

CIMB Thai Bank Public Company Limited

Statements of Financial Position

As at 30 September 2017

	Consolidated		Separate	
	(Unaudited) 30 September 2017 Thousand Baht	(Audited) 31 December 2016 Thousand Baht	(Unaudited) 30 September 2017 Thousand Baht	(Audited) 31 December 2016 Thousand Baht
Assets				
Cash	1,565,709	1,938,616	1,563,751	1,936,147
Interbank and money market items, net	20,757,711	8,527,657	20,698,975	8,463,665
Derivative assets	19,435,418	21,235,341	19,435,418	21,235,341
Investments, net	40,259,247	55,061,911	40,259,247	55,061,911
Investments in subsidiaries, net	-	-	1,708,315	1,324,921
Loans and accrued interest receivables				
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	(10,285,118)	(9,793,289)	(10,087,116)	(9,666,516)
<u>Less</u> revaluation allowance for debt restructuring	(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	1,250,439	1,289,225	1,001,592	1,075,692
Other assets, net	7,160,247	7,708,041	6,927,354	7,529,507
Total assets	292,908,065	297,470,307	288,478,506	295,623,056

CIMB Thai Bank Public Company Limited

Statements of Financial Position (Cont'd)

As at 30 September 2017

	Consolidated		Separate	
	(Unaudited) 30 September 2017 Thousand Baht	(Audited) 31 December 2016 Thousand Baht	(Unaudited) 30 September 2017 Thousand Baht	(Audited) 31 December 2016 Thousand Baht
Liabilities and shareholders' equity				
Liabilities				
Deposits	174,308,600	183,663,325	174,537,839	183,877,466
Interbank and money market items	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	22,071,984	18,873,674	22,071,984	18,873,674
Derivative liabilities	18,351,459	21,381,016	18,351,459	21,381,016
Debt issued and borrowings	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	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
Total liabilities	259,649,682	270,764,887	257,039,754	270,334,780
Shareholders' equity				
Share capital				
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	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	398,680	397,800	398,680	397,800
Unappropriated	7,721,212	7,156,263	5,837,525	5,675,063
Total shareholders' equity	33,258,383	26,705,420	31,438,752	25,288,276
Total liabilities and shareholders' equity	292,908,065	297,470,307	288,478,506	295,623,056

CIMB Thai Bank Public Company Limited

Statement of Comprehensive Income (Unaudited)

For the three-month period ended 30 September 2017

	Consolidated		Separate	
	2017	2016	2017	2016
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	3,694,879	3,635,001	2,912,574	3,138,760
Interest expenses	(1,067,587)	(1,173,400)	(1,055,546)	(1,173,559)
Net interest income	2,627,292	2,461,601	1,857,028	1,965,201
Fees and service income	618,377	519,021	452,960	381,018
Fees and service expenses	(49,808)	(45,920)	(54,435)	(54,995)
Net fee and service income	568,569	473,101	398,525	326,023
Gains on tradings and foreign exchange transactions	696,501	84,462	696,501	84,462
Losses (gains) on financial liabilities designated at fair value through profit or loss	(594,516)	52,968	(594,516)	52,968
Gains on investments	60,047	40,500	443,442	40,500
Other operating income	97,553	92,768	35,913	71,065
Total operating income	3,455,446	3,205,400	2,836,893	2,540,219
Other operating expenses				
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
Total other operating expenses	2,013,057	1,821,589	1,611,007	1,488,322
Bad and doubtful debts and impairment losses	1,334,947	844,562	1,140,840	730,038
Profit before income tax expenses	107,442	539,249	85,046	321,859
Income tax expenses	(30,902)	(108,177)	49,262	(65,561)
Net profit for the periods	76,540	431,072	134,308	256,298

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited) (Cont'd)
For the three-month period ended 30 September 2017

	Consolidated		Separate	
	2017	2016	2017	2016
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Other comprehensive income (expenses)				
Items that will be reclassified				
subsequently to profit or loss				
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
Total items that will be reclassified subsequently to profit or loss	183,047	(20,857)	183,047	(20,857)
Items that will not be reclassified				
subsequently to profit or loss				
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
Total items that will not be reclassified subsequently to profit or loss	-	(10,394)	-	(10,394)
Total other comprehensive income (expenses)	183,047	(31,251)	183,047	(31,251)
Total comprehensive income for the periods	259,587	399,821	317,355	225,047
Net profit attributable to:				
Shareholders of the Bank	76,540	431,072	134,308	256,298
Non-controlling interests	-	-	-	-
	76,540	431,072	134,308	256,298
Total comprehensive income attributable to:				
Shareholders of the Bank	259,587	399,821	317,355	225,047
Non-controlling interests	-	-	-	-
	259,587	399,821	317,355	225,047
Earnings per share for profit attributable to the shareholders of the Bank				
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

CIMB Thai Bank Public Company Limited

Statement of Comprehensive Income (Unaudited)

For the nine-month period ended 30 September 2017

	Consolidated		Separate	
	2017 Thousand Baht	2016 Thousand Baht	2017 Thousand Baht	2016 Thousand Baht
Interest income	10,921,472	10,986,421	8,960,852	9,572,304
Interest expenses	(3,317,221)	(3,648,916)	(3,298,487)	(3,649,153)
Net interest income	7,604,251	7,337,505	5,662,365	5,923,151
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)
Net fee and service income	1,466,338	1,212,290	965,140	783,838
Gains on tradings and foreign exchange transactions	2,022,599	2,323,017	2,022,599	2,323,017
Losses on financial liabilities designated at fair value through profit or loss	(1,680,245)	(1,905,403)	(1,680,245)	(1,905,403)
Gains on investments	100,761	475,580	484,155	475,580
Other operating income	324,880	250,287	167,999	271,211
Total operating income	9,838,584	9,693,276	7,622,013	7,871,394
Other operating expenses				
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
Total other operating expenses	5,432,073	5,311,218	4,317,352	4,416,021
Bad and doubtful debts and impairment losses	3,710,880	3,378,389	3,208,959	3,027,231
Profit before income tax expenses	695,631	1,003,669	95,702	428,142
Income tax expenses	(141,250)	(205,364)	56,192	(77,003)
Net profit for the periods	554,381	798,305	151,894	351,139

CIMB Thai Bank Public Company Limited

Statement of Comprehensive Income (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
Other comprehensive income (expenses)				
Items that will be reclassified				
subsequently to profit or loss				
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
Total items that will be reclassified				
subsequently to profit or loss	493,086	(233,669)	493,086	(233,669)
Items that will not be reclassified				
subsequently to profit or loss				
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
Total items that will not be reclassified				
subsequently to profit or loss	-	(32,432)	-	(32,432)
Total other comprehensive income (expenses)	493,086	(266,101)	493,086	(266,101)
Total comprehensive income for the periods	1,047,467	532,204	644,980	85,038
Net profit attributable to:				
Shareholders of the Bank	554,381	798,305	151,894	351,139
Non-controlling interests	-	-	-	-
	554,381	798,305	151,894	351,139
Total comprehensive income attributable to:				
Shareholders of the Bank	1,047,467	532,204	644,980	85,038
Non-controlling interests	-	-	-	-
	1,047,467	532,204	644,980	85,038
Earnings per share for profit attributable				
to the shareholders of the Bank				
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