

CIMB Thai Bank Public Company Limited
Statement of Financial Position
As at 30 June 2022

	Consolidated		Separate	
	30 June 2022 Baht	31 December 2021 Baht	30 June 2022 Baht	31 December 2021 Baht
Assets				
Cash	921,314,538	818,440,867	920,589,958	817,779,386
Interbank and money market items, net	15,482,716,276	9,455,816,054	15,291,169,357	9,261,643,964
Financial assets measured at fair value through profit or loss	24,050,806,560	31,302,996,216	24,050,806,560	31,302,996,216
Derivative assets	79,393,020,584	46,418,710,687	79,393,020,584	46,418,710,687
Investments, net	106,021,533,140	74,281,241,219	106,019,533,140	74,279,241,219
Investments in subsidiaries, net	-	-	2,904,440,639	2,904,440,639
Loans and accrued interest receivables, net	216,912,461,503	207,848,614,377	211,601,322,522	202,709,335,507
Properties for sale, net	1,021,109,605	1,158,138,258	807,164,396	1,004,249,273
Premises and equipment, net	3,659,194,755	3,726,817,658	3,582,620,444	3,654,669,922
Right of use assets, net	168,140,213	207,527,142	129,445,680	165,335,747
Intangible assets, net	959,894,506	965,308,458	917,980,077	917,575,324
Deferred tax assets	2,250,167,482	1,356,191,043	1,665,262,876	769,150,376
Credit support assets on derivatives	18,122,985,100	13,660,011,269	18,122,985,100	13,660,011,269
Accounts receivable from sell of financial assets measured at fair value through profit or loss and investments	8,642,588,904	5,805,942,605	8,642,588,904	5,805,942,605
Other assets, net	1,949,769,076	1,508,115,950	1,488,916,399	1,208,125,459
Total assets	479,555,702,242	398,513,871,803	475,537,846,636	394,879,207,593

CIMB Thai Bank Public Company Limited
Statement of Financial Position (Cont'd)
As at 30 June 2022

	Consolidated		Separate	
	30 June 2022 Baht	31 December 2021 Baht	30 June 2022 Baht	31 December 2021 Baht
Liabilities and equity				
Liabilities				
Deposits	212,146,455,959	182,167,494,511	212,962,057,715	182,778,838,078
Interbank and money market items	51,056,383,446	55,396,711,208	51,056,383,446	55,396,711,208
Liability payable on demand	480,820,843	432,383,333	480,820,843	432,383,333
Financial liabilities measured at fair value through profit or loss	15,336,305,912	17,743,842,598	15,336,305,912	17,743,842,598
Derivative liabilities	70,740,057,399	42,707,621,778	70,740,057,399	42,707,621,778
Debt issued and borrowings	37,671,004,742	29,466,009,167	37,671,004,742	29,466,009,167
Lease liabilities	172,320,966	211,554,318	132,849,187	168,573,732
Provisions	2,452,664,531	2,640,424,488	2,295,518,821	2,490,519,884
Credit support liabilities on derivatives	32,819,981,443	14,885,571,233	32,819,981,443	14,885,571,233
Accounts payable from purchase of financial assets measured at fair value through profit or loss and investments	8,738,036,211	5,456,623,472	8,738,036,211	5,456,623,472
Other liabilities	3,749,059,057	4,002,771,029	3,046,383,792	3,294,044,122
Total liabilities	435,363,090,509	355,111,007,135	435,279,399,511	354,820,738,605
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	82,964,360	1,100,842,521	109,180,703	1,127,058,864
Accretion of equity interests in subsidiary	(42,753,751)	(42,753,751)	-	-
Retained earnings				
Appropriated - statutory reserve	607,901,000	574,030,000	607,901,000	574,030,000
Unappropriated	15,987,403,396	14,213,649,170	11,984,268,694	10,800,283,396
Total equity	44,192,611,733	43,402,864,668	40,258,447,125	40,058,468,988
Total liabilities and equity	479,555,702,242	398,513,871,803	475,537,846,636	394,879,207,593

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited)
For the three-month period ended 30 June 2022

	Consolidated		Separate	
	2022	2021	2022	2021
	Baht	Baht	Baht	Baht
Interest income	3,030,165,385	3,307,097,670	2,329,732,415	2,419,746,970
Interest expenses	(676,664,833)	(689,165,596)	(676,484,765)	(689,074,608)
Net interest income	2,353,500,552	2,617,932,074	1,653,247,650	1,730,672,362
Fees and service income	583,674,265	456,582,710	291,818,674	299,221,590
Fees and service expenses	(117,710,251)	(164,923,981)	(68,472,754)	(104,336,963)
Net fees and service income	465,964,014	291,658,729	223,345,920	194,884,627
Gains on financial instruments measured at fair value through profit or loss	1,195,560,418	393,176,172	1,195,560,418	393,176,172
(Losses) gains on investments	(779,955,231)	85,546,334	(779,955,231)	85,546,334
Other operating income	386,523,838	333,027,474	296,949,349	230,997,410
Total operating income	3,621,593,591	3,721,340,783	2,589,148,106	2,635,276,905
Other operating expenses				
Employee expenses	1,149,021,046	1,064,588,458	962,992,118	895,280,171
Directors' remuneration	4,794,000	3,230,400	4,730,000	3,158,400
Premises and equipment expenses	230,929,132	229,897,467	185,918,892	193,380,803
Taxes and duties	75,426,492	43,151,372	74,905,131	42,646,946
Others	504,654,397	663,247,190	293,273,284	351,413,587
Total other operating expenses	1,964,825,067	2,004,114,887	1,521,819,425	1,485,879,907
Expected credit losses	345,122,937	940,088,833	122,916,216	452,205,226
Profit before income tax expenses	1,311,645,587	777,137,063	944,412,465	697,191,772
Income tax expenses	(257,181,183)	(163,688,568)	(184,096,079)	(147,599,703)
Net profit for the period	1,054,464,404	613,448,495	760,316,386	549,592,069

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited) (Cont'd)
For the three-month period ended 30 June 2022

	Consolidated		Separate	
	2022	2021	2022	2021
	Baht	Baht	Baht	Baht
Other comprehensive (expenses) income				
Items that will be reclassified subsequently to profit or loss				
(Losses) gains on investments in debt instruments measured at fair value through other comprehensive income	(726,137,469)	268,832,919	(726,137,469)	268,832,919
Gains on fair value of hedging instruments for cash flow hedges	64,441,434	41,073,196	64,441,434	41,073,196
(Losses) gains arising from translating the financial statement of a foreign operation	(14,440,941)	1,712,385	(14,440,941)	1,712,385
Income tax relating to items that will be reclassified subsequently to profit or loss	192,904,865	(31,555,331)	192,904,865	(31,555,331)
Total items that will be reclassified subsequently to profit or loss	(483,232,111)	280,063,169	(483,232,111)	280,063,169
Items that will not be reclassified subsequently to profit or loss				
Gains (losses) on investment in equity instruments designated at fair value through other comprehensive income	2,204,671	(8,193,669)	2,204,671	(8,193,669)
Losses on financial liabilities designated at fair value relating to own credit risk	(14,939,570)	(230,804,283)	(14,939,570)	(230,804,283)
Income tax relating to items that will not be reclassified subsequently to profit or loss	(317,351)	(614,192)	(317,351)	(614,192)
Total items that will not be reclassified subsequently to profit or loss	(13,052,250)	(239,612,144)	(13,052,250)	(239,612,144)
Total other comprehensive (expenses) income	(496,284,361)	40,451,025	(496,284,361)	40,451,025
Total comprehensive income for the period	558,180,043	653,899,520	264,032,025	590,043,094

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Unaudited) (Cont'd)
For the three-month period ended 30 June 2022

	Consolidated		Separate	
	2022	2021	2022	2021
	Baht	Baht	Baht	Baht
Net profit attributable to:				
Shareholders of the Bank	1,054,464,404	613,448,495	760,316,386	549,592,069
Non-controlling interests	-	-	-	-
	<u>1,054,464,404</u>	<u>613,448,495</u>	<u>760,316,386</u>	<u>549,592,069</u>
Total comprehensive income attributable to:				
Shareholders of the Bank	558,180,043	653,899,520	264,032,025	590,043,094
Non-controlling interests	-	-	-	-
	<u>558,180,043</u>	<u>653,899,520</u>	<u>264,032,025</u>	<u>590,043,094</u>
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	<u>0.03</u>	<u>0.02</u>	<u>0.02</u>	<u>0.02</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 2022

	Consolidated		Separate	
	2022	2021	2022	2021
	Baht	Baht	Baht	Baht
Interest income	5,929,882,797	6,519,397,912	4,499,546,087	4,777,847,718
Interest expenses	(1,265,210,357)	(1,437,437,245)	(1,264,821,524)	(1,437,135,489)
Net interest income	4,664,672,440	5,081,960,667	3,234,724,563	3,340,712,229
Fees and service income	1,144,357,044	966,657,519	603,347,135	718,551,651
Fees and service expenses	(294,940,003)	(296,136,935)	(192,377,776)	(195,448,069)
Net fees and service income	849,417,041	670,520,584	410,969,359	523,103,582
Gains on financial instruments measured at fair value through profit or loss	1,649,118,514	571,523,006	1,649,118,514	571,523,006
(Losses) gains on investments	(873,142,216)	220,874,367	(873,142,216)	220,874,367
Other operating income	815,635,107	655,731,226	608,428,573	459,273,825
Total operating income	7,105,700,886	7,200,609,850	5,030,098,793	5,115,487,009
Other operating expenses				
Employee expenses	2,250,120,583	2,160,537,505	1,900,835,298	1,840,146,215
Directors' remuneration	9,696,000	6,529,200	9,560,000	6,385,200
Premises and equipment expenses	439,142,202	460,877,273	350,986,011	379,007,669
Taxes and duties	148,999,707	150,498,844	147,011,495	148,279,577
Others	906,139,338	1,275,355,189	501,744,004	648,726,724
Total other operating expenses	3,754,097,830	4,053,798,011	2,910,136,808	3,022,545,385
Expected credit losses	709,240,683	1,952,118,014	214,379,641	1,146,612,337
Profit before income tax expenses	2,642,362,373	1,194,693,825	1,905,582,344	946,329,287
Income tax expenses	(526,856,908)	(239,925,717)	(379,845,807)	(189,842,124)
Net profit for the period	2,115,505,465	954,768,108	1,525,736,537	756,487,163

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Cont'd)
For the six-month period ended 30 June 2022

	Consolidated		Separate	
	2022 Baht	2021 Baht	2022 Baht	2021 Baht
Other comprehensive expenses				
Items that will be reclassified subsequently to profit or loss				
Losses on investments in debt instruments measured at fair value through other comprehensive income	(1,316,267,119)	(444,225,921)	(1,316,267,119)	(444,225,921)
Gains on fair value of hedging instruments for cash flow hedges	15,888,118	5,084,759	15,888,118	5,084,759
(Losses) gains arising from translating the financial statement of a foreign operation	(19,168,167)	5,295,540	(19,168,167)	5,295,540
Income tax relating to items that will be reclassified subsequently to profit or loss	375,931,854	86,251,202	375,931,854	86,251,202
Total items that will be reclassified subsequently to profit or loss	(943,615,314)	(347,594,420)	(943,615,314)	(347,594,420)
Items that will not be reclassified subsequently to profit or loss				
(Losses) gains on investment in equity instruments designated at fair value through other comprehensive income	(5,774,593)	7,771,789	(5,774,593)	7,771,789
Losses on financial liabilities designated at fair value relating to own credit risk	(28,517,600)	(309,643,454)	(28,517,600)	(309,643,454)
Income tax relating to items that will not be reclassified subsequently to profit or loss	371,725	(1,073,365)	371,725	(1,073,365)
Total items that will not be reclassified subsequently to profit or loss	(33,920,468)	(302,945,030)	(33,920,468)	(302,945,030)
Total other comprehensive expenses	(977,535,782)	(650,539,450)	(977,535,782)	(650,539,450)
Total comprehensive income for the period	1,137,969,683	304,228,658	548,200,755	105,947,713

CIMB Thai Bank Public Company Limited
Statement of Comprehensive Income (Cont'd)
For the six-month period ended 30 June 2022

	Consolidated		Separate	
	2022	2021	2022	2021
	Baht	Baht	Baht	Baht
Net profit attributable to:				
Shareholders of the Bank	2,115,505,465	954,768,108	1,525,736,537	756,487,163
Non-controlling interests	-	-	-	-
	<u>2,115,505,465</u>	<u>954,768,108</u>	<u>1,525,736,537</u>	<u>756,487,163</u>
Total comprehensive income attributable to:				
Shareholders of the Bank	1,137,969,683	304,228,658	548,200,755	105,947,713
Non-controlling interests	-	-	-	-
	<u>1,137,969,683</u>	<u>304,228,658</u>	<u>548,200,755</u>	<u>105,947,713</u>
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	<u>0.06</u>	<u>0.03</u>	<u>0.04</u>	<u>0.02</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>