

CIMB Thai Bank Public Company Limited

Statement of Financial Position

As at 30 June 2020

	Consolidated			Separate		
		(Restated)	(Restated)		(Restated)	(Restated)
	30 June	31 December	1 January	30 June	31 December	1 January
	2020	2019	2019	2020	2019	2019
	Baht	Baht	Baht	Baht	Baht	Baht
<b>Assets</b>						
Cash	1,153,672,018	1,351,567,764	1,749,088,328	1,152,228,705	1,350,614,011	1,745,984,494
Interbank and money market items, net	5,550,946,562	6,421,713,044	6,790,160,122	5,372,478,390	6,205,670,653	6,684,224,569
Financial assets measured at fair value through profit or loss	35,954,828,303	-	-	35,954,828,303	-	-
Derivative assets	55,885,111,178	43,459,245,755	23,395,513,202	55,885,111,178	43,459,245,755	23,395,513,202
Investments, net	60,033,131,061	86,798,230,526	92,172,323,106	60,031,131,061	86,796,230,526	92,172,323,107
Investments in subsidiaries, net	-	-	-	2,933,315,115	2,208,315,115	2,208,315,115
Loans and accrued interest receivables, net	233,362,196,868	232,025,109,288	217,667,030,649	228,898,911,932	224,522,047,873	211,061,910,374
Customers' liability under acceptance	-	83,360,105	77,698,965	-	83,360,105	77,698,965
Properties for sale, net	1,058,634,618	1,123,900,062	1,016,509,206	895,177,343	894,230,172	831,149,160
Premises and equipment, net	3,387,771,023	3,428,635,255	3,536,093,184	3,294,382,021	3,339,032,032	3,471,101,060
Right of use assets, net	272,638,411	-	-	204,982,553	-	-
Intangible assets, net	1,150,680,009	1,061,691,787	488,639,652	1,096,967,806	1,015,531,376	480,958,226
Deferred tax assets	545,570,109	693,659,148	1,043,963,387	-	219,181,210	589,374,978
Credit support assets on derivatives	12,910,353,074	14,967,549,671	6,052,943,866	12,910,353,074	14,967,549,671	6,052,943,866
Other assets, net	1,637,607,513	2,258,703,848	3,077,857,230	1,431,616,901	1,843,161,859	2,825,287,492
<b>Total assets</b>	<b>412,903,140,747</b>	<b>393,673,366,253</b>	<b>357,067,820,897</b>	<b>410,061,484,382</b>	<b>386,904,170,358</b>	<b>351,596,784,608</b>

CIMB Thai Bank Public Company Limited

Statement of Financial Position (Cont'd)

As at 30 June 2020

	Consolidated			Separate		
		(Restated)	(Restated)		(Restated)	(Restated)
	30 June	31 December	1 January	30 June	31 December	1 January
	2020	2019	2019	2020	2019	2019
	Baht	Baht	Baht	Baht	Baht	Baht
<b>Liabilities and equity</b>						
<b>Liabilities</b>						
Deposits	199,465,833,019	199,034,749,069	185,100,505,109	199,805,169,421	199,132,082,337	185,215,037,339
Interbank and money market items	49,062,262,641	43,393,672,214	44,533,942,327	49,062,262,641	43,393,672,214	44,533,942,327
Liability payable on demand	366,820,980	268,816,305	378,991,448	366,820,980	268,816,305	378,991,448
Financial liabilities measured at fair value						
through profit or loss	28,321,340,560	24,422,519,906	35,512,717,532	28,321,340,560	24,422,519,906	35,512,717,532
Derivative liabilities	53,388,648,103	44,659,756,168	24,318,002,735	53,388,648,103	44,659,756,168	24,318,002,735
Debt issued and borrowings	23,928,208,728	25,818,667,017	18,968,347,710	23,928,208,728	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
Lease liabilities	274,339,293	-	-	206,473,703	-	-
Provisions	2,559,908,445	2,298,834,098	1,987,605,894	2,398,692,650	2,140,697,917	1,892,940,782
Deferred tax liabilities	17,703,993	-	-	10,074,359	-	-
Credit support liabilities on derivatives	10,459,590,607	9,158,264,057	3,910,494,022	10,459,590,607	9,158,264,057	3,910,494,022
Other liabilities	3,389,242,441	4,102,518,536	3,962,352,358	2,848,771,633	3,001,524,762	3,012,897,170
<b>Total liabilities</b>	<b>371,233,898,810</b>	<b>353,241,157,475</b>	<b>318,750,658,100</b>	<b>370,796,053,385</b>	<b>350,079,360,788</b>	<b>315,821,070,030</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	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	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	10,145,965,854	10,145,965,854
Other reserves	1,607,668,617	1,468,042,132	1,400,797,437	1,652,201,152	1,512,574,667	1,422,487,528
Accretion of equity interests in subsidiary	(42,753,751)	(42,753,751)	(42,753,751)	-	-	-
Retained earnings						
Appropriated - statutory reserve	424,900,000	403,980,000	403,600,000	424,900,000	403,980,000	403,600,000
Unappropriated	12,122,330,343	11,045,843,669	8,998,422,383	9,631,233,117	7,351,158,175	6,392,530,322
<b>Total equity</b>	<b>41,669,241,937</b>	<b>40,432,208,778</b>	<b>38,317,162,797</b>	<b>39,265,430,997</b>	<b>36,824,809,570</b>	<b>35,775,714,578</b>
<b>Total liabilities and equity</b>	<b>412,903,140,747</b>	<b>393,673,366,253</b>	<b>357,067,820,897</b>	<b>410,061,484,382</b>	<b>386,904,170,358</b>	<b>351,596,784,608</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income**  
**For the three-month period ended 30 June 2020**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2020</b>	<b>(Restated)</b> <b>2019</b>	<b>2020</b>	<b>(Restated)</b> <b>2019</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
Interest income	3,992,999,998	4,271,716,878	2,898,579,032	3,438,127,416
Interest expenses	(1,068,978,851)	(1,407,978,936)	(1,064,088,099)	(1,396,109,049)
<b>Net interest income</b>	<b>2,924,021,147</b>	<b>2,863,737,942</b>	<b>1,834,490,933</b>	<b>2,042,018,367</b>
Fees and service income	385,542,195	553,849,059	298,565,011	326,600,001
Fees and service expenses	(91,109,922)	(87,579,490)	(88,081,503)	(83,941,014)
<b>Net fees and service income</b>	<b>294,432,273</b>	<b>466,269,569</b>	<b>210,483,508</b>	<b>242,658,987</b>
Gains (losses) on financial instruments measured at fair value through profit or loss	80,641,416	(38,690,244)	80,641,416	(38,690,244)
Gains on investments	69,284,562	106,803,893	69,284,562	106,803,893
Gains on sale of non-performing loans	-	2,915,188	-	-
Other operating income	318,059,468	139,906,693	954,350,859	37,478,560
<b>Total operating income</b>	<b>3,686,438,866</b>	<b>3,540,943,041</b>	<b>3,149,251,278</b>	<b>2,390,269,563</b>
<b>Other operating expenses</b>				
Employee expenses	1,227,732,024	1,368,264,841	1,033,191,229	1,182,796,329
Directors' remuneration	2,786,700	2,853,400	2,712,900	2,773,400
Premises and equipment expenses	210,011,931	295,162,479	162,787,654	255,950,860
Taxes and duties	73,092,361	106,365,463	69,736,798	98,020,515
Others	738,481,460	639,266,188	396,117,019	288,729,995
<b>Total other operating expenses</b>	<b>2,252,104,476</b>	<b>2,411,912,371</b>	<b>1,664,545,600</b>	<b>1,828,271,099</b>
Expected credit losses	1,025,995,246	-	213,075,202	-
Bad and doubtful debts and impairment losses	-	751,692,783	-	385,949,184
<b>Profit before income tax expenses</b>	<b>408,339,144</b>	<b>377,337,887</b>	<b>1,271,630,476</b>	<b>176,049,280</b>
Income tax expenses	(102,299,612)	(176,573,115)	(130,037,764)	(140,101,775)
<b>Net profit for the period</b>	<b>306,039,532</b>	<b>200,764,772</b>	<b>1,141,592,712</b>	<b>35,947,505</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Cont'd)**  
**For the three-month period ended 30 June 2020**

	Consolidated		Separate	
	2020	(Restated) 2019	2020	(Restated) 2019
	Baht	Baht	Baht	Baht
<b>Other comprehensive income</b>				
<b>Items that will be reclassified</b>				
<b>subsequently to profit or loss</b>				
Gains on remeasuring				
available-for-sale investments	-	205,143,696	-	205,143,696
Gains on investments in debt instruments				
measured at fair value through other				
comprehensive income	93,648,231	-	93,648,231	-
Losses on fair value of hedging instruments for				
cash flow hedges	(52,706,746)	(10,079,209)	(52,706,746)	(10,079,209)
Losses arising from translating				
the financial statement of a foreign operation	(9,270,549)	(6,850,656)	(9,270,549)	(6,850,656)
Income tax relating to items that will be				
reclassified subsequently to profit or loss	(8,172,614)	(29,731,232)	(8,172,614)	(29,731,232)
<b>Total items that will be reclassified</b>				
<b>subsequently to profit or loss</b>	23,498,322	158,482,599	23,498,322	158,482,599
<b>Items that will not be reclassified</b>				
<b>subsequently to profit or loss</b>				
Gains on investment in equity instruments				
designated at fair value through other				
comprehensive income	(499,716)	-	(499,716)	-
Gainss on financial liabilities designated at				
fair value relating to own credit risk	143,589,430	-	143,589,430	-
Income tax relating to items that will not be				
reclassified subsequently to profit or loss	(7,787)	-	(7,787)	-
<b>Total items that will not be reclassified</b>				
<b>subsequently to profit or loss</b>	143,081,927	-	143,081,927	-
<b>Total other comprehensive income</b>	166,580,249	158,482,599	166,580,249	158,482,599
<b>Total comprehensive income</b>				
<b>for the period</b>	472,619,781	359,247,371	1,308,172,961	194,430,104

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Cont'd)**  
**For the three-month period ended 30 June 2020**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2020</b>	<b>(Restated)</b> <b>2019</b>	<b>2020</b>	<b>(Restated)</b> <b>2019</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Net profit attributable to:</b>				
Shareholders of the Bank	306,039,532	200,764,772	1,141,592,712	35,947,505
Non-controlling interests	-	-	-	-
	<u>306,039,532</u>	<u>200,764,772</u>	<u>1,141,592,712</u>	<u>35,947,505</u>
<b>Total comprehensive income attributable to:</b>				
Shareholders of the Bank	472,619,781	359,247,371	1,308,172,961	194,430,104
Non-controlling interests	-	-	-	-
	<u>472,619,781</u>	<u>359,247,371</u>	<u>1,308,172,961</u>	<u>194,430,104</u>
<b>Earnings per share for profit attributable to the shareholders of the Bank</b>				
Basic earnings per share (Baht per share)	<u>0.01</u>	<u>0.01</u>	<u>0.03</u>	<u>0.00</u>
Weighted average number of ordinary shares (shares)	<u>34,822,261,748</u>	<u>34,822,261,748</u>	<u>34,822,261,748</u>	<u>34,822,261,748</u>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income**  
**For the six-month period ended 30 June 2020**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>(Restated)</b>		<b>(Restated)</b>	
	<b>2020</b>	<b>2019</b>	<b>2020</b>	<b>2019</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
Interest income	8,057,855,140	8,477,801,029	6,004,724,301	6,848,425,969
Interest expenses	(2,303,413,649)	(2,781,987,089)	(2,286,212,390)	(2,758,188,349)
<b>Net interest income</b>	<b>5,754,441,491</b>	<b>5,695,813,940</b>	<b>3,718,511,911</b>	<b>4,090,237,620</b>
Fees and service income	874,836,911	1,090,611,772	600,020,879	646,963,528
Fees and service expenses	(182,410,008)	(171,731,762)	(174,747,713)	(163,660,672)
<b>Net fees and service income</b>	<b>692,426,903</b>	<b>918,880,010</b>	<b>425,273,166</b>	<b>483,302,856</b>
Gains (losses) on financial instruments measured at fair value through profit or loss	626,769,902	(40,993,677)	626,769,902	(40,993,677)
Gains on investments	215,138,009	149,148,878	215,138,009	149,148,878
Gains on sale of non-performing loans	-	172,362,039	-	-
Other operating income	639,586,508	276,551,855	1,170,035,899	66,584,960
<b>Total operating income</b>	<b>7,928,362,813</b>	<b>7,171,763,045</b>	<b>6,155,728,887</b>	<b>4,748,280,637</b>
<b>Other operating expenses</b>				
Employee expenses	2,421,883,099	2,578,242,052	2,036,670,437	2,225,017,132
Directors' remuneration	5,744,200	5,994,000	5,599,600	5,830,000
Premises and equipment expenses	429,419,510	602,235,161	340,711,156	524,178,845
Taxes and duties	178,503,455	216,237,381	165,799,416	198,956,131
Others	1,677,684,951	1,052,285,354	794,165,332	365,095,244
<b>Total other operating expenses</b>	<b>4,713,235,215</b>	<b>4,454,993,948</b>	<b>3,342,945,941</b>	<b>3,319,077,352</b>
Expected credit losses	1,642,150,658	-	372,640,285	-
Bad and doubtful debts and impairment losses	-	1,757,960,168	-	990,262,718
<b>Profit before income tax expenses</b>	<b>1,572,976,940</b>	<b>958,808,929</b>	<b>2,440,142,661</b>	<b>438,940,567</b>
Income tax expenses	(187,103,232)	(315,956,053)	(214,853,389)	(218,593,822)
<b>Net profit for the period</b>	<b>1,385,873,708</b>	<b>642,852,876</b>	<b>2,225,289,272</b>	<b>220,346,745</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Cont'd)**  
**For the six-month period ended 30 June 2020**

	Consolidated		Separate	
	(Restated)		(Restated)	
	2020	2019	2020	2019
	Baht	Baht	Baht	Baht
<b>Other comprehensive income</b>				
<b>Items that will be reclassified</b>				
<b>subsequently to profit or loss</b>				
Gains on remeasuring available-for-sale investments	-	315,423,174	-	315,423,174
Gains on investments in debt instruments measured at fair value through other comprehensive income	112,021,572	-	112,021,572	-
Gains (losses) on fair value of hedging instruments for cash flow hedges	327,693,885	(3,619,052)	327,693,885	(3,619,052)
Gains (losses) arising from translating the financial statement of a foreign operation	1,305,073	(10,601,761)	1,305,073	(10,601,761)
Income tax relating to items that will be reclassified subsequently to profit or loss	(87,910,204)	(31,023,264)	(87,910,204)	(31,023,264)
<b>Total items that will be reclassified</b>				
<b>subsequently to profit or loss</b>	<b>353,110,326</b>	<b>270,179,097</b>	<b>353,110,326</b>	<b>270,179,097</b>
<b>Items that will not be reclassified</b>				
<b>subsequently to profit or loss</b>				
Losses on investment in equity instruments designated at fair value through other comprehensive income	(5,635,188)	-	(5,635,188)	-
Gains on financial liabilities designated at fair value relating to own credit risk	9,793,355	-	9,793,355	-
Income tax relating to items that will not be reclassified subsequently to profit or loss	(1,791,687)	-	(1,791,687)	-
<b>Total items that will not be reclassified</b>				
<b>subsequently to profit or loss</b>	<b>2,366,480</b>	<b>-</b>	<b>2,366,480</b>	<b>-</b>
<b>Total other comprehensive income</b>	<b>355,476,806</b>	<b>270,179,097</b>	<b>355,476,806</b>	<b>270,179,097</b>
<b>Total comprehensive income for the period</b>	<b>1,741,350,514</b>	<b>913,031,973</b>	<b>2,580,766,078</b>	<b>490,525,842</b>

**CIMB Thai Bank Public Company Limited**  
**Statement of Comprehensive Income (Cont'd)**  
**For the six-month period ended 30 June 2020**

	<b>Consolidated</b>		<b>Separate</b>	
	<b>2020</b>	<b>(Restated)</b>	<b>2020</b>	<b>(Restated)</b>
	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>	<b>Baht</b>
<b>Net profit attributable to:</b>				
Shareholders of the Bank	1,385,873,708	642,852,876	2,225,289,272	220,346,745
Non-controlling interests	-	-	-	-
	<u>1,385,873,708</u>	<u>642,852,876</u>	<u>2,225,289,272</u>	<u>220,346,745</u>
<b>Total comprehensive income attributable to:</b>				
Shareholders of the Bank	1,741,350,514	913,031,973	2,580,766,078	490,525,842
Non-controlling interests	-	-	-	-
	<u>1,741,350,514</u>	<u>913,031,973</u>	<u>2,580,766,078</u>	<u>490,525,842</u>
<b>Earnings per share for profit attributable to the shareholders of the Bank</b>				
Basic earnings per share (Baht per share)	0.04	0.02	0.06	0.01
Weighted average number of ordinary shares (shares)	<u>34,822,261,748</u>	<u>34,822,261,748</u>	<u>34,822,261,748</u>	<u>34,822,261,748</u>