

CIMB Thai Bank Public Company Limited

Statements of Financial Position

As at 30 September 2018

	Consolidated		Separate	
	(Unaudited) 30 September 2018 Thousand Baht	(Audited) 31 December 2017 Thousand Baht	(Unaudited) 30 September 2018 Thousand Baht	(Audited) 31 December 2017 Thousand Baht
<b>Assets</b>				
Cash	1,455,219	1,591,188	1,452,851	1,588,987
Interbank and money market items, net	6,542,013	18,167,813	6,487,105	18,099,695
Derivative assets	24,731,244	21,278,461	24,731,244	21,278,461
Investments, net	81,784,232	44,059,847	81,784,232	44,059,847
Investments in subsidiaries, net	-	-	2,208,315	1,708,315
Loans and accrued interest receivables				
Loans	226,348,508	218,058,207	211,618,964	205,242,485
Accrued interest receivables	626,815	516,912	670,854	522,709
Total loans and accrued interest receivables	226,975,323	218,575,119	212,289,818	205,765,194
<u>Less</u> Deferred revenue	(7,677,580)	(7,036,133)	(453)	(8,651)
<u>Less</u> Allowance for doubtful debts	(11,763,954)	(9,869,265)	(10,983,225)	(9,256,336)
<u>Less</u> Revaluation allowance for debt restructuring	(57,081)	(105,674)	(57,081)	(105,674)
Loans and accrued interest receivables, net	207,476,708	201,564,047	201,249,059	196,394,533
Customers' liability under acceptance	44,814	581,414	44,814	581,414
Properties for sale, net	1,014,926	1,033,943	867,017	888,480
Premises and equipment, net	3,530,470	3,588,378	3,467,627	3,529,189
Intangible assets, net	390,634	370,043	384,935	364,943
Deferred tax assets	1,397,552	1,372,673	945,532	1,023,346
Other assets, net	7,791,940	6,995,795	7,501,985	6,789,805
<b>Total assets</b>	<b>336,159,752</b>	<b>300,603,602</b>	<b>331,124,716</b>	<b>296,307,015</b>

**CIMB Thai Bank Public Company Limited**

**Statements of Financial Position (Cont'd)**

**As at 30 September 2018**

	Consolidated		Separate	
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	30 September	31 December	30 September	31 December
	2018	2017	2018	2017
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Liabilities and equity</b>				
<b>Liabilities</b>				
Deposits	184,007,716	177,400,678	184,103,226	177,702,506
Interbank and money market items, net	29,868,818	15,648,106	29,868,818	15,648,106
Liability payable on demand	462,919	254,663	462,919	254,663
Financial liabilities designated at fair value				
through profit or loss	33,633,887	23,103,811	33,633,887	23,103,811
Derivative liabilities	25,672,519	19,965,010	25,672,519	19,965,010
Debt issued and borrowings	19,145,461	19,933,104	17,145,461	17,933,104
Bank's liability under acceptance	44,814	581,414	44,814	581,414
Provisions	2,094,678	1,946,445	1,994,782	1,855,520
Other liabilities	7,988,833	8,718,523	7,167,248	7,938,994
<b>Total liabilities</b>	<b>302,919,645</b>	<b>267,551,754</b>	<b>300,093,674</b>	<b>264,983,128</b>
<b>Equity</b>				
Share capital				
Registered				
30,280,227,607 ordinary shares of Baht 0.50 each	15,140,114	15,140,114	15,140,114	15,140,114
Issued and paid-up share capital				
30,280,227,607 ordinary shares of Baht 0.50 each	15,140,114	15,140,114	15,140,114	15,140,114
Premium on share capital	8,465,413	8,465,413	8,465,413	8,465,413
Other reserves	1,148,026	1,534,848	1,172,019	1,558,841
Accretion of equity interests in subsidiary	(42,754)	(42,754)	-	-
Retained earnings				
Appropriated - statutory reserve	403,600	398,680	403,600	398,680
Unappropriated	8,125,708	7,555,547	5,849,896	5,760,839
<b>Total equity</b>	<b>33,240,107</b>	<b>33,051,848</b>	<b>31,031,042</b>	<b>31,323,887</b>
<b>Total liabilities and equity</b>	<b>336,159,752</b>	<b>300,603,602</b>	<b>331,124,716</b>	<b>296,307,015</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Unaudited)**  
**For the three-month period ended 30 September 2018**

	Consolidated		Separate	
	2018	2017	2018	2017
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	3,906,748	3,694,879	3,152,902	2,912,574
Interest expenses	(1,199,523)	(1,067,587)	(1,187,197)	(1,055,546)
<b>Net interest income</b>	<b>2,707,225</b>	<b>2,627,292</b>	<b>1,965,705</b>	<b>1,857,028</b>
Fees and service income	516,984	618,377	331,640	452,960
Fees and service expenses	(73,312)	(49,808)	(70,554)	(54,435)
<b>Net fee and service income</b>	<b>443,672</b>	<b>568,569</b>	<b>261,086</b>	<b>398,525</b>
Gains on tradings and foreign exchange transactions	152,005	696,501	152,005	696,501
Losses on financial liabilities designated at fair value through profit or loss	(117,839)	(594,516)	(117,839)	(594,516)
Gains on investments, net	1,468	60,047	1,468	443,442
Other operating income	103,350	97,553	83,761	35,913
<b>Total operating income</b>	<b>3,289,881</b>	<b>3,455,446</b>	<b>2,346,186</b>	<b>2,836,893</b>
<b>Other operating expenses</b>				
Employee expenses	1,150,291	1,018,689	984,212	864,264
Directors' remuneration	3,192	3,052	3,108	2,968
Premises and equipment expenses	296,090	300,920	260,721	269,187
Taxes and duties	93,121	98,646	86,676	92,509
Others	601,617	591,750	348,489	382,079
<b>Total other operating expenses</b>	<b>2,144,311</b>	<b>2,013,057</b>	<b>1,683,206</b>	<b>1,611,007</b>
Bad and doubtful debts and impairment losses	931,303	1,334,947	651,003	1,140,840
<b>Profit before income tax expenses</b>	<b>214,267</b>	<b>107,442</b>	<b>11,977</b>	<b>85,046</b>
Income tax expenses	(37,007)	(30,902)	2,164	49,262
<b>Net profit for the period</b>	<b>177,260</b>	<b>76,540</b>	<b>14,141</b>	<b>134,308</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Unaudited) (Cont'd)**  
**For the three-month period ended 30 September 2018**

	Consolidated		Separate	
	2018	2017	2018	2017
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
<b>Other comprehensive (expenses) income</b>				
<b>Items that will be reclassified</b>				
<b>subsequently to profit or loss</b>				
(Losses) gains on remeasuring				
available-for-sale investments	(174,053)	172,470	(174,053)	172,470
Losses arising from translating				
the financial statement of a foreign operation	(5,515)	(6,980)	(5,515)	(6,980)
Gains on cash flow hedges	43,885	65,064	43,885	65,064
Income tax relating to items that will be				
reclassified subsequently to profit or loss	(8,831)	(47,507)	(8,831)	(47,507)
<b>Total items that will be reclassified</b>				
<b>subsequently to profit or loss</b>	(144,514)	183,047	(144,514)	183,047
<b>Total other comprehensive (expenses) income</b>	(144,514)	183,047	(144,514)	183,047
<b>Total comprehensive income (expenses) for the period</b>	32,746	259,587	(130,373)	317,355
<b>Net profit attributable to:</b>				
Shareholders of the Bank	177,260	76,540	14,141	134,308
Non-controlling interests		-		-
	177,260	76,540	14,141	134,308
<b>Total comprehensive (expenses) income</b>				
<b>attributable to:</b>				
Shareholders of the Bank	32,746	259,587	(130,373)	317,355
Non-controlling interests		-		-
	32,746	259,587	(130,373)	317,355
<b>Earnings per share for profit attributable</b>				
<b>to the shareholders of the Bank</b>				
Basic earnings per share (Baht per share)	0.01	0.00	0.00	0.00
Weighted average number of ordinary shares (shares)	30,280,227,607	27,544,007,337	30,280,227,607	27,544,007,337

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Unaudited)**  
**For the nine-month period ended 30 September 2018**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2018</b>	<b>2017</b>	<b>2018</b>	<b>2017</b>
	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>
Interest income	11,269,051	10,921,472	9,073,359	8,960,852
Interest expenses	(3,326,416)	(3,317,221)	(3,291,058)	(3,298,487)
<b>Net interest income</b>	<b>7,942,635</b>	<b>7,604,251</b>	<b>5,782,301</b>	<b>5,662,365</b>
Fees and service income	1,646,460	1,607,264	1,101,295	1,125,313
Fees and service expenses	(215,189)	(140,926)	(206,196)	(160,173)
<b>Net fee and service income</b>	<b>1,431,271</b>	<b>1,466,338</b>	<b>895,099</b>	<b>965,140</b>
Gains on tradings and foreign exchange transactions	144,275	2,022,599	144,275	2,022,599
Gains (losses) on financial liabilities designated at fair value through profit or loss	236,979	(1,680,245)	236,979	(1,680,245)
Gains on investments, net	22,463	100,761	22,463	484,155
Other operating income	307,584	324,880	148,796	167,999
<b>Total operating income</b>	<b>10,085,207</b>	<b>9,838,584</b>	<b>7,229,913</b>	<b>7,622,013</b>
<b>Other operating expenses</b>				
Employee expenses	3,299,508	3,009,220	2,828,144	2,542,231
Directors' remuneration	9,929	9,555	9,677	9,302
Premises and equipment expenses	838,975	835,732	738,414	738,291
Taxes and duties	293,358	312,183	274,909	294,550
Others	1,576,543	1,265,383	851,494	732,978
<b>Total other operating expenses</b>	<b>6,018,313</b>	<b>5,432,073</b>	<b>4,702,638</b>	<b>4,317,352</b>
Bad and doubtful debts and impairment losses	3,330,285	3,710,880	2,390,614	3,208,959
<b>Profit before income tax expenses</b>	<b>736,609</b>	<b>695,631</b>	<b>136,661</b>	<b>95,702</b>
Income tax expenses	(199,234)	(141,250)	(80,390)	56,192
<b>Net profit for the period</b>	<b>537,375</b>	<b>554,381</b>	<b>56,271</b>	<b>151,894</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Unaudited) (Cont'd)**  
**For the nine-month period ended 30 September 2018**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2018</b>	<b>2017</b>	<b>2018</b>	<b>2017</b>
	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>	<b>Thousand Baht</b>
<b>Other comprehensive (expenses) income</b>				
<b>Items that will be reclassified</b>				
<b>    subsequently to profit or loss</b>				
(Losses) gains on remeasuring				
available-for-sale investments	(448,292)	494,379	(448,292)	494,379
Losses arising from translating				
the financial statement of a foreign operation	(3,890)	(28,086)	(3,890)	(28,086)
Gains on cash flow hedges	100,489	157,086	100,489	157,086
Income tax relating to items that will be				
reclassified subsequently to profit or loss	2,577	(130,293)	2,577	(130,293)
<b>Total items that will be reclassified</b>				
<b>    subsequently to profit or loss</b>	<b>(349,116)</b>	<b>493,086</b>	<b>(349,116)</b>	<b>493,086</b>
<b>Total other comprehensive (expenses) income</b>	<b>(349,116)</b>	<b>493,086</b>	<b>(349,116)</b>	<b>493,086</b>
<b>Total comprehensive income (expenses) for the period</b>	<b>188,259</b>	<b>1,047,467</b>	<b>(292,845)</b>	<b>644,980</b>
<b>Net profit attributable to:</b>				
Shareholders of the Bank	537,375	554,381	56,271	151,894
Non-controlling interests	-	-	-	-
	<b>537,375</b>	<b>554,381</b>	<b>56,271</b>	<b>151,894</b>
<b>Total comprehensive (expenses) income</b>				
<b>    attributable to:</b>				
Shareholders of the Bank	188,259	1,047,467	(292,845)	644,980
Non-controlling interests	-	-	-	-
	<b>188,259</b>	<b>1,047,467</b>	<b>(292,845)</b>	<b>644,980</b>
<b>Earnings per share for profit attributable</b>				
<b>    to the shareholders of the Bank</b>				
Basic earnings per share (Baht per share)	0.02	0.02	0.00	0.01
Weighted average number of ordinary shares (shares)	30,280,227,607	27,544,007,337	30,280,227,607	27,544,007,337