

CIMB Thai Bank Public Company Limited

Statement of Financial Position

As at 30 September 2020

	Consolidated		Separate	
	(Unaudited) 30 September 2020 Thousand Baht	(Restated) 31 December 2019 Thousand Baht	(Unaudited) 30 September 2020 Thousand Baht	(Restated) 31 December 2019 Thousand Baht
Assets				
Cash	1,044,502	1,351,568	1,042,994	1,350,614
Interbank and money market items, net	4,721,090	6,421,713	4,580,214	6,205,671
Financial assets measured at fair value through profit or loss	37,554,013	-	37,554,013	-
Derivative assets	47,513,382	43,459,246	47,513,382	43,459,246
Investments, net	57,923,642	86,798,231	57,921,642	86,796,231
Investments in subsidiaries, net	-	-	2,933,315	2,208,315
Loans and accrued interest receivables, net	228,151,015	232,025,109	223,585,923	224,522,048
Customers' liability under acceptance	-	83,360	-	83,360
Properties for sale, net	1,093,736	1,123,900	890,234	894,230
Premises and equipment, net	3,314,209	3,428,635	3,226,111	3,339,032
Right of use assets, net	309,505	-	249,347	-
Intangible assets, net	1,157,158	1,061,692	1,106,962	1,015,531
Deferred tax assets	612,644	693,659	62,685	219,181
Credit support assets on derivatives	14,160,949	14,967,550	14,160,949	14,967,550
Other assets, net	1,556,201	2,258,704	1,380,143	1,843,161
Total assets	399,112,046	393,673,367	396,207,914	386,904,170

CIMB Thai Bank Public Company Limited
Statement of Financial Position (Cont'd)
As at 30 September 2020

	Consolidated		Separate	
	(Unaudited) 30 September 2020 Thousand Baht	(Restated) 31 December 2019 Thousand Baht	(Unaudited) 30 September 2020 Thousand Baht	(Restated) 31 December 2019 Thousand Baht
Liabilities and equity				
Liabilities				
Deposits	202,116,426	199,034,750	202,396,106	199,132,082
Interbank and money market items	43,439,823	43,393,672	43,439,823	43,393,672
Liability payable on demand	186,764	268,816	186,764	268,816
Financial liabilities measured at fair value through profit or loss	27,896,135	24,422,520	27,896,135	24,422,520
Derivative liabilities	46,830,994	44,659,756	46,830,994	44,659,756
Debt issued and borrowings	23,256,843	25,818,667	23,256,843	23,818,667
Bank's liability under acceptance		83,360	-	83,360
Lease liabilities	311,739	-	251,276	-
Provisions	2,613,183	2,298,834	2,456,651	2,140,698
Credit support liabilities on derivatives	7,450,257	9,158,264	7,450,257	9,158,264
Other liabilities	3,428,203	4,102,519	2,944,184	3,001,526
Total liabilities	357,530,367	353,241,158	357,109,033	350,079,361
Equity				
Share capital				
Registered 34,822,261,748 ordinary shares of Baht 0.50 each	17,411,131	17,411,131	17,411,131	17,411,131
Issued and paid-up share capital 34,822,261,748 ordinary shares of Baht 0.50 each	17,411,131	17,411,131	17,411,131	17,411,131
Premium on share capital	10,145,966	10,145,966	10,145,966	10,145,966
Other reserves	1,405,118	1,468,042	1,449,650	1,512,574
Accretion of equity interests in subsidiary	(42,754)	(42,754)	-	-
Retained earnings				
Appropriated - statutory reserve	536,200	403,980	536,200	403,980
Unappropriated	12,126,018	11,045,844	9,555,934	7,351,158
Total equity	41,581,679	40,432,209	39,098,881	36,824,809
Total liabilities and equity	399,112,046	393,673,367	396,207,914	386,904,170

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

	Consolidated		Separate	
	(Unaudited)	(Restated)	(Unaudited)	(Restated)
	2020	2019	2020	2019
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	3,517,877	4,197,164	2,600,182	3,318,691
Interest expenses	(922,425)	(1,341,576)	(922,240)	(1,329,391)
Net interest income	2,595,452	2,855,588	1,677,942	1,989,300
Fees and service income	356,464	656,429	256,602	420,841
Fees and service expenses	(96,460)	(105,405)	(93,128)	(101,556)
Net fees and service income	260,004	551,024	163,474	319,285
Gains (losses) on financial instruments measured at fair value through profit or loss	232,462	(123,528)	232,462	(123,528)
Gains on investments	80,092	116,775	80,092	116,775
Gains on sale of non-performing loans	-	568	-	-
Other operating income	407,696	121,866	267,196	25,183
Total operating income	3,575,706	3,522,293	2,421,166	2,327,015
Other operating expenses				
Employee expenses	1,107,815	1,278,250	920,779	1,112,826
Directors' remuneration	2,766	2,997	2,694	2,929
Premises and equipment expenses	207,347	294,549	161,395	254,098
Taxes and duties	151,645	108,750	151,133	99,779
Others	733,121	800,697	421,368	394,886
Total other operating expenses	2,202,694	2,485,243	1,657,369	1,864,518
Expected credit losses	1,251,057	-	746,128	-
Bad and doubtful debts and impairment losses	-	649,822	-	311,956
Profit before income tax expenses	121,955	387,228	17,669	150,541
Income tax expenses	(40,298)	(27,034)	(15,000)	15,554
Net profit for the period	81,657	360,194	2,669	166,095

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

	Consolidated		Separate	
	(Unaudited) 2020 Thousand Baht	(Restated) 2019 Thousand Baht	(Unaudited) 2020 Thousand Baht	(Restated) 2019 Thousand Baht
Other comprehensive income (expenses)				
Items that will be reclassified				
subsequently to profit or loss				
Gains on remeasuring available-for-sale investments	-	121,034	-	121,034
Losses on investments in debt instruments measured at fair value through other comprehensive income	(149,350)	-	(149,350)	-
Gains (losses) on fair value of hedging instruments for cash flow hedges	18,097	(117,675)	18,097	(117,675)
Gains (losses) arising from translating the financial statement of a foreign operation	403	(2,800)	403	(2,800)
Income tax relating to items that will be reclassified subsequently to profit or loss	26,277	(8,954)	26,277	(8,954)
Total items that will be reclassified				
subsequently to profit or loss	(104,573)	(8,395)	(104,573)	(8,395)
Items that will not be reclassified				
subsequently to profit or loss				
Gains on investment in equity instruments designated at fair value through other comprehensive income	4,120	-	4,120	-
Losses on financial liabilities designated at fair value relating to own credit risk	(68,991)	-	(68,991)	-
Income tax relating to items that will not be reclassified subsequently to profit or loss	223	-	223	-
Total items that will not be reclassified				
subsequently to profit or loss	(64,648)	-	(64,648)	-
Total other comprehensive expenses	(169,221)	(8,395)	(169,221)	(8,395)
Total comprehensive income (expenses)				
for the period	(87,564)	351,799	(166,552)	157,700

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

	Consolidated		Separate	
	(Unaudited) 2020 Thousand Baht	(Restated) 2019 Thousand Baht	(Unaudited) 2020 Thousand Baht	(Restated) 2019 Thousand Baht
Net profit attributable to:				
Shareholders of the Bank	81,657	360,194	2,669	166,095
Non-controlling interests	-	-	-	-
	<u>81,657</u>	<u>360,194</u>	<u>2,669</u>	<u>166,095</u>
Total comprehensive income attributable to:				
Shareholders of the Bank	(87,564)	351,799	(166,552)	157,700
Non-controlling interests	-	-	-	-
	<u>(87,564)</u>	<u>351,799</u>	<u>(166,552)</u>	<u>157,700</u>
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	<u>0.00</u>	<u>0.01</u>	<u>0.00</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 nine-month period ended 30 September 2020

	Consolidated		Separate	
	(Unaudited)	(Restated)	(Unaudited)	(Restated)
	2020	2019	2020	2019
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	11,575,732	12,674,965	8,606,432	10,167,118
Interest expenses	(3,225,839)	(4,123,563)	(3,208,452)	(4,087,579)
Net interest income	8,349,893	8,551,402	5,397,980	6,079,539
Fees and service income	1,231,300	1,747,041	856,623	1,067,804
Fees and service expenses	(278,870)	(277,136)	(267,875)	(265,217)
Net fees and service income	952,430	1,469,905	588,748	802,587
Gains (losses) on financial instruments measured at fair value through profit or loss	859,231	(164,522)	859,231	(164,522)
Gains on investments	295,230	265,923	295,230	265,923
Gains on sale of non-performing loans	-	172,930	-	-
Other operating income	1,047,283	398,418	1,435,706	91,769
Total operating income	11,504,067	10,694,056	8,576,895	7,075,296
Other operating expenses				
Employee expenses	3,529,698	3,856,492	2,957,450	3,337,842
Directors' remuneration	8,510	8,991	8,293	8,759
Premises and equipment expenses	636,766	896,784	502,106	778,277
Taxes and duties	330,148	324,987	316,933	298,735
Others	2,410,806	1,852,983	1,215,533	759,982
Total other operating expenses	6,915,928	6,940,237	5,000,315	5,183,595
Expected credit losses	2,893,207	-	1,118,768	-
Bad and doubtful debts and impairment losses	-	2,407,782	-	1,302,219
Profit before income tax expenses	1,694,932	1,346,037	2,457,812	589,482
Income tax expenses	(227,401)	(342,990)	(229,853)	(203,040)
Net profit for the period	1,467,531	1,003,047	2,227,959	386,442

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

	Consolidated		Separate	
	(Unaudited) 2020 Thousand Baht	(Restated) 2019 Thousand Baht	(Unaudited) 2020 Thousand Baht	(Restated) 2019 Thousand Baht
Other comprehensive income				
Items that will be reclassified				
subsequently to profit or loss				
Gains on remeasuring available-for-sale investments	-	436,457	-	436,457
Losses on investments in debt instruments measured at fair value through other comprehensive income	(37,328)	-	(37,328)	-
Gains (losses) on fair value of hedging instruments for cash flow hedges	345,791	(121,294)	345,791	(121,294)
Gains (losses) arising from translating the financial statement of a foreign operation	1,708	(13,402)	1,708	(13,402)
Income tax relating to items that will be reclassified subsequently to profit or loss	(61,633)	(39,977)	(61,633)	(39,977)
Total items that will be reclassified				
subsequently to profit or loss	248,538	261,784	248,538	261,784
Items that will not be reclassified				
subsequently to profit or loss				
Losses on investment in equity instruments designated at fair value through other comprehensive income	(1,515)	-	(1,515)	-
Losses on financial liabilities designated at fair value relating to own credit risk	(59,197)	-	(59,197)	-
Income tax relating to items that will not be reclassified subsequently to profit or loss	(1,569)	-	(1,569)	-
Total items that will not be reclassified				
subsequently to profit or loss	(62,281)	-	(62,281)	-
Total other comprehensive income	186,257	261,784	186,257	261,784
Total comprehensive income				
for the period	1,653,788	1,264,831	2,414,216	648,226

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

	Consolidated		Separate	
	(Unaudited)	(Restated)	(Unaudited)	(Restated)
	2020	2019	2020	2019
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Net profit attributable to:				
Shareholders of the Bank	1,467,531	1,003,047	2,227,959	386,442
Non-controlling interests	-	-	-	-
	<u>1,467,531</u>	<u>1,003,047</u>	<u>2,227,959</u>	<u>386,442</u>
Total comprehensive income attributable to:				
Shareholders of the Bank	1,653,788	1,264,831	2,414,216	648,226
Non-controlling interests	-	-	-	-
	<u>1,653,788</u>	<u>1,264,831</u>	<u>2,414,216</u>	<u>648,226</u>
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	<u>0.04</u>	<u>0.03</u>	<u>0.06</u>	<u>0.01</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>