

CIMB Thai Bank Public Company Limited

Statements of Financial Position

As at 31 December 2019

	Consolidated		Separate	
	31 December 2019 Baht	31 December 2018 Baht	31 December 2019 Baht	31 December 2018 Baht
<b>Assets</b>				
Cash	1,351,567,764	1,749,088,327	1,350,614,011	1,745,984,495
Interbank and money market items, net	6,331,251,044	6,790,160,122	6,115,208,653	6,684,224,569
Derivative assets	43,459,245,755	23,395,513,202	43,459,245,755	23,395,513,202
Investments, net	86,798,230,526	92,172,323,107	86,796,230,526	92,172,323,107
Investments in subsidiaries, net		-	2,208,315,115	2,208,315,115
Loans and accrued interest receivables				
Loans	250,896,619,641	234,554,591,139	231,456,772,155	218,848,912,358
Accrued interest receivables	463,517,744	492,689,784	469,496,006	502,263,091
Total loans and accrued interest receivables	251,360,137,385	235,047,280,923	231,926,268,161	219,351,175,449
<u>Less</u> Deferred revenue	(10,816,864,418)	(8,254,467,999)	(165,515)	(486,300)
<u>Less</u> Allowance for doubtful debts	(10,550,132,295)	(10,539,026,105)	(9,421,971,773)	(9,702,022,606)
<u>Less</u> Revaluation allowance for debt restructuring	(32,188,376)	(52,332,096)	(32,188,376)	(52,332,096)
Loans and accrued interest receivables, net	229,960,952,296	216,201,454,723	222,471,942,497	209,596,334,447
Customers' liability under acceptance	83,360,105	77,698,965	83,360,105	77,698,965
Properties for sale, net	1,123,900,062	1,016,509,206	894,230,172	831,149,160
Premises and equipment, net	3,428,635,255	3,536,093,184	3,339,032,032	3,471,101,060
Intangible assets, net	1,061,691,787	488,639,652	1,015,531,376	480,958,226
Deferred tax assets	1,171,542,192	1,392,797,611	694,257,493	938,209,202
Credit support assets on derivatives	14,967,549,671	6,052,943,866	14,967,549,671	6,052,943,866
Other assets, net	2,128,743,263	2,975,302,956	1,713,201,274	2,722,733,218
<b>Total assets</b>	<b>391,866,669,720</b>	<b>355,848,524,921</b>	<b>385,108,718,680</b>	<b>350,377,488,632</b>

CIMB Thai Bank Public Company Limited

Statements of Financial Position (Cont'd)

As at 31 December 2019

	Consolidated		Separate	
	31 December	31 December	31 December	31 December
	2019	2018	2019	2018
	Baht	Baht	Baht	Baht
<b>Liabilities and equity</b>				
<b>Liabilities</b>				
Deposits	199,034,749,069	185,100,505,109	199,132,082,337	185,215,037,339
Interbank and money market items, net	43,393,672,214	44,533,942,327	43,393,672,214	44,533,942,327
Liability payable on demand	268,816,305	378,991,448	268,816,305	378,991,448
Financial liabilities designated at fair value through profit or loss	24,422,519,906	35,512,717,532	24,422,519,906	35,512,717,532
Derivative liabilities	44,659,756,168	24,318,002,735	44,659,756,168	24,318,002,735
Debt issued and borrowings	25,818,667,017	18,968,347,710	23,818,667,017	16,968,347,710
Bank's liability under acceptance	83,360,105	77,698,965	83,360,105	77,698,965
Provisions	2,348,834,097	1,987,605,895	2,190,697,917	1,892,940,783
Credit support liabilities on derivatives	9,158,264,057	3,910,494,022	9,158,264,057	3,910,494,022
Other liabilities	4,157,371,989	4,138,393,277	3,056,378,215	3,188,938,089
<b>Total liabilities</b>	<b>353,346,010,927</b>	<b>318,926,699,020</b>	<b>350,184,214,241</b>	<b>315,997,110,950</b>
<b>Equity</b>				
Share capital				
Registered				
34,822,261,748 ordinary shares of Baht 0.50 each	17,411,130,874	17,411,130,874	17,411,130,874	17,411,130,874
Issued and paid-up share capital				
34,822,261,748 ordinary shares of Baht 0.50 each	17,411,130,874	17,411,130,874	17,411,130,874	17,411,130,874
Premium on share capital	10,145,965,854	10,145,965,854	10,145,965,854	10,145,965,854
Other reserves	1,468,042,132	1,400,797,437	1,512,574,667	1,422,487,528
Accretion of equity interests in subsidiary	(42,753,751)	(42,753,751)	-	-
Retained earnings				
Appropriated - statutory reserve	403,980,000	403,600,000	403,980,000	403,600,000
Unappropriated	9,134,293,684	7,603,085,487	5,450,853,044	4,997,193,426
<b>Total equity</b>	<b>38,520,658,793</b>	<b>36,921,825,901</b>	<b>34,924,504,439</b>	<b>34,380,377,682</b>
<b>Total liabilities and equity</b>	<b>391,866,669,720</b>	<b>355,848,524,921</b>	<b>385,108,718,680</b>	<b>350,377,488,632</b>

**CIMB Thai Bank Public Company Limited**

**Statements of Comprehensive Income**

**For the year ended 31 December 2019**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2019</b>	<b>2018</b>	<b>2019</b>	<b>2018</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
Interest income	16,420,740,139	15,309,544,755	12,978,453,585	12,341,600,425
Interest expenses	(5,513,358,198)	(4,562,807,958)	(5,465,461,170)	(4,515,325,072)
<b>Net interest income</b>	<b>10,907,381,941</b>	<b>10,746,736,797</b>	<b>7,512,992,415</b>	<b>7,826,275,353</b>
Fees and service income	2,556,132,793	2,109,980,514	1,615,797,349	1,376,649,113
Fees and service expenses	(385,927,966)	(302,056,447)	(370,326,208)	(289,520,012)
<b>Net fees and services income</b>	<b>2,170,204,827</b>	<b>1,807,924,067</b>	<b>1,245,471,141</b>	<b>1,087,129,101</b>
Gains on tradings and foreign exchange transactions	2,625,945,047	1,054,168,202	2,625,945,047	1,054,168,202
Losses on financial instrument designated at fair value through profit or loss	(2,802,923,204)	(759,750,530)	(2,802,923,204)	(759,750,530)
Gains on investments	343,978,417	19,508,137	343,978,417	19,508,137
Gains on sale of non-performing loans	398,585,923	226,351,923	-	-
Other operating income	511,589,578	587,350,824	137,640,997	261,325,479
<b>Total operating income</b>	<b>14,154,762,529</b>	<b>13,682,289,420</b>	<b>9,063,104,813</b>	<b>9,488,655,742</b>
<b>Other operating expenses</b>				
Employee expenses	5,063,133,513	4,533,126,703	4,385,558,354	3,892,655,897
Directors' remuneration	11,811,200	13,467,200	11,507,000	13,131,200
Premises and equipment expenses	1,213,316,406	1,155,447,852	1,050,453,383	1,017,873,890
Taxes and duties	433,029,282	413,013,666	397,538,486	386,886,044
Others	2,968,494,105	2,376,645,066	1,467,671,159	1,229,294,759
<b>Total other operating expenses</b>	<b>9,689,784,506</b>	<b>8,491,700,487</b>	<b>7,312,728,382</b>	<b>6,539,841,790</b>
Bad and doubtful debts and impairment losses	2,521,584,293	4,919,382,923	1,134,566,454	3,686,327,220
<b>Profit (loss) before income tax expenses</b>	<b>1,943,393,730</b>	<b>271,206,010</b>	<b>615,809,977</b>	<b>(737,513,268)</b>
Income tax expenses	(441,797,741)	(264,304,590)	(191,762,567)	(66,769,073)
<b>Net profit (loss) for the year</b>	<b>1,501,595,989</b>	<b>6,901,420</b>	<b>424,047,410</b>	<b>(804,282,341)</b>

**CIMB Thai Bank Public Company Limited**  
**Statements of Comprehensive Income (Cont'd)**  
**For the year ended 31 December 2019**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2019</b>	<b>2018</b>	<b>2019</b>	<b>2018</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Other comprehensive income (expenses)</b>				
<b>Items that will be reclassified subsequently to profit or loss</b>				
Gains (losses) on remeasuring available-for-sale investments	472,498,608	(274,248,938)	472,498,608	(274,248,938)
Losses arising from translating the financial statement of a foreign operation	(16,238,529)	(4,697,307)	(16,238,529)	(4,697,307)
(Losses) gains on cash flow hedges	(54,736,432)	136,503,546	(54,736,432)	136,503,546
Income tax relating to items that will be reclassified subsequently to profit or loss	(52,189,142)	(4,364,720)	(52,189,142)	(4,364,720)
<b>Total items that will be reclassified subsequently to profit or loss</b>	<b>349,334,505</b>	<b>(146,807,419)</b>	<b>349,334,505</b>	<b>(146,807,419)</b>
<b>Items that will not be reclassified subsequently to profit or loss</b>				
Remeasurements of post-employment benefit obligations	(257,808,214)	72,891,871	(229,255,158)	70,013,711
Income tax relating to items that will not be reclassified subsequently to profit or loss	5,710,612	(14,578,374)	-	(14,002,741)
<b>Total items that will not be reclassified subsequently to profit or loss</b>	<b>(252,097,602)</b>	<b>58,313,497</b>	<b>(229,255,158)</b>	<b>56,010,970</b>
<b>Total other comprehensive income (expenses)</b>	<b>97,236,903</b>	<b>(88,493,922)</b>	<b>120,079,347</b>	<b>(90,796,449)</b>
<b>Total comprehensive income (expenses) for the year</b>	<b>1,598,832,892</b>	<b>(81,592,502)</b>	<b>544,126,757</b>	<b>(895,078,790)</b>

**CIMB Thai Bank Public Company Limited**  
**Statements of Comprehensive Income (Cont'd)**  
**For the year ended 31 December 2019**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2019</b>	<b>2018</b>	<b>2019</b>	<b>2018</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Net profit (loss) attributable to:</b>				
Equity holders of the Bank	1,501,595,989	6,901,420	424,047,410	(804,282,341)
Non-controlling interests	-	-	-	-
	<u>1,501,595,989</u>	<u>6,901,420</u>	<u>424,047,410</u>	<u>(804,282,341)</u>
<b>Total comprehensive income (expenses) attributable to:</b>				
Equity holders of the Bank	1,598,832,892	(81,592,502)	544,126,757	(895,078,790)
Non-controlling interests	-	-	-	-
	<u>1,598,832,892</u>	<u>(81,592,502)</u>	<u>544,126,757</u>	<u>(895,078,790)</u>
<b>Earnings per share for profit (loss) attributable to the equity holders of the Bank</b>				
Basic earnings (loss) per share (Baht per share)	<u>0.04</u>	<u>0.00</u>	<u>0.01</u>	<u>(0.03)</u>
Weighted average number of ordinary shares (shares)	<u>34,822,261,748</u>	<u>31,188,634,435</u>	<u>34,822,261,748</u>	<u>31,188,634,435</u>