

CIMB Thai Bank Public Company Limited
Statements of Financial Position
As at 30 June 2019

	Consolidated		Separate	
	30 June 2019 Baht	31 December 2018 Baht	30 June 2019 Baht	31 December 2018 Baht
Assets				
Cash	1,625,541,180	1,749,088,327	1,622,532,282	1,745,984,495
Interbank and money market items, net	6,685,012,540	6,790,160,122	6,547,034,211	6,684,224,569
Derivative assets	44,215,116,231	23,395,513,202	44,215,116,231	23,395,513,202
Investments, net	80,565,753,031	92,172,323,107	80,563,753,031	92,172,323,107
Investments in subsidiaries, net	-	-	2,208,315,115	2,208,315,115
Loans and accrued interest receivables				
Loans	245,196,716,334	234,554,591,139	227,436,873,296	218,848,912,358
Accrued interest receivables	589,558,881	492,689,784	667,472,112	502,263,091
Total loans and accrued interest receivables	245,786,275,215	235,047,280,923	228,104,345,408	219,351,175,449
<u>Less</u> Deferred revenue	(9,487,848,903)	(8,254,467,999)	(173,607)	(486,300)
<u>Less</u> Allowance for doubtful debts	(11,302,247,381)	(10,539,026,105)	(10,191,950,386)	(9,702,022,606)
<u>Less</u> Revaluation allowance for debt restructuring	(51,109,773)	(52,332,096)	(51,109,773)	(52,332,096)
Loans and accrued interest receivables, net	224,945,069,158	216,201,454,723	217,861,111,642	209,596,334,447
Customers' liability under acceptance	98,435,386	77,698,965	98,435,386	77,698,965
Properties for sale, net	1,008,983,662	1,016,509,206	856,961,620	831,149,160
Premises and equipment, net	3,515,022,490	3,536,093,184	3,448,553,658	3,471,101,060
Intangible assets, net	506,284,117	488,639,652	498,976,726	480,958,226
Deferred tax assets	1,183,356,964	1,392,797,611	741,821,650	938,209,202
Other assets, net	16,809,743,997	9,028,246,822	16,509,488,530	8,775,677,084
Total assets	381,158,318,756	355,848,524,921	375,172,100,082	350,377,488,632

CIMB Thai Bank Public Company Limited
Statements of Financial Position (Cont'd)
As at 30 June 2019

	Consolidated		Separate	
	30 June 2019 Baht	31 December 2018 Baht	30 June 2019 Baht	31 December 2018 Baht
Liabilities and equity				
Liabilities				
Deposits	187,236,629,028	185,100,505,109	187,341,933,884	185,215,037,339
Interbank and money market items, net	39,083,165,261	44,533,942,327	39,083,165,261	44,533,942,327
Liability payable on demand	457,122,761	378,991,448	457,122,761	378,991,448
Financial liabilities designated at fair value				
through profit or loss	34,766,863,531	35,512,717,532	34,766,863,531	35,512,717,532
Derivative liabilities	45,584,596,104	24,318,002,735	45,584,596,104	24,318,002,735
Debt issued and borrowings	18,983,589,384	18,968,347,710	16,983,589,384	16,968,347,710
Bank's liability under acceptance	98,435,386	77,698,965	98,435,386	77,698,965
Provisions	2,045,447,211	1,987,605,895	1,921,801,697	1,892,940,783
Other liabilities	15,280,530,353	8,048,887,299	14,276,606,688	7,099,432,111
Total liabilities	343,536,379,019	318,926,699,020	340,514,114,696	315,997,110,950
Equity				
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	1,663,535,905	1,400,797,437	1,685,225,995	1,422,487,528
Accretion of equity interests in subsidiary	(42,753,751)	(42,753,751)	-	-
Retained earnings				
Appropriated - statutory reserve	403,600,000	403,600,000	403,600,000	403,600,000
Unappropriated	8,040,460,855	7,603,085,487	5,012,062,663	4,997,193,426
Total equity	37,621,939,737	36,921,825,901	34,657,985,386	34,380,377,682
Total liabilities and equity	381,158,318,756	355,848,524,921	375,172,100,082	350,377,488,632

CIMB Thai Bank Public Company Limited
Statements of Comprehensive Income (Unaudited)
For the three-month period ended 30 June 2019

	Consolidated		Separate	
	2019 Baht	2018 Baht	2019 Baht	2018 Baht
Interest income	4,134,710,368	3,744,273,925	3,301,120,907	3,016,459,563
Interest expenses	(1,407,978,936)	(1,104,444,066)	(1,396,109,049)	(1,093,077,846)
Net interest income	2,726,731,432	2,639,829,859	1,905,011,858	1,923,381,717
Fees and service income	567,739,167	586,169,309	340,490,109	410,911,035
Fees and service expenses	(87,579,490)	(73,237,363)	(83,941,014)	(71,617,173)
Net fee and service income	480,159,677	512,931,946	256,549,095	339,293,862
Gains (losses) on trading and foreign exchange transactions, net	767,330,172	(64,243,274)	767,330,172	(64,243,274)
(Losses) gains on financial liabilities designated at fair value through profit or loss, net	(806,020,416)	218,513,234	(806,020,416)	218,513,234
Gains on investments, net	106,803,893	2,775,934	106,803,893	2,775,934
Gains on sale of non-performing loans	2,915,188	-	-	-
Other operating income	101,130,575	103,310,953	37,478,560	33,875,844
Total operating income	3,379,050,521	3,413,118,652	2,267,153,162	2,453,597,317
Other operating expenses				
Employee expenses	1,372,925,064	1,068,514,750	1,187,456,553	917,286,628
Directors' remuneration	2,853,400	3,491,700	2,773,400	3,407,700
Premises and equipment expenses	295,162,479	277,626,975	255,950,860	244,707,985
Taxes and duties	106,365,463	99,990,455	98,020,515	94,143,780
Others	659,060,456	491,051,149	347,300,381	262,732,803
Total other operating expenses	2,436,366,862	1,940,675,029	1,891,501,709	1,522,278,896
Bad and doubtful debts and impairment losses	685,144,099	1,223,855,560	319,400,500	873,428,838
Profit before income tax expenses	257,539,560	248,588,063	56,250,953	57,889,583
Income tax expenses	(152,613,450)	(57,357,390)	(116,142,109)	(19,233,097)
Net profit (losses) for the period	104,926,110	191,230,673	(59,891,156)	38,656,486

CIMB Thai Bank Public Company Limited
Statements of Comprehensive Income (Unaudited) (Cont'd)
For the three-month period ended 30 June 2019

	Consolidated		Separate	
	2019	2018	2019	2018
	Baht	Baht	Baht	Baht
Other comprehensive income (expenses)				
Items that will be reclassified				
subsequently to profit or loss				
Gains (losses) on remeasuring				
available-for-sale investments	205,143,696	(278,826,995)	205,143,696	(278,826,995)
(Losses) gains arising from translating				
the financial statement of a foreign operation	(6,850,656)	7,296,465	(6,850,656)	7,296,465
(Losses) gains on cash flow hedges	(10,079,209)	64,684,655	(10,079,209)	64,684,655
Income tax relating to items that will be				
reclassified subsequently to profit or loss	(29,731,232)	12,325,307	(29,731,232)	12,325,307
Total items that will be reclassified				
subsequently to profit or loss	158,482,599	(194,520,568)	158,482,599	(194,520,568)
Total other comprehensive income (expenses)	158,482,599	(194,520,568)	158,482,599	(194,520,568)
Total comprehensive income (expenses)				
for the period	263,408,709	(3,289,895)	98,591,443	(155,864,082)
Net profit (losses) attributable to:				
Equity holders of the Bank	104,926,110	191,230,673	(59,891,156)	38,656,486
Non-controlling interests	-	-	-	-
	104,926,110	191,230,673	(59,891,156)	38,656,486
Total comprehensive income (expenses)				
attributable to:				
Equity holders of the Bank	263,408,709	(3,289,895)	98,591,443	(155,864,082)
Non-controlling interests	-	-	-	-
	263,408,709	(3,289,895)	98,591,443	(155,864,082)
Earnings per share for profit attributable				
to the equity holders of the Bank				
Basic earnings per share (Baht per share)	0.00	0.01	(0.00)	0.00
Weighted average number of ordinary shares (shares)	34,822,261,748	30,280,227,607	34,822,261,748	30,280,227,607

CIMB Thai Bank Public Company Limited
Statements of Comprehensive Income
For the six-month period ended 30 June 2019

	Consolidated		Separate	
	2019	2018	2019	2018
	Baht	Baht	Baht	Baht
Interest income	8,216,104,745	7,362,303,690	6,586,729,684	5,920,457,023
Interest expenses	(2,781,987,089)	(2,126,893,408)	(2,758,188,349)	(2,103,860,537)
Net interest income	5,434,117,656	5,235,410,282	3,828,541,335	3,816,596,486
Fees and service income	1,118,631,266	1,129,475,059	674,983,023	769,654,576
Fees and service expenses	(171,731,762)	(141,877,496)	(163,660,672)	(135,641,977)
Net fee and service income	946,899,504	987,597,563	511,322,351	634,012,599
Gains (losses) on tradings and foreign exchange transactions, net	1,605,275,062	(7,729,417)	1,605,275,062	(7,729,417)
(Losses) gains on financial instrument designated at fair value through profit or loss, net	(1,646,268,738)	354,818,614	(1,646,268,738)	354,818,614
Gains on investments	149,148,878	20,994,587	149,148,878	20,994,587
Gains on sale of non-performing loans	172,362,039	-	-	-
Other operating income	214,260,433	204,234,436	66,584,960	65,034,364
Total operating income	6,875,794,834	6,795,326,065	4,514,603,848	4,883,727,233
Other operating expenses				
Employee expenses	2,579,411,324	2,149,216,678	2,226,186,404	1,843,931,883
Directors' remuneration	5,994,000	6,736,900	5,830,000	6,568,900
Premises and equipment expenses	602,235,161	542,884,585	524,178,845	477,692,782
Taxes and duties	216,237,381	200,237,392	198,956,130	188,233,792
Others	1,123,470,806	974,926,919	498,572,119	503,005,496
Total other operating expenses	4,527,348,672	3,874,002,474	3,453,723,498	3,019,432,853
Bad and doubtful debts and impairment losses	1,655,784,904	2,398,982,029	888,087,454	1,739,610,416
Profit before income tax expenses	692,661,258	522,341,562	172,792,896	124,683,964
Income tax expenses	(262,726,519)	(162,226,546)	(165,364,288)	(82,554,512)
Net profit for the period	429,934,739	360,115,016	7,428,608	42,129,452

CIMB Thai Bank Public Company Limited
Statements of Comprehensive Income (Cont'd)
For the six-month period ended 30 June 2019

	Consolidated		Separate	
	2019	2018	2019	2018
	Baht	Baht	Baht	Baht
Other comprehensive income (expenses)				
Items that will be reclassified				
subsequently to profit or loss				
Gains (losses) on remeasuring				
available-for-sale investments	315,423,174	(274,239,205)	315,423,173	(274,239,205)
(Losses) gains arising from translating				
the financial statement of a foreign operation	(10,601,761)	1,625,495	(10,601,761)	1,625,495
(Losses) gains on cash flow hedges	(3,619,052)	56,603,215	(3,619,052)	56,603,215
Income tax relating to items that will be				
reclassified subsequently to profit or loss	(31,023,264)	11,407,749	(31,023,264)	11,407,749
Total items that will be reclassified				
subsequently to profit or loss	270,179,097	(204,602,746)	270,179,096	(204,602,746)
Total other comprehensive income (expenses)	270,179,097	(204,602,746)	270,179,096	(204,602,746)
Total comprehensive income (expenses)				
for the period	700,113,836	155,512,270	277,607,704	(162,473,294)
Net profit attributable to:				
Equity holders of the Bank	429,934,739	360,115,016	7,428,608	42,129,452
Non-controlling interests	-	-	-	-
	429,934,739	360,115,016	7,428,608	42,129,452
Total comprehensive income (expenses)				
attributable to:				
Equity holders of the Bank	700,113,836	155,512,270	277,607,704	(162,473,294)
Non-controlling interests	-	-	-	-
	700,113,836	155,512,270	277,607,704	(162,473,294)
Earnings per share for profit attributable				
to the equity holders of the Bank				
Basic earnings per share (Baht per share)	0.01	0.01	0.00	0.00
Weighted average number of ordinary shares (shares)	34,822,261,748	30,280,227,607	34,822,261,748	30,280,227,607