scope of TAS 16.

TAS 19 (revised 2016), the amendments clarify that when determining the discount rate for post-employment benefit obligations, it is the currency that the liabilities are denominated in that is important and not the country where they arise.

TAS 27 (revised 2016), the amendments allow an entity a policy choice to account for investments in subsidiaries, joint ventures and associates in its separate financial statements using the equity method as described in TAS 28. While current TAS 27 allows entities to measure their investments in subsidiaries, joint ventures and associates either at cost or at fair value (when announced). The election can be made independently for each category of investment (subsidiaries, joint ventures and associates). Entities wishing to change to the equity method must do so retrospectively.

TAS 34 (revised 2016), the amendments clarify that what is meant by the reference in the standard to 'information disclosed elsewhere in the interim financial report'; entities taking advantage of the relief must provide a cross-reference from the interim financial statements to the location of that information and make the information available to users on the same terms and at the same time as the interim financial statements.

TAS 38 (revised 2016), the amendments include a rebuttable presumption that the amortisation of intangible assets based on revenue is inappropriate. This presumption can be overcome if either the intangible asset is expressed as a measure of revenue (i.e. where a measure of revenue is the limiting factor on the value that can be derived from the asset), or it can be shown that revenue and the consumption of economic benefits generated by the asset are highly correlated.

TFRS 5 (revised 2016), the amendments clarify that when an asset (or disposal group) is reclassified from 'held for sale' to 'held for distribution' or vice versa, this does not constitute a change to a plan of sale or distribution and does not have to be accounted for as such.

TFRS 10 (revised 2016), the amendments clarify that: 1) the exception from preparing consolidated financial statements is also available to intermediate parent entities which are subsidiaries of investment entities and 2) an investment entity should consolidate a subsidiary which is not an investment entity and whose main purpose and activity is to provide services in support of the investment entity's investment activities.



## **2 Accounting policies (Cont'd)**

### **2.2 Revised accounting standards, revised financial reporting standards, and related interpretations (Cont'd)**

2.2.1 Revised financial reporting standards are effective for annual periods beginning on or after 1 January 2017 which have significant changes and are relevant to the Group (Cont'd)

TFRS 12 (revised 2016), the amendments clarify the disclosure requirements of an entity which is an investment entity and exception from preparing consolidated financial statement and instead measured its subsidiaries at fair value is required to disclose information of its subsidiaries according to the requirement in TFRS 12.

Management has assessed and considered that the above revised standards do not have significant impact on the Group.

2.2.2 Revised financial reporting standards are effective for annual periods beginning on or after 1 January 2018 which have significant changes and are relevant to the Group. The Group has not yet adopted these revised standards.

TAS 7 (revised 2017)	Statement of cash flows
TAS 12 (revised 2017)	Income taxes
TFRS 12 (revised 2017)	Disclosure of interests in other entities

TAS 7 (revised 2017), the amendments require additional disclosure of changes in liabilities arising from financing activities. This includes changes arising from cash and non-cash.

TAS 12 (revised 2017), the amendments clarify the accounting for deferred tax where an asset is measured at fair value and that fair value is below the asset's tax base. Specifically, the amendments confirm that:

- A temporary difference exists whenever the carrying amount of an asset is less than its tax base at the end of the reporting period.
- An entity can assume that it will recover an amount higher than the carrying amount of an asset to estimate its future taxable profit.
- Where the tax law restricts the source of taxable profits against which particular types of deferred tax assets can be recovered, the recoverability of the deferred tax assets can only be assessed in combination with other deferred tax assets of the same type.
- Tax deductions resulting from the reversal of deferred tax assets are excluded from the estimated future taxable

TFRS 12 (revised 2017), the amendments clarify that the disclosure requirements of TFRS 12 apply to interests in entities that are classified as held for sale according to TFRS 5 (revised 2017), except for the summarised financial information.

The Group's management has assessed and considered that the above revised standards will not have a material impact on the Group except for disclosure.

## **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 2016.

#### 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 nonprofit generating divisions of companies whose results are not material to the Group.

The consolidated financial information as at 30 September 2017 and 31 December 2016 and for the three-month and nine-month periods ended 30 September 2017 and 2016 are as follows:

	<b>Consolidated</b>				
	<b>For the three-month period ended 30 September 2017</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	2,157	448	22	-	2,627
Net fees and service income	447	118	11	(7)	569
Other operating income	131	37	475	(383)	260
Other operating expenses	(1,595)	(390)	(31)	3	(2,013)
Bad and doubtful debts and impairment losses	(998)	(74)	(270)	7	(1,335)
Income tax expenses	(34)	(36)	39	-	(31)
Net profit (loss) for the period	<u>108</u>	<u>103</u>	<u>246</u>	<u>(380)</u>	<u>77</u>

	<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 2017**

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

The consolidated financial information as at 30 September 2017 and 31 December 2016 and for the three-month and nine-month periods ended 30 September 2017 and 2016 are as follows: (Cont'd)

	<b>Consolidated</b>				
	<b>For the nine-month period ended 30 September 2017</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	6,019	1,456	129	-	7,604
Net fees and service income	1,204	251	23	(12)	1,466
Other operating income	368	142	642	(384)	768
Other operating expenses	(4,354)	(1,133)	50	5	(5,432)
Bad and doubtful debts and impairment losses	(2,704)	(105)	(905)	3	(3,711)
Income tax expenses	(106)	(124)	89	-	(141)
Net profit (loss) for the period	<u>427</u>	<u>487</u>	<u>28</u>	<u>(388)</u>	<u>554</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>

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2017**

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

The consolidated financial information as at 30 September 2017 and 31 December 2016 and for the three-month and nine-month periods ended 30 September 2017 and 2016 are as follows:  
(Cont'd)

	<b>Bank business</b>		<b>Hire-purchase business</b>		<b>Other businesses</b>		<b>Eliminations</b>		<b>Consolidated</b>	
	<b>30 September 2017</b>	<b>31 December 2016</b>	<b>30 September 2017</b>	<b>31 December 2016</b>	<b>30 September 2017</b>	<b>31 December 2016</b>	<b>30 September 2017</b>	<b>31 December 2016</b>	<b>30 September 2017</b>	<b>31 December 2016</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>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Total assets	288,479	295,623	28,088	24,783	76	77	(23,735)	(23,013)	292,908	297,470
Interbank and money market Items, net (assets)	20,699	8,464	232	222	56	56	(229)	(214)	20,758	8,528
Investments, net	40,259	55,062	-	-	-	-	-	-	40,259	55,062
Loans and accrued interest receivables, net	191,901	193,782	27,174	24,013	9	9	(21,774)	(21,464)	197,310	196,340
Deposits	174,538	183,877	-	-	-	-	(229)	(214)	174,309	183,663
Interbank and money market items, net (liabilities)	13,734	11,595	21,982	21,669	9	8	(21,991)	(21,677)	13,734	11,595
Financial liabilities designated at fair value through profit or loss	22,072	18,874	-	-	-	-	-	-	22,072	18,874
Debt issued and borrowings	19,020	25,583	2,000	-	-	-	-	-	21,020	25,583

**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:

- Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2: 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 3: Inputs for the asset or liability that are not based on observable market data (that is, unobservable inputs).

The following table presents the Group's financial assets and liabilities that are measured and recognised at fair value at 30 September 2017.

	<b>Consolidated and Separate</b>			
	<b>30 September 2017</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	-	5,724	-	5,724
Available-for-sale securities	86	20,569	-	20,655
Derivative assets	-	19,435	-	19,435
<b>Total assets</b>	<b>86</b>	<b>45,728</b>	<b>-</b>	<b>45,814</b>
<b>Liabilities</b>				
Financial liabilities designated at fair value through profit or loss	-	22,072	-	22,072
Derivatives liabilities	-	18,351	-	18,351
<b>Total liabilities</b>	<b>-</b>	<b>40,423</b>	<b>-</b>	<b>40,423</b>

The following table presents the Group's financial assets and liabilities that are measured at fair value at 31 December 2016.

	<b>Consolidated and Separate</b>			
	<b>31 December 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	-	7,045	-	7,045
Available-for-sale securities	102	30,331	-	30,433
Derivative assets	-	21,235	-	21,235
<b>Total assets</b>	<b>102</b>	<b>58,611</b>	<b>-</b>	<b>58,713</b>
<b>Liabilities</b>				
Financial liabilities designated at fair value through profit or loss	-	18,874	-	18,874
Derivatives liabilities	-	21,381	-	21,381
<b>Total liabilities</b>	<b>-</b>	<b>40,255</b>	<b>-</b>	<b>40,255</b>

**5.2 Valuation techniques used to derive Level 2 fair values**

Level 2 Derivatives and embedded 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.

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

**5.2 Valuation techniques used to derive Level 2 fair values (Cont'd)**

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.

**5.3 Fair value measurements using significant unobservable inputs (Level 3)**

	<b>Consolidated and Separate</b>	
	<b>General Investments</b>	
	<b>30 September</b>	<b>31 December</b>
	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>
Opening balance	73	105
(Loss) gains recognised in profit and loss	(3)	1
Sale/Maturity	(18)	(1)
Decrease in capital of general investments	-	(32)
Closing balance	<u>52</u>	<u>73</u>

Investment classified under Level 3 is general investment which is presented at costs less allowance for impairment (if any). Fair value is calculated based on the net assets value of the invested company according to the proportion that the Bank invested. Management believe that the book value is not significantly different from fair value.

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

	<b>Consolidated</b>					
	<b>30 September 2017</b>			<b>31 December 2016</b>		
	<b>At call</b>	<b>Term</b>	<b>Total</b>	<b>At call</b>	<b>Term</b>	<b>Total</b>
	<b>Million</b>	<b>Million</b>	<b>Million</b>	<b>Million</b>	<b>Million</b>	<b>Million</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Domestic:</b>						
Bank of Thailand and the Financial Institutions Development Fund	3,232	-	3,232	2,402	-	2,402
Commercial banks	109	-	109	82	2,000	2,082
Specialised Financial Institutions	6	3,000	3,006	9	1,100	1,109
Other financial institutions	545	2,135	2,680	544	672	1,216
Total domestic items	3,892	5,135	9,027	3,037	3,772	6,809
<u>Add</u> Accrued interest receivables	-	3	3	-	-	-
<u>Less</u> Allowance for doubtful debts	-	(28)	(28)	-	(4)	(4)
Domestic items, net	<u>3,892</u>	<u>5,110</u>	<u>9,002</u>	<u>3,037</u>	<u>3,768</u>	<u>6,805</u>
<b>Foreign:</b>						
US dollar	820	10,047	10,867	836	33	869
Yen	39	-	39	18	-	18
Euro	44	-	44	8	-	8
Other currencies	636	158	794	541	289	830
Total foreign items	1,539	10,205	11,744	1,403	322	1,725
<u>Add</u> Accrued interest receivables	-	14	14	-	1	1
<u>Less</u> Allowance for doubtful debts	-	(2)	(2)	-	(3)	(3)
Foreign items, net	<u>1,539</u>	<u>10,217</u>	<u>11,756</u>	<u>1,403</u>	<u>320</u>	<u>1,723</u>
Domestic and foreign items, net	<u>5,431</u>	<u>15,327</u>	<u>20,758</u>	<u>4,440</u>	<u>4,088</u>	<u>8,528</u>

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

	Separate					
	30 September 2017			31 December 2016		
	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	3,232	-	3,232	2,402	-	2,402
Commercial banks	56	-	56	27	2,000	2,027
Specialised Financial Institutions	-	3,000	3,000	-	1,100	1,100
Other financial institutions	545	2,135	2,680	544	672	1,216
Total domestic items	3,833	5,135	8,968	2,973	3,772	6,745
<u>Add</u> Accrued interest receivables	-	3	3	-	-	-
<u>Less</u> Allowance for doubtful debts	-	(28)	(28)	-	(4)	(4)
Domestic items, net	3,833	5,110	8,943	2,973	3,768	6,741
<b>Foreign:</b>						
US dollar	820	10,047	10,867	836	33	869
Yen	39	-	39	18	-	18
Euro	44	-	44	8	-	8
Other currencies	636	158	794	541	289	830
Total foreign items	1,539	10,205	11,744	1,403	322	1,725
<u>Add</u> Accrued interest receivables	-	14	14	-	1	1
<u>Less</u> Allowance for doubtful debts	-	(2)	(2)	-	(3)	(3)
Foreign items, net	1,539	10,217	11,756	1,403	320	1,723
Domestic and foreign items, net	5,372	15,327	20,699	4,376	4,088	8,464

As at 30 September 2017, the Bank has promissory notes of Baht 544 million (31 December 2016: 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"). Such promissory note has been presented as assets and the related obligation has been presented as liabilities at the same amount.

The FIDF recalls promissory notes amounting to Baht 544 million (31 December 2016: 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.

## 7 Derivatives

### 7.1 Trading derivatives

Fair value and notional amount classified by type of risk.

	Consolidated and Separate					
	30 September 2017			31 December 2016		
	Fair value		Notional amount Million Baht	Fair value		Notional amount Million Baht
Asset Million Baht	Liability Million Baht	Asset Million Baht		Liability Million Baht		
Exchange rate	10,587	10,962	1,134,534	13,786	14,416	990,115
Interest rate	8,386	5,351	1,275,827	6,508	4,803	1,329,051
Others	411	538	16,434	402	291	10,658
Total	19,384	16,851	2,426,795	20,696	19,510	2,329,824

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

	Consolidated and Separate	
	30 September 2017 % Proportion	31 December 2016 % Proportion
Financial institutions	92	90
Companies under common control	5	8
External parties	3	2
Total	100	100

### 7.2 Derivative for hedging

#### 7.2.1 Fair value hedge

	Consolidated and Separate					
	30 September 2017			31 December 2016		
	Fair value		Notional amount Million Baht	Fair value		Notional amount Million Baht
Asset Million Baht	Liability Million Baht	Asset Million Baht		Liability Million Baht		
Interest rate	4	-	200	11	-	470
Total	4	-	200	11	-	470

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. The changes in fair value of the hedging instruments and hedged items are recognised 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 2017 and 2016 can be summarised as follows:

	<b>Consolidated and Separate</b>			
	<b>For the three-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Losses on hedging instruments, net	(1)	(2)	(5)	(3)
Gains on the hedged items, net	1	2	4	3

**7.2.2 Cash flow hedge**

	<b>Consolidated and Separate</b>					
	<b>30 September 2017</b>			<b>31 December 2016</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	47	1,500		-	1,208	
Interest rate	-	-		528	663	
<b>Total</b>	<b>47</b>	<b>1,500</b>	<b>20,018</b>	<b>528</b>	<b>1,871</b>	<b>19,939</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.

The expected periods of cash flow from hedged items that shall affect profit (losses) as at 30 September 2017 and 31 December 2016 can be summarised as follows:

	<b>Consolidated and Separate</b>			
	<b>30 September 2017</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 outflow	37	493	9,096	4,330

  

	<b>Consolidated and Separate</b>			
	<b>31 December 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 outflow	230	275	9,494	3,537

**8 Investments, net**

**Classified by types of investment**

	<b>Consolidated and Separate</b>	
	<b>30 September 2017 Fair value Million Baht</b>	<b>31 December 2016 Fair value Million Baht</b>
<b>Securities held for trading</b>		
Government and state enterprises securities	5,078	4,135
Private sector debt securities	646	2,910
Total securities held for trading	5,724	7,045
<b>Available-for-sale securities</b>		
Government and state enterprises securities	17,147	24,497
Private sector debt securities	3,422	5,834
Domestic marketable equity securities	86	102
Total available-for-sales securities	20,655	30,433
<b>Held-to-maturity debt securities</b>		
Government and state enterprises securities	13,288	16,791
Private sector debt securities	523	702
Investments in receivables	77	78
Total	13,888	17,571
<u>Less</u> Allowance for impairment	(61)	(60)
Total held-to-maturity debt securities	13,827	17,511
<b>General investments</b>		
Domestic non-marketable equity securities	275	292
Overseas non-marketable equity securities	9	9
Total	284	301
<u>Less</u> Allowance for impairment	(231)	(228)
Total general investments	53	73
<b>Investments, net</b>	<b>40,259</b>	<b>55,062</b>

As at 30 September 2017 and 31 December 2016, the Bank had investments pledged as collateral, as mentioned in Note 33.1 to the interim financial information.

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**9 Investments in subsidiaries, net**

Company name	Nature of business	Type of securities	Percentage of holding		Separate Cost method	
			30 September 2017	31 December 2016	30 September 2017	31 December 2016
			%	%	Million Baht	Million Baht
<b>Subsidiaries - included in consolidated financial statements</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 and motorcycles motorcycle trading	Common stock	100	100	467	467
CT Coll Co., Ltd.	Debt collection	Common stock	100	100	38	38
Total					1,708	1,708
<u>Less</u> Allowance for impairment					-	(383)
Investments in subsidiaries, net					1,708	1,325

As at 30 September 2017, the Bank recorded the reversal of allowance for impairment in subsidiaries of Baht 383 million in statement of comprehensive income. Since the subsidiaries have better performance over the past periods, the Bank re-assessed and reversed all allowance for impairment.

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

**10.1 Classified by loan type**

	Consolidated		Separate	
	30 September 2017	31 December 2016	30 September 2017	31 December 2016
	Million Baht	Million Baht	Million Baht	Million Baht
Bank overdrafts	6,287	6,275	6,296	6,284
Loans	142,651	145,049	149,203	150,792
Bills	30,605	29,933	46,035	45,858
Hire-purchase receivables	34,291	30,148	-	-
Others	91	32	63	5
Total loans	213,925	211,437	201,597	202,939
<u>Less</u> Deferred revenue	(6,731)	(5,849)	(14)	(39)
Total loans net of deferred revenue	207,194	205,588	201,583	202,900
<u>Add</u> Accrued interest receivables	533	590	537	594
Total loans net of deferred revenue and accrued interest receivables	207,727	206,178	202,120	203,494
<u>Less</u> Allowance for doubtful debts (Note 11)				
Minimum allowance for doubtful accounts required based on BoT's guidelines				
- Individual approach	(6,732)	(6,251)	(6,534)	(6,125)
General provision for further losses	(3,553)	(3,542)	(3,553)	(3,542)
<u>Less</u> Revaluation allowance for debt restructuring (Note 12)	(132)	(45)	(132)	(45)
Loans and accrued interest receivables, net	197,310	196,340	191,901	193,782

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

**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 2017				31 December 2016			
	Loans and accrued interest receivables Million Baht	Net amount used for set allowance for doubtful account <sup>(1)</sup> Million Baht	Minimum percentage %	Allowance provided in the accounts Million Baht	Loans and accrued interest receivables Million Baht	Net amount used for set allowance for doubtful account <sup>(1)</sup> Million Baht	Minimum Percentage %	Allowance provided in the accounts Million Baht
Minimum allowance for doubtful accounts based on BOT guidelines								
- Pass	181,747	61,519	1	629	180,669	63,221	1	642
- Special mention	13,715	3,387	2	65	12,774	3,471	2	73
- Sub-standard	3,099	1,445	100	1,443	4,593	1,919	100	1,917
- Doubtful	2,896	1,597	100	1,598	4,761	2,474	100	2,474
- Doubtful-of-loss	6,270	2,986	100	2,997	3,381	1,141	100	1,145
General provision for further losses				3,553				3,542
Total	207,727	70,934		10,285	206,178	72,226		9,793
	Separate							
	30 September 2017				31 December 2016			
	Loans and accrued interest receivables Million Baht	Net amount used for set allowance for doubtful account <sup>(1)</sup> Million Baht	Minimum percentage %	Allowance provided in the accounts Million Baht	Loans and accrued interest receivables Million Baht	Net amount used for set allowance for doubtful account <sup>(1)</sup> Million Baht	Minimum percentage %	Allowance provided in the accounts Million Baht
Minimum allowance for doubtful accounts based on BOT guidelines								
- Pass	179,924	79,601	1	793	181,044	79,661	1	794
- Special mention	10,314	2,408	2	39	10,005	2,217	2	43
- Sub-standard	2,793	1,182	100	1,183	4,362	1,726	100	1,727
- Doubtful	2,853	1,554	100	1,555	4,719	2,432	100	2,432
- Doubtful-of-loss	6,236	2,953	100	2,964	3,364	1,125	100	1,129
General provision for further losses				3,553				3,542
Total	202,120	87,698		10,087	203,494	87,161		9,667

(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, the net debt balance used for set allowance for doubtful account 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 2017, the Group and the Bank had defaulted loans amounting to Baht 10,898 million and Baht 10,516 million, respectively, (31 December 2016: Baht 10,657 million and Baht 10,367 million, respectively) were ceased recognition of interest income.

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

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

The Group's loans by loan classification and/or based on the overdue date are summarised below. (Cont'd)

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

As at 30 September 2017 and 31 December 2016, 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 2017 Million Baht	31 December 2016 Million Baht	30 September 2017 Million Baht	31 December 2016 Million Baht
Current or overdue less than 1 installment	23,791	21,279	55	64
Overdue 2-3 installments	3,401	2,769	26	30
Overdue 4-6 installments	306	232	261	191
Overdue 7-12 installments	43	42	43	42
Overdue more than 12 installments	28	11	28	12
Debtors under litigation	5	5	5	5
<b>Total</b>	<b>27,574</b>	<b>24,338</b>	<b>418</b>	<b>344</b>

**10.3 Non-performing loans**

As at 30 September 2017 and 31 December 2016, 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		Separate	
	30 September 2017 Million Baht	31 December 2016 Million Baht	30 September 2017 Million Baht	31 December 2016 Million Baht
Non-performing loans (principal only)				
Banking business	11,852	12,429	11,852	12,429
Other businesses	382	290	-	-

As at 30 September 2017 and 31 December 2016, 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 Loans and accrued interest receivables, net (Cont'd)**

**10.4 Hire purchase and finance lease receivables**

As at 30 September 2017, net receivables of the Bank's subsidiaries under hire purchase agreements and financial leases amount to Baht 27,156 million (31 December 2016: Baht 23,994 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.

	<b>Consolidated</b>				
	<b>30 September 2017</b>				
	<b>Amounts due under lease agreement</b>				
	<b>Less than 1 year Million Baht</b>	<b>1 - 5 years Million Baht</b>	<b>Over 5 years Million Baht</b>	<b>Non - performing loans Million Baht</b>	<b>Total Million Baht</b>
Gross investment in the lease	10,882	22,031	869	509	34,291
<u>Less</u> Unearned finance income	(2,855)	(3,699)	(36)	(127)	(6,717)
Present value of minimum lease payments receivable	8,027	18,332	833	382	27,574
<u>Less</u> Allowance for doubtful accounts					(418)
Net receivables under hire-purchase agreements and financial leases					<u>27,156</u>
	<b>Consolidated</b>				
	<b>31 December 2016</b>				
	<b>Amounts due under lease agreement</b>				
	<b>Less than 1 year Million Baht</b>	<b>1 - 5 years Million Baht</b>	<b>Over 5 years Million Baht</b>	<b>Non - performing loans Million Baht</b>	<b>Total Million Baht</b>
Gross investment in the lease	9,635	19,436	691	385	30,147
<u>Less</u> Unearned finance income	(2,523)	(3,159)	(32)	(95)	(5,809)
Present value of minimum lease payments receivable	7,112	16,277	659	290	24,338
<u>Less</u> Allowance for doubtful accounts					(344)
Net receivables under hire-purchase agreements and financial leases					<u>23,994</u>

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

**10.5 Troubled debt restructuring**

As at 30 September 2017, the Group has outstanding receivables which have been restructured as follows;

	<b>Consolidated and Separate</b>	
	<b>Number of loans</b>	<b>Outstanding balance before restructuring Million Baht</b>
Restructured before 2017	4,555	3,256
Restructured during the nine-month period ended 30 September 2017	1,085	2,589

Details of customers whose debts have been restructured during the nine-month period ended 30 September 2017 are as follows:

	<b>Consolidated</b>		<b>Separate</b>	
	<b>Number of loans</b>	<b>Outstanding balance before restructuring Million Baht</b>	<b>Number of loans</b>	<b>Outstanding balance before restructuring Million Baht</b>
Restructured debts	1,085	2,589	1,085	2,589
Total loan customers	398,286	207,193	177,407	201,583

Details of the restructured debts for the nine-month periods ended 30 September 2017 and 2016, classified into the restructuring methods are as follows;

	<b>Consolidated and Separate</b>			
	<b>For the nine-month period ended 30 September 2017</b>			
	<b>Number of loans</b>	<b>Before restructuring Million Baht</b>	<b>Fair value of assets Million Baht</b>	<b>After restructuring Million Baht</b>
Modifications of terms of payments	1,085	2,589	-	2,589
Total	1,085	2,589	-	2,589

	<b>Consolidated and Separate</b>			
	<b>For the nine-month period ended 30 September 2016</b>			
	<b>Number of loans</b>	<b>Before restructuring Million Baht</b>	<b>Fair value of assets Million Baht</b>	<b>After restructuring Million Baht</b>
Transfer assets to pay off	1	144	144	-
Modifications of terms of payments	1,468	3,044	-	3,044
Total	1,469	3,188	144	3,044

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

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

The debts restructured referred to above can be classified by the terms of repayment under the restructuring agreements as follows:

Period of debts restructuring contracts	Consolidated and Separate					
	For the nine-month period ended 30 September 2017			For the nine-month period ended 30 September 2016		
	Number of debtors	Debt balances		Number of debtors	Debt balances	
		Before restructuring Million Baht	After restructuring Million Baht		Before restructuring Million Baht	After restructuring Million Baht
Not more than 5 years	223	558	558	210	1,309	1,165
5 - 10 years	483	1,253	1,253	768	934	934
10 - 15 years	47	71	71	48	93	93
More than 15 years	332	707	707	443	852	852
Total	1,085	2,589	2,589	1,469	3,188	3,044

Supplemental information relating to the restructured debts for the nine-month periods ended 30 September 2017 and 2016 are as follows:

	Consolidated and Separate	
	For the nine-month periods ended	
	30 September 2017 Million Baht	30 September 2016 Million Baht
Interest income	271	248

As at 30 September 2017 and 31 December 2016, the troubled debtors for which the Group completed their debt restructuring can be summarised as follows:

	Consolidated and Separate	
	30 September 2017	31 December 2016
Number of debtors	5,600	5,897
Debt balances after restructuring (Million Baht)	5,231	4,354

In cases where the troubled debt restructuring involves modifications of the terms and the 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 2017, the Bank had losses from the revaluation of restructured debts (PV Loss) of Baht 132 million (31 December 2016: Baht 45 million) for which the it provided an allowance for revaluation as a result of debt restructuring.



**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2017**

**11 Allowance for doubtful debts**

<b>Consolidated</b>							
<b>30 September 2017</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 2017	642	73	1,917	2,474	1,145	3,542	9,793
<u>Add</u> Addition (deduction) during the period	(9)	(4)	376	1	141	3,185	3,690
Transfer from revaluations allowance for debt restructuring	-	-	-	-	-	6	6
Bad debt recoveries	-	-	-	-	-	247	247
<u>Less</u> Bad debts written off	-	-	(309)	-	(1,319)	(12)	(1,640)
Reduction from sale of NPL	-	-	-	(1,232)	(483)	-	(1,715)
Transfer to revaluations allowance for debt restructuring	-	-	-	-	-	(93)	(93)
Increase (decrease) due to change in classification, collateral value or transfer general allowance to specific allowance	(4)	(4)	(541)	355	3,513	(3,322)	(3)
Balance as at 30 September 2017	<u>629</u>	<u>65</u>	<u>1,443</u>	<u>1,598</u>	<u>2,997</u>	<u>3,553</u>	<u>10,285</u>
<b>Consolidated</b>							
<b>31 December 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	577	80	1,345	940	1,209	2,579	6,730
<u>Add</u> Addition (deduction) during the year	(9)	(1)	331	18	182	5,779	6,300
Transfer from revaluations allowance for debt restructuring	-	-	-	-	-	18	18
Bad debt recoveries	-	-	-	-	-	209	209
Transfer from interbank and money market items	-	-	-	-	-	2	2
<u>Less</u> Bad debts written off	-	(11)	(356)	(2)	(3,024)	(36)	(3,429)
Transfer to revaluations allowance for debt restructuring	-	-	-	-	-	(10)	(10)
Increase (decrease) due to change in classification, collateral value or transfer general allowance to specific allowance	74	5	597	1,518	2,778	(4,999)	(27)
Balance as at 31 December 2016	<u>642</u>	<u>73</u>	<u>1,917</u>	<u>2,474</u>	<u>1,145</u>	<u>3,542</u>	<u>9,793</u>

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2017**

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

	Separate						
	30 September 2017						
	Pass Million Baht	Special mention Million Baht	Sub- standard Million Baht	Doubtful Million Baht	Doubtful of loss Million Baht	General provision Million Baht	Total Million Baht
Balance as at 1 January 2017	794	43	1,727	2,432	1,129	3,542	9,667
<u>Add</u> Addition (deduction) during the period	-	-	-	-	-	3,185	3,185
Transfer from revaluations allowance for debt restructuring	-	-	-	-	-	6	6
Bad debt recoveries	-	-	-	-	-	247	247
<u>Less</u> Bad debts written off	-	-	(3)	-	(1,195)	(12)	(1,210)
Reduction from sale of NPL	-	-	-	(1,232)	(483)	-	(1,715)
Transfer to revaluations allowance for debt restructuring	-	-	-	-	-	(93)	(93)
Increase (decrease) due to change in classification, collateral value or transfer general allowance to specific allowance	(1)	(4)	(541)	355	3,513	(3,322)	-
Balance as at 30 September 2017	<u>793</u>	<u>39</u>	<u>1,183</u>	<u>1,555</u>	<u>2,964</u>	<u>3,553</u>	<u>10,087</u>

  

	Separate						
	31 December 2016						
	Pass Million Baht	Special mention Million Baht	Sub- standard Million Baht	Doubtful Million Baht	Doubtful of loss Million Baht	General provision Million Baht	Total Million Baht
Balance as at 1 January 2016	695	50	1,133	913	1,202	2,579	6,572
<u>Add</u> Addition (deduction) during the year	-	-	-	-	-	5,779	5,779
Transfer from revaluations allowance for debt restructuring	-	-	-	-	-	18	18
Bad debt recoveries	-	-	-	-	-	209	209
Transfer from interbank and money market items	-	-	-	-	-	2	2
<u>Less</u> Bad debts written off	-	(11)	(5)	-	(2,851)	(36)	(2,903)
Transfer to revaluations allowance for debt restructuring	-	-	-	-	-	(10)	(10)
Increase (decrease) due to change in classification, collateral value or transfer general allowance to specific allowance	99	4	599	1,519	2,778	(4,999)	-
Balance as at 31 December 2016	<u>794</u>	<u>43</u>	<u>1,727</u>	<u>2,432</u>	<u>1,129</u>	<u>3,542</u>	<u>9,667</u>

**12 Revaluation allowance for debt restructuring**

	Consolidated and Separate	
	30 September 2017 Million Baht	31 December 2016 Million Baht
Balance - beginning of the period/year	45	55
<u>Add</u> Revaluation allowance transferred from allowance for doubtful debts	93	10
<u>Less</u> Bad debt written off	-	(2)
<u>Less</u> Revaluation allowance transferred to allowance for doubtful debts	(6)	(18)
Balance - end of the period/year	<u>132</u>	<u>45</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>Separate</b>	
	<b>30 September 2017</b>	<b>31 December 2016</b>	<b>30 September 2017</b>	<b>31 December 2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Beginning of the period/year	1,289	1,040	1,076	862
Charged to profit or loss	92	352	57	319
Tax credited relation to components of the comprehensive income	(131)	(103)	(131)	(105)
End of the period/year	<u>1,250</u>	<u>1,289</u>	<u>1,002</u>	<u>1,076</u>

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

	<b>Consolidated</b>									<b>Total Million Baht</b>
	<b>Provision Million Baht</b>	<b>Tax losses Million Baht</b>	<b>Interest in suspense account Million Baht</b>	<b>Allowance for impairment of properties foreclosed Million Baht</b>	<b>Allowance for doubtful accounts Million Baht</b>	<b>Deferred income front-end fee and entry fee insurance Million Baht</b>	<b>Deferred income premium Million Baht</b>	<b>Fair value loss from investment Million Baht</b>	<b>Others Million Baht</b>	
<b>Deferred tax assets</b>										
At 1 January 2017	399	91	128	52	688	60	59	71	157	1,705
(Credited) charged to profit or loss	(9)	(5)	21	(22)	99	(9)	8	-	14	97
Tax credited relation to components of the comprehensive income	-	-	-	-	-	-	-	(71)	(23)	(94)
As at 30 September 2017	<u>390</u>	<u>86</u>	<u>149</u>	<u>30</u>	<u>787</u>	<u>51</u>	<u>67</u>	<u>-</u>	<u>148</u>	<u>1,708</u>
At 1 January 2016	328	-	81	75	580	73	23	-	137	1,297
Charged (credited) to profit or loss	66	91	47	(23)	108	(13)	36	-	32	344
Tax charged (credited) to components of the comprehensive income	5	-	-	-	-	-	-	71	(12)	64
At 31 December 2016	<u>399</u>	<u>91</u>	<u>128</u>	<u>52</u>	<u>688</u>	<u>60</u>	<u>59</u>	<u>71</u>	<u>157</u>	<u>1,705</u>

	<b>Consolidated</b>				
	<b>Fair value gain from investment Million Baht</b>	<b>Gain from revaluation of assets Million Baht</b>	<b>Temporary differences Million Baht</b>	<b>Total Million Baht</b>	
<b>Deferred tax liabilities</b>					
At 1 January 2017		2	410	4	416
Charged (credited) to profit or loss		7	(3)	1	5
Tax charged relation to components of the comprehensive income		29	-	8	37
At 30 September 2017		<u>38</u>	<u>407</u>	<u>13</u>	<u>458</u>
At 1 January 2016		60	195	2	257
(Credited) charged to profit or loss		-	(10)	2	(8)
Tax (credited) charged relation to components of the comprehensive income		(58)	225	-	167
At 31 December 2016		<u>2</u>	<u>410</u>	<u>4</u>	<u>416</u>

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2017**

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

The movement in deferred tax assets and liabilities during the period/year is as follows: (Cont'd)

	Separate									
	Provision Million Baht	Tax losses Million Baht	Interest in suspense account Million Baht	Allowance for impairment of properties foreclosed Million Baht	Allowance for doubtful accounts Million Baht	Deferred income front-end fee and entry fee insurance Million Baht	Deferred income premium Million Baht	Fair value gain from investment Million Baht	Others Million Baht	Total Million Baht
<b>Deferred tax assets</b>										
At 1 January 2017	384	91	122	41	619	60	59	71	45	1,492
(Credited) charged to profit or loss	(11)	(5)	20	(27)	85	(9)	8	-	1	62
Tax credited relation to components of the comprehensive income	-	-	-	-	-	-	-	(71)	(23)	(94)
As at 30 September 2017	<u>373</u>	<u>86</u>	<u>142</u>	<u>14</u>	<u>704</u>	<u>51</u>	<u>67</u>	<u>-</u>	<u>23</u>	<u>1,460</u>
<b>Deferred tax assets</b>										
At 1 January 2016	317	-	76	65	508	73	23	-	57	1,119
Charged (credited) to profit or loss	64	91	46	(24)	111	(13)	36	-	-	311
Tax charged (credited) relation to components of the comprehensive income	3	-	-	-	-	-	-	71	(12)	62
As at 31 December 2016	<u>384</u>	<u>91</u>	<u>122</u>	<u>41</u>	<u>619</u>	<u>60</u>	<u>59</u>	<u>71</u>	<u>45</u>	<u>1,492</u>

	Separate				
	Fair value gain from investment Million Baht	Gain from revaluation of assets Million Baht	Temporary differences Million Baht	Total Million Baht	
<b>Deferred tax liabilities</b>					
At 1 January 2017		2	410	4	416
Charged (Credited) to profit or loss		7	(3)	1	5
Tax charged relation to components of the comprehensive income		29	-	8	37
As at 30 September 2017		<u>38</u>	<u>407</u>	<u>13</u>	<u>458</u>
At 1 January 2016		60	195	2	257
(Credited) charged to profit or loss		-	(10)	2	(8)
Tax (credited) charged relation to components of the comprehensive income		(58)	225	-	167
As at 31 December 2016		<u>2</u>	<u>410</u>	<u>4</u>	<u>416</u>

**14 Other assets, net**

	Consolidated		Separate	
	30 September 2017 Million baht	31 December 2016 Million Baht	30 September 2017 Million baht	31 December 2016 Million Baht
Accrued interest and dividend receivables	245	406	245	406
Credit support assets on derivatives	4,966	5,823	4,966	5,823
Advances	31	22	30	22
Others assets awaiting account transfer	77	89	77	89
Commission receivables	93	47	93	47
Withholding tax receivable	185	98	142	93
Marginal deposits	91	82	80	70
Prepaid expenses	168	122	161	117
Others	1,333	1,048	1,162	892
Total	<u>7,189</u>	<u>7,737</u>	<u>6,956</u>	<u>7,559</u>
<u>Less</u> Allowance for impairment	<u>(29)</u>	<u>(29)</u>	<u>(29)</u>	<u>(29)</u>
Other assets, net	<u>7,160</u>	<u>7,708</u>	<u>6,927</u>	<u>7,530</u>

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

	<b>Consolidated and Separate</b>	
	<b>30 September 2017 Million Baht</b>	<b>31 December 2016 Million Baht</b>
Debentures	4,496	6,451
Bills of Exchange	17,576	12,423
Total	22,072	18,874

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

	<b>Consolidated and Separate</b>	
	<b>30 September 2017 Proportion</b>	<b>31 December 2016 Proportion</b>
Financial institutions	76	63
External parties	24	37
Total	100	100

As at 30 September 2017 and 31 December 2016, 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 2016: 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.
- The Bank issued debentures which will mature in 5 years with embedded callable range accrual swap. The debentures bear interest rate at 0 - 3.70% per annum minus reference index of THBFIX 6 month (31 December 2016: 0.00 - 3.60% per annum) 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 6.20% - 6.60% per annum minus reference index of THBFIX 6 month (31 December 2016: 6.45% - 6.65% 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 - 23 years (31 December 2016: 7 - 23 years). They bear interest rate at between 2.68% - 5.18% per annum (31 December 2016: 2.68% - 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</b>					
	<b>30 September 2017</b>			<b>31 December 2016</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>Debentures</b>						
Short term debentures maturing in 2017, coupon rate of 1.10% - 1.30% per annum	1,807	-	1,807	3,935	-	3,935
Short term debentures maturing in 2018, coupon rate of 1.30% - 1.35% per annum	48	-	48	-	-	-
Debentures maturing in 2020, coupon rate of 2.44% per annum	2,000	-	2,000	-	-	-
<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	-	3,161	3,161	-	3,196	3,196
Subordinated debentures of RM 570 million, maturing in 2026, coupon rate of 5.35% per annum	-	4,504	4,504	-	4,554	4,554
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
<b>Structured debentures</b>						
Structured debentures	619	-	619	50	-	50
	<u>8,018</u>	<u>7,665</u>	<u>15,683</u>	<u>7,529</u>	<u>7,750</u>	<u>15,279</u>
<b>Strutured bills of exchange</b>						
Strutured bills of exchange	1,800	3,537	5,337	1,800	2,723	4,523
<b>Fixed-rate notes</b>						
Bill of exchange maturing at call, coupon rate of 1.10% - 1.25% per annum	-	-	-	5,780	-	5,780
	<u>1,800</u>	<u>3,537</u>	<u>5,337</u>	<u>7,580</u>	<u>2,723</u>	<u>10,303</u>
Total	9,818	11,202	21,020	15,109	10,473	25,582
<u>Less</u> Current portion of long-term borrowings	<u>(3,018)</u>	<u>-</u>	<u>(3,018)</u>	<u>(10,309)</u>	<u>-</u>	<u>(10,309)</u>
Long-term borrowings, net	<u>6,800</u>	<u>11,202</u>	<u>18,002</u>	<u>4,800</u>	<u>10,473</u>	<u>15,273</u>

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

	Separate					
	30 September 2017			31 December 2016		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
<b>Debentures</b>						
Short term debentures maturing in 2017, coupon rate of 1.10% - 1.30% per annum	1,807	-	1,807	3,935	-	3,935
Short term debentures maturing in 2018, coupon rate of 1.30% - 1.35% per annum	48	-	48	-	-	-
<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	-	3,161	3,161	-	3,196	3,196
Subordinated debentures of RM 570 million, maturing in 2026, coupon rate of 5.35% per annum	-	4,504	4,504	-	4,554	4,554
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
<b>Structured debentures</b>						
Structured debentures	619	-	619	50	-	50
	6,018	7,665	13,683	7,529	7,750	15,279
<b>Structured bills of exchange</b>						
Structured bills of exchange	1,800	3,537	5,337	1,800	2,723	4,523
<b>Fixed-rate notes</b>						
Bill of exchange maturing at call, coupon rate of 1.10% - 1.25% per annum	-	-	-	5,780	-	5,780
	1,800	3,537	5,337	7,580	2,723	10,303
Total	7,818	11,202	19,020	15,109	10,473	25,582
<u>Less</u> Current portion of long-term borrowings	(3,018)	-	(3,018)	(10,309)	-	(10,309)
Long-term borrowings, net	4,800	11,202	16,002	4,800	10,473	15,273

(a) As at 30 September 2017, the Bank had short term debentures of Baht 1,855 million (31 December 2016: Baht 3,935 million) with fixed interest rates, interest will be paid on maturity date.

(b) As at 30 September 2017, the Bank has structured debentures of Baht 619 million (31 December 2016: Baht 50 million) as follows:

- As at 30 September 2017, the Bank issued structured debentures (Maxi X-Change Single Barrier Bullish) of Baht 240 million (31 December 2016: Baht 50 million) with 6 months from respective issuance dates. The Bank will pay interest at maturity date according to the movement of the underlying.
- As at 30 September 2017, the Bank issued structured debentures (Maxi-X Change Dual Currency) of Baht 120 million which will mature during 1 to 2 months from respective issuance dates. The Bank will pay fixed interest rate and may return the principal in respective foreign currency or Thai Baht currency according to the movement of the underlying.
- As at 30 September 2017, the Bank has short term structured debentures (Equity Linked Note) of Baht 259 million, typically with tenure of 1 to 9 months. Its return on investment is based to the underlying asset. The investor will earn coupon periodically until maturity unless the product goes to a condition that the Bank has to terminate the product. Otherwise, at maturity, the investor will either be required to purchase the underlying asset(s) or to redeem the note, depending on conditions of the product and the market price of the underlying asset(s) on the expiration date.

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

- (c) As at 30 September 2017, the Bank had credit linked bill of exchange (CLN) of Baht 5,337 million (31 December 2016: Baht 4,523 million) as follows:
- The Bank issued CLN of Baht 1,800 million (31 December 2016: 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 (31 December 2016: 3.75% - 4.01% per annum) with a payment of interest every six months.
  - The Bank issued CLN of USD 106 million or equivalence Baht 3,537 million (31 December 2016: USD 76 million or equivalence Baht 2,723 million) which will mature in 8 - 15 years (31 December 2016: 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 + 1.7122% to 6M LIBOR + 2.39250% per annum (31 December 2016: 6M LIBOR + 2.24170% to 6M LIBOR + 2.39250% per annum) with a payment of interest every six-months.

**17 Provisions**

	Consolidated		Separate	
	30 September 2017 Million Baht	31 December 2016 Million Baht	30 September 2017 Million Baht	31 December 2016 Million Baht
Provision for contingent loss from legal cases	121	30	121	30
Reserve for off-statements of financial position items	349	494	349	494
Provision for employee benefits	1,481	1,473	1,396	1,396
<b>Total provisions</b>	<b>1,951</b>	<b>1,997</b>	<b>1,866</b>	<b>1,920</b>

**18 Share capital**

	Consolidated and Separate			
	30 September 2017		31 December 2016	
	Number Million shares	Amount Million Baht	Number Million shares	Amount Million Baht
<b>Registered</b>				
Beginning of the period/year				
- Ordinary shares	24,775	12,387	27,410	13,705
Issurance/(reduction) of shares	5,505	2,753	(2,635)	(1,318)
End of the period/year	30,280	15,140	24,775	12,387
<b>Issued and paid up</b>				
Beginning of the period/year				
- Ordinary shares	24,775	12,387	24,775	12,387
Issurance of new share	5,505	2,753	-	-
End of the period/year	30,280	15,140	24,775	12,387

On 19 January 2017 and 24 February 2017, the Extraordinary General Meeting of Shareholders passed a resolution approving the increase of the Bank's registered capital in an amount of Baht 2,752,747,964.00 from the current registered capital of Baht 12,387,365,839.50 to Baht 15,140,113,803.50 by means of the issuance of 5,505,495,928 new ordinary shares at the par value of Baht 0.50 per share to the existing shareholders proportionate to their shareholding at a ratio of 2 new shares for every 9 existing CIMB Thai shares, at the offering price of Baht 1 per share.

The Bank registered an increase in its paid-up share capital with the Ministry of Commerce on 8 June 2017.



**19 Other reserves**

	<b>Consolidated</b>	
	<b>30 September 2017 Million Baht</b>	<b>31 December 2016 Million Baht</b>
Revaluation surplus on assets	2,034	2,048
Revaluation surplus (deficit) on change in value of investments	142	(352)
Remeasurements of post-employment benefit obligations	(256)	(256)
Foreign currency translation	7	35
Surplus (deficit) from measuring fair value of hedging instrument for cash flow hedge	41	(116)
Income tax relating to components of other comprehensive expenses	(392)	(265)
<b>Total</b>	<b>1,576</b>	<b>1,094</b>

  

	<b>Separate</b>	
	<b>30 September 2017 Million Baht</b>	<b>31 December 2016 Million Baht</b>
Revaluation surplus on assets	2,034	2,048
Revaluation surplus (deficit) on change in value of investments	142	(352)
Remeasurements of post - employment benefit obligations	(229)	(229)
Foreign currency translation	7	35
Surplus (deficit) from measuring fair value of hedging instrument for cash flow hedge	41	(116)
Income tax relating to components of other comprehensive expenses	(398)	(271)
<b>Total</b>	<b>1,597</b>	<b>1,115</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 Separate</b>	
	<b>30 September 2017 Million Baht</b>	<b>31 December 2016 Million Baht</b>
Balance - beginning of the period/year	2,048	970
<u>Add</u> Revaluation surplus	-	1,122
<u>Less</u> Amortisation	(14)	(44)
Balance - end of the period/year	<b>2,034</b>	<b>2,048</b>

The revaluation surplus can neither be offset against deficit nor used for dividend payment.

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

(b) Revaluation surplus (deficit) on change in value of investments

	<b>Consolidated and Separate</b>	
	<b>30 September 2017</b>	<b>31 December 2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>
Revaluation surplus on investments:		
Debt securities	168	18
Equity securities	35	44
Total	203	62
Revaluation deficit on investments:		
Debt securities	(46)	(406)
Equity securities	(15)	(8)
Total	(61)	(414)
Revaluation deficit on change in value of investments, net	142	(352)

**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 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 2017</b>	<b>Total capital to risk assets</b>	<b>31 December 2016</b>	<b>Total capital to risk assets</b>
	<b>Million Baht</b>	<b>%</b>	<b>Million Baht</b>	<b>%</b>
<u>Tier I</u>				
Issued and paid up share capital	15,140		12,387	
Share premium	8,465		5,713	
Statutory reserve	399		398	
Unappropriated surplus	7,181		7,863	
Other reserves	1,625		1,294	
Deduction on Tier I capital fund	(1,764)		(2,346)	
Total Tier I capital fund	31,046	12.73	25,309	10.73
<u>Tier II</u>				
Long-term subordinated debentures	12,086		12,087	
Reserve for loan classified as pass	656		643	
Total Tier II capital fund	12,742	5.23	12,730	5.40
Total capital funds	43,788	17.96	38,039	16.13

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

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: (Cont'd)

<b>Capital funds (Separate)</b>	<b>30 September 2017 Million Baht</b>	<b>Total capital to risk assets %</b>	<b>31 December 2016 Million Baht</b>	<b>Total capital to risk assets %</b>
<b>Tier I</b>				
Issued and paid up share capital	15,140		12,387	
Share premium	8,465		5,713	
Statutory reserve	399		398	
Unappropriated surplus	5,699		7,013	
Other reserves	1,668		1,337	
Deduction on Tier I capital fund	<u>(1,490)</u>		<u>(2,739)</u>	
Total Tier I capital fund	<u>29,881</u>	12.18	<u>24,109</u>	10.16
<b>Tier II</b>				
Long-term subordinated debentures	12,086		12,086	
Reserve for loan classified as pass	<u>824</u>		<u>799</u>	
Total Tier II capital fund	<u>12,910</u>	5.26	<u>12,885</u>	5.42
Total capital funds	<u><u>42,791</u></u>	17.45	<u><u>36,994</u></u>	15.58

As at 30 September 2017, the Bank's regulatory capital after deducting capital add-on arising from single lending was Baht 42,791 million (31 December 2016: Baht 36,994 million).

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

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

**22.1 Position classified by type of transaction**

	<b>Consolidated</b>					
	<b>30 September 2017</b>			<b>31 December 2016</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	277,846	15,062	292,908	291,294	6,176	297,470
Interbank and money market items , net	9,001	11,757	20,758	6,805	1,723	8,528
Derivative assets	17,802	1,633	19,435	18,881	2,354	21,235
Investments, net and investments in subsidiaries, net	40,253	6	40,259	55,056	6	55,062
Loans to customers and accrued interest receivables, net	195,433	1,877	197,310	194,248	2,092	196,340
Deposits	172,336	1,973	174,309	181,686	1,977	183,663
Interbank and money market items	12,506	1,228	13,734	10,029	1,566	11,595
Financial liabilities designated at fair value through profit or loss	22,072	-	22,072	18,874	-	18,874
Derivative liabilities	14,863	3,488	18,351	16,596	4,785	21,381
Debt issued and borrowings	9,818	11,202	21,020	15,110	10,473	25,583
	<b>Separate</b>					
	<b>30 September 2017</b>			<b>31 December 2016</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	273,416	15,063	288,479	289,447	6,176	295,623
Interbank and money market items, net	8,943	11,756	20,699	6,741	1,723	8,464
Derivative assets	17,802	1,633	19,435	18,881	2,354	21,235
Investments, net and investments in subsidiaries, net	41,961	6	41,967	56,381	6	56,387
Loans to customers and accrued interest receivables, net	190,024	1,877	191,901	191,690	2,092	193,782
Deposits	172,565	1,973	174,538	181,900	1,977	183,877
Interbank and money market items	12,506	1,228	13,734	10,029	1,566	11,595
Financial liabilities designated at fair value through profit or loss	22,072	-	22,072	18,874	-	18,874
Derivative liabilities	14,863	3,488	18,351	16,596	4,785	21,381
Debt issued and borrowings	7,818	11,202	19,020	15,110	10,473	25,583

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

**22.2 Performance classified by types of transaction**

	<b>Consolidated</b>					
	<b>For the three-month period ended 30 September 2017</b>			<b>For the three-month period ended 30 September 2016</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	3,656	39	3,695	3,604	31	3,635
Interest expenses	(948)	(120)	(1,068)	(1,059)	(114)	(1,173)
Net interest incomes	2,708	(81)	2,627	2,545	(83)	2,462
Net fee and services income	569	-	569	473	-	473
Other operating incomes	260	-	260	271	-	271
Other operating expenses	(2,013)	-	(2,013)	(1,822)	-	(1,822)
Impairment loss	(1,339)	4	(1,335)	(845)	-	(845)
Profit (loss) before income tax expense	<u>185</u>	<u>(77)</u>	<u>108</u>	<u>622</u>	<u>(83)</u>	<u>539</u>
	<b>Separate</b>					
	<b>For the three-month period ended 30 September 2017</b>			<b>For the three-month period ended 30 September 2016</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	2,874	39	2,913	3,107	31	3,138
Interest expenses	(936)	(120)	(1,056)	(1,059)	(114)	(1,173)
Net interest incomes	1,938	(81)	1,857	2,048	(83)	1,965
Net fee and services income	399	-	399	326	-	326
Other operating incomes	581	-	581	249	-	249
Other operating expenses	(1,611)	-	(1,611)	(1,488)	-	(1,488)
Impairment loss	(1,145)	4	(1,141)	(730)	-	(730)
Profit (loss) before income tax expense	<u>162</u>	<u>(77)</u>	<u>85</u>	<u>405</u>	<u>(83)</u>	<u>322</u>

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

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

	<b>Consolidated</b>					
	<b>For the nine-month period ended 30 September 2017</b>			<b>For the nine-month period ended 30 September 2016</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	10,838	83	10,921	10,899	88	10,987
Interest expenses	(2,963)	(354)	(3,317)	(3,405)	(244)	(3,649)
Net interest incomes	7,875	(271)	7,604	7,494	(156)	7,338
Net fee and services income	1,466	-	1,466	1,212	-	1,212
Other operating incomes	768	-	768	1,143	-	1,143
Other operating expenses	(5,432)	-	(5,432)	(5,311)	-	(5,311)
Impairment loss	(3,728)	17	(3,711)	(3,378)	-	(3,378)
Profit (loss) before income tax expense	<u>949</u>	<u>(254)</u>	<u>695</u>	<u>1,160</u>	<u>(156)</u>	<u>1,004</u>
	<b>Separate</b>					
	<b>For the nine-month period ended 30 September 2017</b>			<b>For the nine-month period ended 30 September 2016</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	8,878	83	8,961	9,484	88	9,572
Interest expenses	(2,945)	(353)	(3,298)	(3,405)	(244)	(3,649)
Net interest incomes	5,933	(270)	5,663	6,079	(156)	5,923
Net fee and services income	965	-	965	784	-	784
Other operating incomes	994	-	994	1,164	-	1,164
Other operating expenses	(4,317)	-	(4,317)	(4,416)	-	(4,416)
Impairment loss	(3,226)	17	(3,209)	(3,027)	-	(3,027)
Profit (loss) before income tax expense	<u>349</u>	<u>(253)</u>	<u>96</u>	<u>584</u>	<u>(156)</u>	<u>428</u>

**23 Interest income**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2017 Million Baht</b>	<b>2016 Million Baht</b>	<b>2017 Million Baht</b>	<b>2016 Million Baht</b>
Interbank and money market items	47	10	47	10
Investments and trading transactions	52	43	52	43
Investments in debt securities	223	291	223	291
Loans	2,410	2,600	2,576	2,789
Hire purchase and financial lease income	948	686	-	-
Others	15	5	15	5
<b>Interest incomes</b>	<b>3,695</b>	<b>3,635</b>	<b>2,913</b>	<b>3,138</b>

  

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2017 Million Baht</b>	<b>2016 Million Baht</b>	<b>2017 Million Baht</b>	<b>2016 Million Baht</b>
Interbank and money market items	108	57	108	57
Investments and trading transactions	136	107	136	107
Investments in debt securities	752	875	752	875
Loans	7,428	7,965	7,935	8,517
Hire purchase and financial lease income	2,467	1,967	-	-
Others	30	16	30	16
<b>Interest incomes</b>	<b>10,921</b>	<b>10,987</b>	<b>8,961</b>	<b>9,572</b>

**24 Interest expenses**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Deposits	569	636	569	636
Interbank and money market item	58	78	58	78
Contribution fee to the Deposit Protection Agency	4	5	4	5
Contribution fee to FIDF	229	244	229	244
Debt securities issued				
- Subordinated debentures	152	151	152	151
- Others	32	49	32	49
Borrowings	12	-	-	-
Others	12	10	12	10
Interest expenses	<u>1,068</u>	<u>1,173</u>	<u>1,056</u>	<u>1,173</u>

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Deposits	1,823	1,966	1,824	1,967
Interbank and money market items	178	215	178	214
Contribution fee to the Deposit Protection Agency	14	13	14	13
Contribution fee to FIDF	709	734	709	734
Debt securities issued				
- Subordinated debentures	447	419	447	419
- Others	98	261	98	261
Borrowings	20	-	-	-
Others	28	41	28	41
Interest expenses	<u>3,317</u>	<u>3,649</u>	<u>3,298</u>	<u>3,649</u>



**25 Net fees and service income**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</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	26	25	32	25
ATM, Debit card and Credit card fees	23	27	23	27
Insurance brokerage income	280	268	280	197
Management fee	23	27	23	27
Others	267	172	95	105
Fees and service income	619	519	453	381
Fees and service expenses				
Collection fees	(21)	(21)	(21)	(21)
ATM fees	(9)	(10)	(9)	(10)
Others	(20)	(15)	(24)	(24)
Fees and service expenses	(50)	(46)	(54)	(55)
Net fees and service income	569	473	399	326

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</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	71	75	79	75
ATM, Debit card and Credit card fees	73	78	73	78
Insurance brokerage income	684	677	572	463
Management fee	86	83	86	83
Others	693	456	315	270
Fees and service income	1,607	1,369	1,125	969
Fees and service expenses				
Collection fees	(41)	(58)	(64)	(84)
ATM fees	(29)	(31)	(29)	(31)
Others	(71)	(68)	(67)	(70)
Fees and service expenses	(141)	(157)	(160)	(185)
Net fees and service income	1,466	1,212	965	784

**26 Gains on trading and foreign exchange transactions**

	<b>Consolidated and Separate</b>			
	<b>For the three-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</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	(19)	(6)	300	635
Interest rate derivatives	611	(50)	1,477	1,468
Debt securities	102	14	186	56
Equity securities	4	-	10	-
Others	(4)	126	41	164
<b>Total</b>	<b>694</b>	<b>84</b>	<b>2,014</b>	<b>2,323</b>
Gains from hedging	3	-	8	-
Gains on tradings and foreign exchange Transactions , net	697	84	2,022	2,323

**27 (Losses) gains on financial liabilities designated at fair value through profit or loss**

(Losses) gains on financial liabilities designated at fair value through profit or loss consist of following items:

	<b>Consolidated and Separate</b>			
	<b>For the three-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</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	(515)	145	(1,270)	(1,432)
Debentures	16	(11)	(123)	(236)
Interest expenses	(95)	(81)	(287)	(237)
<b>Total</b>	<b>(594)</b>	<b>53</b>	<b>(1,680)</b>	<b>(1,905)</b>

**28 Gains on investments**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Gains on sales				
Available-for-sale	63	41	63	41
Impairment (loss) reversal				
General investment	(3)	-	(3)	-
Investment in subsidiaries	-	-	383	-
<b>Gains on investments, net</b>	<b>60</b>	<b>41</b>	<b>443</b>	<b>41</b>

**28 Gains on investments (Cont'd)**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Gains on sales				
Available-for-sale	104	475	104	475
General investments	-	1	-	1
Impairment (loss) reversal				
General investment	(3)	-	(3)	-
Investment in subsidiaries	-	-	383	-
Gains on investments, net	<u>101</u>	<u>476</u>	<u>484</u>	<u>476</u>

**29 Other operating income**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Gain on sales of premises and equipment	5	1	5	-
Gain on sales of properties for sales	-	-	1	33
Bad debt recovery	58	46	-	-
Dividend income	3	1	3	1
Other income	32	45	27	37
Other operating income	<u>98</u>	<u>93</u>	<u>36</u>	<u>71</u>

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Gain on sales of premises and equipment	34	12	32	10
Gain on sales of properties for sales	-	-	16	107
Bad debt recovery	159	109	-	-
Dividend income	12	11	12	53
Other income	120	118	108	101
Other operating income	<u>325</u>	<u>250</u>	<u>168</u>	<u>271</u>

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

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Interbank and money market items	23	2	23	2
Held to maturity debt instruments	1	-	1	-
Loans	1,311	843	1,117	728
<b>Total</b>	<b>1,335</b>	<b>845</b>	<b>1,141</b>	<b>730</b>

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Interbank and money market items	23	5	23	5
Held to maturity debt instruments	1	-	1	-
Loans	3,687	3,373	3,185	3,022
<b>Total</b>	<b>3,711</b>	<b>3,378</b>	<b>3,209</b>	<b>3,027</b>

**31 Corporate income tax**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</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	98	69	-	16
<b>Total current tax</b>	<b>98</b>	<b>69</b>	<b>-</b>	<b>16</b>
Deferred tax:				
Decrease in deferred tax assets	(72)	(43)	(54)	(53)
Increase in deferred tax liabilities	5	4	5	3
<b>Total deferred tax</b>	<b>(67)</b>	<b>39</b>	<b>(49)</b>	<b>50</b>
<b>Total tax charge</b>	<b>31</b>	<b>108</b>	<b>(49)</b>	<b>66</b>

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

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</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	233	289	-	131
Total current tax	233	289	-	131
Deferred tax:				
Decrease in deferred tax assets	(97)	(77)	(62)	(47)
Increase (decrease) in deferred tax liabilities	5	(7)	5	(7)
Total deferred tax	(92)	(84)	(57)	(54)
Total tax charge	141	205	(57)	77

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>Separate</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Profit before tax	107	539	85	322
Tax calculated at a tax rate of 20%	21	108	17	64
Tax effect of:				
Income not subject to tax	(76)	(1)	(76)	(1)
Expenses not deductible for tax purpose	11	2	10	3
Reversal of losses on impairment of investment in subsidiaries	77	-	-	-
Allowance for doubtful debt from subsidiaries	(2)	(1)	-	-
Total tax charge	31	108	(49)	66

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Profit before tax	696	1,004	96	428
Tax calculated at a tax rate of 20%	139	201	19	86
Tax effect of:				
Income not subject to tax	(81)	(3)	(81)	(11)
Expenses not deductible for tax purpose	14	8	12	7
Other adjustments	(7)	3	(7)	(5)
Reversal of losses on impairment of investment in subsidiaries	77	-	-	-
Allowance for doubtful debt from subsidiaries	(1)	(4)	-	-
Total tax charge	141	205	(57)	77

The weighted average applicable tax rate in the consolidated and separate financial information as at 30 September 2017 was 20% and (59)%, respectively (30 September 2016 : 20% and 18% respectively).

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

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 2017</b>			<b>For the three-month period ended 30 September 2016</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	(29)	6	(23)	(3)	1	(2)
Properties for sale	24	(5)	19	(10)	2	(8)
Cash flow hedges	65	(13)	52	61	(12)	49
Available-for-sale financial asset	172	(35)	137	(81)	16	(65)
<b>Other comprehensive income (expenses)</b>	<b>232</b>	<b>(47)</b>	<b>185</b>	<b>(33)</b>	<b>7</b>	<b>(26)</b>
Current tax		98			69	
Deferred tax		(67)			39	
		<u>31</u>			<u>108</u>	
	<b>Separate</b>					
	<b>For the three-month period ended 30 September 2017</b>			<b>For the three-month period ended 30 September 2016</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	(29)	6	(23)	(3)	1	(2)
Properties for sale	24	(5)	19	(10)	2	(8)
Cash flow hedges	65	(13)	52	61	(12)	49
Available-for-sale financial asset	172	(35)	137	(81)	16	(65)
<b>Other comprehensive income (expenses)</b>	<b>232</b>	<b>(47)</b>	<b>185</b>	<b>(33)</b>	<b>7</b>	<b>(26)</b>
Current tax		-			16	
Deferred tax		(49)			50	
		<u>(49)</u>			<u>66</u>	



### 32 Earnings per share

Earnings per share as presented in the consolidated and separate 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 period ended 30 September 2017 and for the year ended 31 December 2016.

### 33 Encumbrance of assets

#### 33.1 Assets used as collateral

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

	<b>Consolidated and Separate</b>	
	<b>30 September 2017</b>	<b>31 December 2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>
Utilities usage	8	8
Total	<u>8</u>	<u>8</u>

#### 33.2 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 2017 and 31 December 2016, 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 2017, the properties foreclosed had net book value of Baht 319 million (31 December 2016: Baht 651 million).

As at 30 September 2017 and 31 December 2016, the assets subject to such obligations are as follows:

<b>Year of maturity</b>	<b>Consolidated and Separate</b>			
	<b>30 September 2017</b>		<b>31 December 2016</b>	
	<b>Numbers</b>	<b>Cost Million Baht</b>	<b>Numbers</b>	<b>Cost Million Baht</b>
2016 onwards	3	319	5	651
Assets subject to obligation	<u>3</u>	<u>319</u>	<u>5</u>	<u>651</u>



### 34 Commitments and contingent liabilities

#### 34.1 Commitments

As at 30 September 2017 and 31 December 2016, significant commitments of the Bank consist of:

	Consolidated					
	30 September 2017			31 December 2016		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
<b>Avals to bills and guarantees of loans:</b>						
Avals to bills	6	-	6	28	-	28
Guarantees of loans	9	-	9	9	-	9
Total avals to bills and guarantees of loans	15	-	15	37	-	37
<b>Liability under unmaturred import bills:</b>						
Liability under unmaturred import bills	-	451	451	23	467	490
<b>Letters of credit:</b>						
Letters of credit	13	1,200	1,213	22	1,309	1,331
<b>Other commitments:</b>						
Forward and spot contracts						
- Bought	-	456,353	456,353	-	387,446	387,446
- Sold	-	449,574	449,574	-	364,404	364,404
Cross currency and interest rate swap contract						
- Bought	-	143,317	143,317	-	142,870	142,870
- Sold	-	103,853	103,853	-	113,050	113,050
Interest rate swap contracts						
- Fixed rate payee	546,987	85,773	632,760	552,141	80,430	632,571
- Floating rate payee	541,100	119,844	660,944	579,814	134,576	714,390
Foreign exchange option						
- Call option sales contracts	-	97	97	-	57	57
- Put option sales contracts	-	592	592	-	995	995
- Call option purchase contracts	-	627	627	-	1,074	1,074
- Put option purchase contracts	-	139	139	-	157	157
Commodity						
- Bought	-	77	77	-	107	107
- Sold	-	77	77	-	106	106
Credit derivatives						
- Bought	1,800	3,537	5,337	1,800	2,723	4,523
- Sold	1,800	3,537	5,337	1,800	2,723	4,523
Swaption						
- Sold	1,500	-	1,500	-	-	-
Equity option						
- Bought	278	-	278	-	-	-
- Sold	278	-	278	-	-	-
Bond forward						
- Sold	5,050	-	5,050	1,399	-	1,399
Investments						
- Bought	6,365	-	6,365	2,880	-	2,880
- Sold	4,737	-	4,737	3,788	-	3,788
Undrawn bank overdrafts	17,505	-	17,505	18,404	-	18,404
Other guarantees	10,696	410	11,106	10,194	469	10,663
Other commitments	1,138,096	1,367,807	2,505,903	1,172,220	1,231,187	2,403,407
Total commitments	1,138,124	1,369,458	2,507,582	1,172,302	1,232,963	2,405,265

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

**34.1 Commitments (Cont'd)**

	Separate					
	30 September 2017			31 December 2016		
	Domestic Million Baht	Foreign Million Baht	Total Million Baht	Domestic Million Baht	Foreign Million Baht	Total Million Baht
<b>Avals to bills and guarantees of loans:</b>						
Avals to bills	6	-	6	28	-	28
Guarantees of loans	2,159	-	2,159	9	-	9
Total avals to bills and guarantees of loans	2,165	-	2,165	37	-	37
<b>Liability under unmatured import bills:</b>						
Liability under unmatured import bills	-	451	451	23	467	490
<b>Letters of credit:</b>						
Letters of credit	13	1,200	1,213	22	1,309	1,331
<b>Other commitments:</b>						
Forward and spot contracts						
- Bought	-	456,353	456,353	-	387,446	387,446
- Sold	-	449,574	449,574	-	364,404	364,404
Cross currency and interest rate swap contract						
- Bought	-	143,317	143,317	-	142,870	142,870
- Sold	-	103,853	103,853	-	113,050	113,050
Interest rate swap contracts						
- Fixed rate payee	546,987	85,773	632,760	552,141	80,430	632,571
- Floating rate payee	541,100	119,844	660,944	579,814	134,576	714,390
Foreign exchange option						
- Call option sales contracts	-	97	97	-	57	57
- Put option sales contracts	-	592	592	-	995	995
- Call option purchase contracts	-	627	627	-	1,074	1,074
- Put option purchase contracts	-	139	139	-	157	157
Commodity						
- Bought	-	77	77	-	107	107
- Sold	-	77	77	-	106	106
Credit derivatives						
- Bought	1,800	3,537	5,337	1,800	2,723	4,523
- Sold	1,800	3,537	5,337	1,800	2,723	4,523
Swaption						
- Sold	1,500	-	1,500	-	-	-
Equity option						
- Bought	278	-	278	-	-	-
- Sold	278	-	278	-	-	-
Bond forward						
- Sold	5,050	-	5,050	1,399	-	1,399
Investments						
- Bought	6,365	-	6,365	2,880	-	2,880
- Sold	4,737	-	4,737	3,788	-	3,788
Undrawn bank overdrafts	17,505	-	17,505	18,404	-	18,404
Other guarantees	10,696	410	11,106	10,194	469	10,663
Other commitments	1,138,096	1,367,807	2,505,903	1,172,220	1,231,187	2,403,407
Total commitments	1,140,274	1,369,458	2,509,732	1,172,302	1,232,963	2,405,265

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

**34.2 Contingent liabilities**

As at 30 September 2017 and 31 December 2016, 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 Separate</b>	
	<b>30 September 2017 Million Baht</b>	<b>31 December 2016 Million Baht</b>
Sum claimed in cases where the Group is sole defendant	199	296
Sum claimed in cases where the Group is co-defendant		
- Sum of claims that can be specifically attributed to the Group	624	766
- Sum of claims that cannot be specifically attributed to the Group	304	357
<b>Total</b>	<b>1,127</b>	<b>1,419</b>

As at 30 September 2017, 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 16 million and Baht 276 million, respectively. However, the Bank is in the process of appealing the decisions (31 December 2016: Baht 9 million and Baht 71 million, respectively).

As at 30 September 2017, the Group recognised provisions for contingent loss from legal cases of approximately Baht 121 million (31 December 2016: Baht 30 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 349 million (31 December 2016: Baht 494 million) for off-statement of financial position items related to guarantees for which the Group have been sued as defendants.

**34.3 Commitments under long-term leases**

As at 30 September 2017 and 31 December 2016, 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>Separate</b>	
	<b>30 September 2017 Million Baht</b>	<b>31 December 2016 Million Baht</b>	<b>30 September 2017 Million Baht</b>	<b>31 December 2016 Million Baht</b>
Not over than 3 years	299	309	220	257
3 - 5 years	5	6	5	6
5 - 10 years	4	5	4	5
More than 10 years	-	1	-	1
<b>Total</b>	<b>308</b>	<b>321</b>	<b>229</b>	<b>269</b>

**34.4 Other commitments**

As at 30 September 2017, 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 154 million, MYR 2.6 million and USD 0.1 million and SGD 444 thousand under such agreements (31 December 2016: Baht 83 million, MYR 3.57 million and USD 6.1 million and SGD 715 thousand).

**35 Related party transactions**

During the periods, 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.

	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
<b>Subsidiaries</b>				
Revenue:				
Interest income	-	-	166	190
Fees income	-	-	3	1
Expenses:				
Fee expenses	-	-	8	12
Premises and equipment expenses	-	-	(2)	(1)
<b>Parent company</b>				
Expenses:				
Interest expenses	51	47	51	47
Fee expenses	15	15	15	15
Premises and equipment expenses	1	1	1	1
<b>Related companies</b>				
Revenue:				
Fees income	259	69	259	69
Expenses:				
Interest expenses	5	3	5	3
Fee expenses	3	3	3	3
Premises and equipment expenses	(3)	(2)	(3)	(2)
<b>Consolidated</b>				
<b>Separate</b>				
<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>		
<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>	
<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	
<b>Subsidiaries</b>				
Revenue:				
Interest income	-	-	508	554
Fees income	-	-	6	4
Gain on payback from liquidated subsidiary	-	-	-	42
Expenses:				
Interest expenses	-	-	1	1
Fees expenses	-	-	31	38
Premises and equipment expenses	-	-	(5)	(4)
<b>Parent company</b>				
Expenses:				
Interest expenses	151	48	151	48
Fees expenses	49	30	49	30
Premises and equipment expenses	2	4	2	4
<b>Related companies</b>				
Revenue:				
Fees income	388	167	388	167
Expenses:				
Interest expenses	14	10	14	10
Fees expenses	7	32	7	32
Premises and equipment expenses	(7)	(7)	(7)	(7)

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2017**

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

The outstanding balances of significant related party transactions as at 30 September 2017 and 31 December 2016 are as follows:

	<b>Consolidated</b>						
	<b>30 September 2017</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>Parent company</u></b>							
CIMB Bank Berhad	-	-	13	9,747	-	3,719	717
	-	-	13	9,747	-	3,719	717
<b><u>Companies under common control</u></b>							
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	10
CIMB ISLAMIC Bank Berhad	-	-	-	-	-	-	90
PT BANK CIMB NIAGA TBK	-	-	-	-	-	-	4
CIMB Securities (Singapore)	-	-	-	-	26	-	-
CIMB Securities (Thailand)	-	-	-	-	1,170	-	3
CIMB-Principal Asset Management Co., Ltd.	-	-	-	-	886	-	-
Sathorn Asset Management Co., Ltd.	-	-	-	2	738	-	11
	-	-	-	2	2,820	-	118
<b><u>Other related companies</u></b>							
	29	30	-	-	8	-	-
	29	30	-	-	8	-	-
<b><u>Related persons</u></b>							
	15	15	-	-	173	-	-
	15	15	-	-	173	-	-
	<b>Consolidated</b>						
	<b>31 December 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>Parent company</u></b>							
CIMB Bank Berhad	-	-	44	2,132	-	3,755	1,194
	-	-	44	2,132	-	3,755	1,194
<b><u>Companies under common control</u></b>							
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	1
CIMB ISLAMIC Bank Berhad	-	-	-	-	-	-	22
CIMB NIAGA	-	-	-	1	-	-	4
CIMB Securities (Singapore)	-	-	-	-	49	-	-
CIMB-Principal Asset Management Co., Ltd.	-	-	-	-	371	-	-
Sathorn Asset Management Co., Ltd.	-	-	-	1	581	-	8
	-	-	-	2	1,001	-	35
<b><u>Other related companies</u></b>							
	-	-	-	-	9	-	-
	-	-	-	-	9	-	-
<b><u>Related persons</u></b>							
	26	41	-	-	847	-	1
	26	41	-	-	847	-	1

**CIMB Thai Bank Public Company Limited**  
**Condensed Notes to Interim Financial Information (Unaudited)**  
**For the nine-month period ended 30 September 2017**

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

The outstanding balances of significant related party transactions as at 30 September 2017 and 31 December 2016 are as follows (Cont'd):

	Separate						
	30 September 2017						
	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>Subsidiary companies</b>							
Center Auto Lease Co., Ltd.	19,037	19,153	2,150	-	147	-	13
World Lease Co., Ltd.	2,728	2,833	-	1	27	-	-
CT Coll Co., Ltd.	8	9	-	1	55	-	8
	<u>21,773</u>	<u>21,995</u>	<u>2,150</u>	<u>2</u>	<u>229</u>	<u>-</u>	<u>21</u>
<b>Parent company</b>							
CIMB Bank Berhad	-	-	13	9,747	-	3,719	717
	<u>-</u>	<u>-</u>	<u>13</u>	<u>9,747</u>	<u>-</u>	<u>3,719</u>	<u>717</u>
<b>Companies under common control</b>							
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	10
CIMB ISLAMIC Bank Berhad	-	-	-	-	-	-	90
PT BANK CIMB NIAGA TBK	-	-	-	-	-	-	4
CIMB Securities (Singapore)	-	-	-	-	26	-	-
CIMB Securities (Thailand)	-	-	-	-	1,170	-	3
CIMB-Principal Asset Management Co., Ltd.	-	-	-	-	886	-	-
Sathorn Asset Management Co., Ltd.	-	-	-	2	738	-	11
	<u>-</u>	<u>-</u>	<u>-</u>	<u>2</u>	<u>2,820</u>	<u>-</u>	<u>118</u>
<b>Other related companies</b>							
	29	15	-	-	8	-	-
	<u>29</u>	<u>15</u>	<u>-</u>	<u>-</u>	<u>8</u>	<u>-</u>	<u>-</u>
<b>Related persons</b>							
	14	13	-	-	169	-	-
	<u>14</u>	<u>13</u>	<u>-</u>	<u>-</u>	<u>169</u>	<u>-</u>	<u>-</u>
	Separate						
	31 December 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>Subsidiary companies</b>							
Center Auto Lease Co., Ltd.	17,702	19,028	-	-	134	-	-
World Lease Co., Ltd.	2,758	2,644	-	-	24	-	-
CT Coll Co., Ltd.	6	8	-	1	56	-	8
	<u>20,466</u>	<u>21,680</u>	<u>-</u>	<u>1</u>	<u>214</u>	<u>-</u>	<u>8</u>
<b>Parent company</b>							
CIMB Bank Berhad	-	-	44	2,132	-	3,755	1,194
	<u>-</u>	<u>-</u>	<u>44</u>	<u>2,132</u>	<u>-</u>	<u>3,755</u>	<u>1,194</u>
<b>Companies under common control</b>							
CIMB Bank Plc, Cambodia	-	-	-	-	-	-	1
CIMB ISLAMIC Bank Berhad	-	-	-	-	-	-	22
CIMB NIAGA	-	-	-	1	-	-	4
CIMB Securities (Singapore)	-	-	-	-	49	-	-
CIMB-Principal Asset Management Co., Ltd.	-	-	-	-	371	-	-
Sathorn Asset Management Co., Ltd.	-	-	-	1	581	-	8
	<u>-</u>	<u>-</u>	<u>-</u>	<u>2</u>	<u>1,001</u>	<u>-</u>	<u>35</u>
<b>Other related companies</b>							
	-	-	-	-	9	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>9</u>	<u>-</u>	<u>-</u>
<b>Related persons</b>							
	23	38	-	-	846	-	-
	<u>23</u>	<u>38</u>	<u>-</u>	<u>-</u>	<u>846</u>	<u>-</u>	<u>-</u>

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

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

As at 30 September 2017 and 31 December 2016, the Bank has commitments in financial derivatives with related parties as follows :

	<b>30 September 2017</b>		
	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>
<b><u>Parent company</u></b>			
Interest rate swap contracts			
- Fixed rate payee	32,630	90	32,720
- Floating rate payee	60,265	1,418	61,683
Forward and spot contracts			
- Bought	-	3,872	3,872
- Sold	-	180	180
Cross currency and interest rate swap contracts			
- Bought	-	8,487	8,487
- Sold	-	1,668	1,668
Commodity			
- Bought	-	71	71
- Sold	-	5	5
Swaption			
- Sold	1,500	-	1,500
Credit derivatives			
- Sold	1,800	3,537	5,337
Equity derivatives			
- Sold	278	-	278
<b><u>Companies under common control</u></b>			
Forward and spot contracts			
- Sold	-	10	10
	<b>31 December 2016</b>		
	<b>Domestic Million Baht</b>	<b>Foreign Million Baht</b>	<b>Total Million Baht</b>
<b><u>Parent company</u></b>			
Interest rate swap contracts			
- Fixed rate payee	71,708	97	71,805
- Floating rate payee	100,134	2,082	102,216
Forward and spot contracts			
- Bought	-	510	510
Cross currency and interest rate swap contracts			
- Bought	-	8,507	8,507
- Sold	-	1,792	1,792
Commodity			
- Bought	-	56	56
- Sold	-	50	50
Credit derivatives			
- Sold	1,800	2,723	4,523

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

**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>Separate</b>	
	<b>For the three-month periods ended 30 September</b>		<b>For the three-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Short-term employee benefits	104	115	100	107
Long-term employee benefits	4	6	4	5
Share based payment	10	9	10	9
Director and management remuneration	<u>118</u>	<u>130</u>	<u>114</u>	<u>121</u>
	<b>Consolidated</b>		<b>Separate</b>	
	<b>For the nine-month periods ended 30 September</b>		<b>For the nine-month periods ended 30 September</b>	
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>	<b>Million Baht</b>
Short-term employee benefits	360	347	339	325
Long-term employee benefits	13	17	12	16
Share-based payment	28	22	28	22
Director and management remuneration	<u>401</u>	<u>386</u>	<u>379</u>	<u>363</u>