

CIMB Thai Bank Public Company Limited

Statement of Financial Position

As at 30 September 2022

	Consolidated		Separate	
	(Unaudited)		(Unaudited)	
	30 September	31 December	30 September	31 December
	2022	2021	2022	2021
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Assets				
Cash	857,997	818,441	857,541	817,779
Interbank and money market items, net	28,431,317	9,455,816	28,234,867	9,261,644
Financial assets measured at fair value through profit or loss	21,783,140	31,302,996	21,783,140	31,302,996
Derivative assets	123,625,725	46,418,711	123,625,725	46,418,711
Investments, net	94,964,348	74,281,241	94,962,348	74,279,241
Investments in subsidiaries, net	-	-	2,895,421	2,904,441
Loans and accrued interest receivables, net	220,554,446	207,848,614	214,948,880	202,709,336
Properties for sale, net	1,279,934	1,158,138	1,060,739	1,004,249
Premises and equipment, net	3,612,965	3,726,818	3,530,299	3,654,670
Right of use assets, net	199,825	207,527	150,348	165,336
Intangible assets, net	960,794	965,308	921,181	917,575
Deferred tax assets	2,337,556	1,356,191	1,742,106	769,150
Credit support assets on derivatives	34,218,120	13,660,011	34,218,120	13,660,011
Accounts receivable from sell of financial assets measured at fair value through profit or loss and investments	4,918,647	5,805,943	4,918,647	5,805,943
Other assets, net	2,574,302	1,508,116	2,146,904	1,208,125
Total assets	540,319,116	398,513,871	535,996,266	394,879,207

CIMB Thai Bank Public Company Limited

Statement of Financial Position (Cont'd)

As at 30 September 2022

	Consolidated		Separate	
	(Unaudited)		(Unaudited)	
	30 September	31 December	30 September	31 December
	2022	2021	2022	2021
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Liabilities and equity				
Liabilities				
Deposits	214,268,321	182,167,495	214,887,294	182,778,838
Interbank and money market items	56,958,444	55,396,711	56,958,444	55,396,711
Liability payable on demand	375,413	432,383	375,413	432,383
Financial liabilities measured at fair value through profit or loss	15,291,617	17,743,843	15,291,617	17,743,843
Derivative liabilities	115,313,862	42,707,622	115,313,862	42,707,622
Debt issued and borrowings	35,893,875	29,466,009	35,893,875	29,466,009
Lease liabilities	204,274	211,554	154,037	168,574
Provisions	2,475,334	2,640,424	2,308,095	2,490,520
Credit support liabilities on derivatives	45,352,426	14,885,571	45,352,426	14,885,571
Accounts payable from purchase of financial assets measured at fair value through profit or loss and investments	5,646,472	5,456,623	5,646,472	5,456,623
Other liabilities	3,740,624	4,002,771	3,026,189	3,294,044
Total liabilities	495,520,662	355,111,006	495,207,724	354,820,738
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	(25,337)	1,100,843	879	1,127,059
Accretion of equity interests in subsidiary	(42,754)	(42,754)	-	-
Retained earnings				
Appropriated - statutory reserve	684,201	574,030	684,201	574,030
Unappropriated	16,625,247	14,213,649	12,546,365	10,800,283
Total equity	44,798,454	43,402,865	40,788,542	40,058,469
Total liabilities and equity	540,319,116	398,513,871	535,996,266	394,879,207

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

	Consolidated		Separate	
	2022	2021	2022	2021
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	3,269,862	3,123,849	2,590,251	2,362,113
Interest expenses	(854,014)	(639,484)	(853,784)	(638,974)
Net interest income	2,415,848	2,484,365	1,736,467	1,723,139
Fees and service income	445,330	464,752	292,972	289,643
Fees and service expenses	(146,641)	(159,725)	(83,203)	(98,814)
Net fees and service income	298,689	305,027	209,769	190,829
Gains on financial instruments measured at fair value through profit or loss, net	535,641	357,314	535,641	357,314
Gains on investments, net	33,501	103,257	36,793	103,257
Other operating income	320,000	296,857	246,864	189,002
Total operating income	3,603,679	3,546,820	2,765,534	2,563,541
Other operating expenses				
Employee expenses	1,021,109	1,039,735	861,553	875,348
Directors' remuneration	5,046	5,002	4,530	4,930
Premises and equipment expenses	242,057	209,039	195,305	162,249
Taxes and duties	75,952	68,889	75,560	68,546
Others	598,001	551,632	335,130	260,174
Total other operating expenses	1,942,165	1,874,297	1,472,078	1,371,247
Expected credit losses	775,767	770,652	503,174	430,598
Profit before income tax expenses	885,747	901,871	790,282	761,696
Income tax expenses	(189,775)	(148,489)	(170,056)	(120,131)
Net profit for the period	695,972	753,382	620,226	641,565

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

	Consolidated		Separate	
	2022	2021	2022	2021
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Other comprehensive expenses				
Items that will be reclassified				
subsequently to profit or loss				
Gains (losses) on investments in debt instruments measured at fair value through other comprehensive income	36,623	(262,201)	36,623	(262,201)
Losses on fair value of hedging instruments for cash flow hedges	(135,237)	(91,661)	(135,237)	(91,661)
Gains arising from translating the financial statement of a foreign operation	276	979	276	979
Income tax relating to items that will be reclassified subsequently to profit or loss	53,551	41,673	53,551	41,673
Total items that will be reclassified	(44,787)	(311,210)	(44,787)	(311,210)
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	(2,379)	22,662	(2,379)	22,662
Losses on financial liabilities designated at fair value relating to own credit risk	(42,626)	(71,271)	(42,626)	(71,271)
Income tax relating to items that will not be reclassified subsequently to profit or loss	(338)	(541)	(338)	(541)
Total items that will not be reclassified	(45,343)	(49,150)	(45,343)	(49,150)
Total other comprehensive expenses	(90,130)	(360,360)	(90,130)	(360,360)
Total comprehensive income for the period	605,842	393,022	530,096	281,205

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

	Consolidated		Separate	
	2022	2021	2022	2021
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Net profit attributable to:				
Shareholders of the Bank	695,972	753,382	620,226	641,565
Non-controlling interests	-	-	-	-
	<u>695,972</u>	<u>753,382</u>	<u>620,226</u>	<u>641,565</u>
Total comprehensive income attributable to:				
Shareholders of the Bank	605,842	393,022	530,096	281,205
Non-controlling interests	-	-	-	-
	<u>605,842</u>	<u>393,022</u>	<u>530,096</u>	<u>281,205</u>
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	<u>0.02</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 (Unaudited)
For the nine-month period ended 30 September 2022

	Consolidated		Separate	
	2022	2021	2022	2021
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Interest income	9,199,744	9,643,247	7,089,798	7,139,961
Interest expenses	(2,119,224)	(2,076,921)	(2,118,606)	(2,076,109)
Net interest income	7,080,520	7,566,326	4,971,192	5,063,852
Fees and service income	1,589,687	1,431,410	896,318	1,008,194
Fees and service expenses	(441,581)	(455,862)	(275,581)	(294,262)
Net fees and service income	1,148,106	975,548	620,737	713,932
Gains on financial instruments measured at fair value through profit or loss, net	2,184,760	928,837	2,184,760	928,837
(Losses) gains on investments, net	(839,641)	324,131	(836,349)	324,131
Other operating income	1,135,635	952,588	855,292	648,276
Total operating income	10,709,380	10,747,430	7,795,632	7,679,028
Other operating expenses				
Employee expenses	3,271,229	3,200,273	2,762,388	2,715,495
Directors' remuneration	14,742	11,531	14,090	11,315
Premises and equipment expenses	681,199	669,916	546,291	541,257
Taxes and duties	224,952	219,388	222,572	216,825
Others	1,504,141	1,826,987	836,874	908,900
Total other operating expenses	5,696,263	5,928,095	4,382,215	4,393,792
Expected credit losses	1,485,007	2,722,770	717,553	1,577,210
Profit before income tax expenses	3,528,110	2,096,565	2,695,864	1,708,026
Income tax expenses	(716,632)	(388,415)	(549,902)	(309,974)
Net profit for the period	2,811,478	1,708,150	2,145,962	1,398,052

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

	Consolidated		Separate	
	2022	2021	2022	2021
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand 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	(1,279,644)	(706,427)	(1,279,644)	(706,427)
Losses on fair value of hedging instruments for cash flow hedges	(119,349)	(86,577)	(119,349)	(86,577)
(Losses) gains arising from translating the financial statement of a foreign operation	(18,892)	6,275	(18,892)	6,275
Income tax relating to items that will be reclassified subsequently to profit or loss	429,483	127,924	429,483	127,924
Total items that will be reclassified	(988,402)	(658,805)	(988,402)	(658,805)
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	(8,154)	30,434	(8,154)	30,434
Losses on financial liabilities designated at fair value relating to own credit risk	(71,144)	(380,915)	(71,144)	(380,915)
Income tax relating to items that will not be reclassified subsequently to profit or loss	34	(1,614)	34	(1,614)
Total items that will not be reclassified	(79,264)	(352,095)	(79,264)	(352,095)
Total other comprehensive expenses	(1,067,666)	(1,010,900)	(1,067,666)	(1,010,900)
Total comprehensive income for the period	1,743,812	697,250	1,078,296	387,152

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

	Consolidated		Separate	
	2022	2021	2022	2021
	Thousand Baht	Thousand Baht	Thousand Baht	Thousand Baht
Net profit attributable to:				
Shareholders of the Bank	2,811,478	1,708,150	2,145,962	1,398,052
Non-controlling interests	-	-	-	-
	<u>2,811,478</u>	<u>1,708,150</u>	<u>2,145,962</u>	<u>1,398,052</u>
Total comprehensive income attributable to:				
Shareholders of the Bank	1,743,812	697,250	1,078,296	387,152
Non-controlling interests	-	-	-	-
	<u>1,743,812</u>	<u>697,250</u>	<u>1,078,296</u>	<u>387,152</u>
Earnings per share for profit attributable to the shareholders of the Bank				
Basic earnings per share (Baht per share)	<u>0.08</u>	<u>0.05</u>	<u>0.06</u>	<u>0.04</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>