

**TMB Bank Public Company Limited and its subsidiaries**  
**Statements of financial position**

|                                                                | <b>Consolidated</b>              |                                  | <b>Bank only</b>                 |                                  |
|----------------------------------------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
|                                                                | 31 March<br>2017<br>(Unreviewed) | 31 December<br>2016<br>(Audited) | 31 March<br>2017<br>(Unreviewed) | 31 December<br>2016<br>(Audited) |
|                                                                | <i>(in thousand Baht)</i>        |                                  |                                  |                                  |
| <b>Assets</b>                                                  |                                  |                                  |                                  |                                  |
| Cash                                                           | 13,738,852                       | 16,530,908                       | 13,738,708                       | 16,530,044                       |
| Interbank and money market items, net                          | 105,666,431                      | 113,857,825                      | 104,546,974                      | 112,924,852                      |
| Claims on securities                                           | 12,949,800                       | 13,114,600                       | 12,949,800                       | 13,114,600                       |
| Derivative assets                                              | 9,270,023                        | 10,460,367                       | 9,270,023                        | 10,460,367                       |
| Investments, net                                               | 63,369,267                       | 62,116,024                       | 60,333,548                       | 59,090,761                       |
| Investments in subsidiaries and associate, net                 | -                                | -                                | 3,429,421                        | 3,429,421                        |
| Loans to customers and accrued interest receivables, net       |                                  |                                  |                                  |                                  |
| Loans to customers                                             | 598,700,539                      | 593,509,981                      | 598,652,468                      | 593,461,910                      |
| Accrued interest receivables                                   | 917,162                          | 914,973                          | 917,162                          | 914,973                          |
| Total loans to customers and accrued interest receivables      | 599,617,701                      | 594,424,954                      | 599,569,630                      | 594,376,883                      |
| Less deferred revenue                                          | (70,958)                         | (68,642)                         | (70,958)                         | (68,642)                         |
| Less allowance for doubtful accounts                           | (25,057,941)                     | (24,910,906)                     | (25,027,590)                     | (24,880,555)                     |
| Less revaluation allowance for debt restructuring              | (229,827)                        | (177,350)                        | (229,827)                        | (177,350)                        |
| Total loans to customers and accrued interest receivables, net | 574,258,975                      | 569,268,056                      | 574,241,255                      | 569,250,336                      |
| Customers' liabilities under acceptances                       | 6,951                            | 4,910                            | 6,951                            | 4,910                            |
| Properties for sale, net                                       | 1,926,707                        | 1,506,050                        | 1,926,707                        | 1,506,050                        |
| Premises and equipment, net                                    | 12,096,854                       | 12,383,373                       | 12,069,833                       | 12,354,385                       |
| Goodwill and other intangible assets, net                      | 1,714,196                        | 1,704,048                        | 1,651,060                        | 1,640,913                        |
| Deferred tax assets                                            | 626,507                          | 774,854                          | 613,823                          | 760,716                          |
| Other receivables, net                                         | 5,112,790                        | 13,695,255                       | 5,007,546                        | 13,585,479                       |
| Other assets, net                                              | 4,650,500                        | 5,583,812                        | 4,644,084                        | 5,518,852                        |
| <b>Total assets</b>                                            | <b>805,387,853</b>               | <b>821,000,082</b>               | <b>804,429,733</b>               | <b>820,171,686</b>               |

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|                                                                          | <b>Consolidated</b>              |                                  | <b>Bank only</b>                 |                                  |
|--------------------------------------------------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
|                                                                          | 31 March<br>2017<br>(Unreviewed) | 31 December<br>2016<br>(Audited) | 31 March<br>2017<br>(Unreviewed) | 31 December<br>2016<br>(Audited) |
|                                                                          | <i>(in thousand Baht)</i>        |                                  |                                  |                                  |
| <b>Liabilities and equity</b>                                            |                                  |                                  |                                  |                                  |
| <b>Liabilities</b>                                                       |                                  |                                  |                                  |                                  |
| Deposits                                                                 | 587,388,167                      | 598,948,198                      | 587,462,374                      | 599,021,383                      |
| Interbank and money market items                                         | 51,097,275                       | 45,417,479                       | 51,097,275                       | 45,417,479                       |
| Liabilities payable on demand                                            | 4,885,810                        | 4,032,188                        | 4,885,810                        | 4,032,188                        |
| Liabilities to deliver security                                          | 12,949,800                       | 13,114,600                       | 12,949,800                       | 13,114,600                       |
| Financial liabilities designated at fair value through<br>profit or loss | 368,461                          | 361,634                          | 368,461                          | 361,634                          |
| Derivative liabilities                                                   | 8,896,513                        | 10,728,155                       | 8,896,513                        | 10,728,155                       |
| Debts issued and borrowings, net                                         | 39,395,905                       | 39,874,305                       | 39,395,905                       | 39,874,305                       |
| Bank's liabilities under acceptances                                     | 6,951                            | 4,910                            | 6,951                            | 4,910                            |
| Provisions for obligations on transfers of non-performing assets         | 1,656,709                        | 1,656,709                        | 1,656,553                        | 1,656,553                        |
| Provisions for employee benefits                                         | 1,327,962                        | 1,453,099                        | 1,298,188                        | 1,424,722                        |
| Provisions for other liabilities                                         | 645,620                          | 701,088                          | 645,589                          | 701,058                          |
| Other payables                                                           | 2,896,790                        | 11,323,689                       | 2,892,275                        | 11,319,299                       |
| Other liabilities                                                        | 7,801,591                        | 9,536,222                        | 7,673,462                        | 9,444,964                        |
| <b>Total liabilities</b>                                                 | <b>719,317,554</b>               | <b>737,152,276</b>               | <b>719,229,156</b>               | <b>737,101,250</b>               |
| <b>Equity</b>                                                            |                                  |                                  |                                  |                                  |
| Share capital                                                            |                                  |                                  |                                  |                                  |
| Authorised share capital                                                 |                                  |                                  |                                  |                                  |
| 44,108,738,479 ordinary shares of Baht 0.95 each                         | 41,903,302                       | 41,903,302                       | 41,903,302                       | 41,903,302                       |
| Issued and paid-up share capital                                         |                                  |                                  |                                  |                                  |
| 43,807,370,307 ordinary shares of Baht 0.95 each                         | 41,617,002                       | 41,617,002                       | 41,617,002                       | 41,617,002                       |
| Premium on share capital                                                 | 325,406                          | 325,406                          | 325,406                          | 325,406                          |
| Other reserves                                                           | 5,284,422                        | 5,277,866                        | 5,284,247                        | 5,277,590                        |
| Retained earnings                                                        |                                  |                                  |                                  |                                  |
| Appropriated                                                             |                                  |                                  |                                  |                                  |
| Legal reserve                                                            | 2,120,000                        | 2,120,000                        | 2,120,000                        | 2,120,000                        |
| Unappropriated                                                           | 36,589,798                       | 34,382,496                       | 35,853,922                       | 33,730,438                       |
| <b>Equity attributable to equity holders of the Bank</b>                 | <b>85,936,628</b>                | <b>83,722,770</b>                | <b>85,200,577</b>                | <b>83,070,436</b>                |
| Non-controlling interest                                                 | 133,671                          | 125,036                          | -                                | -                                |
| <b>Total equity</b>                                                      | <b>86,070,299</b>                | <b>83,847,806</b>                | <b>85,200,577</b>                | <b>83,070,436</b>                |
| <b>Total liabilities and equity</b>                                      | <b>805,387,853</b>               | <b>821,000,082</b>               | <b>804,429,733</b>               | <b>820,171,686</b>               |

**TMB Bank Public Company Limited and its subsidiaries**
**Statements of profit or loss and other comprehensive income**

|                                                                                              | <b>Consolidated</b>       |                  | <b>Bank only</b>         |                  |
|----------------------------------------------------------------------------------------------|---------------------------|------------------|--------------------------|------------------|
|                                                                                              | Three-month period ended  |                  | Three-month period ended |                  |
|                                                                                              | 31 March                  |                  | 31 March                 |                  |
|                                                                                              | 2017                      | 2016             | 2017                     | 2016             |
|                                                                                              | (Unreviewed)              | (Reviewed)       | (Unreviewed)             | (Reviewed)       |
|                                                                                              | <i>(in thousand Baht)</i> |                  |                          |                  |
| Interest income                                                                              | 8,560,052                 | 9,087,149        | 8,541,989                | 9,080,921        |
| Interest expenses                                                                            | 2,400,506                 | 3,158,564        | 2,400,506                | 3,158,564        |
| <b>Net interest income</b>                                                                   | <b>6,159,546</b>          | <b>5,928,585</b> | <b>6,141,483</b>         | <b>5,922,357</b> |
| Fees and service income                                                                      | 2,663,509                 | 2,325,571        | 2,419,472                | 2,143,937        |
| Fees and service expenses                                                                    | 629,845                   | 483,194          | 569,398                  | 459,917          |
| <b>Net fees and service income</b>                                                           | <b>2,033,664</b>          | <b>1,842,377</b> | <b>1,850,074</b>         | <b>1,684,020</b> |
| Gains on trading and foreign exchange transactions, net                                      | 387,447                   | 473,848          | 387,447                  | 473,848          |
| Losses on financial liabilities designated<br>at fair value through profit or loss, net      | (6,827)                   | (18,069)         | (6,827)                  | (18,069)         |
| Gains on investments, net                                                                    | 1,358                     | 69,896           | 1,358                    | 69,747           |
| Other operating income                                                                       | 322,796                   | 111,057          | 307,823                  | 105,262          |
| <b>Total operating income</b>                                                                | <b>8,897,984</b>          | <b>8,407,694</b> | <b>8,681,358</b>         | <b>8,237,165</b> |
| <b>Other operating expenses</b>                                                              |                           |                  |                          |                  |
| Employee expenses                                                                            | 2,040,218                 | 1,984,497        | 1,979,183                | 1,926,869        |
| Directors' remuneration                                                                      | 7,609                     | 6,507            | 7,519                    | 6,417            |
| Premises and equipment expenses                                                              | 814,719                   | 693,162          | 799,478                  | 677,695          |
| Taxes and duties                                                                             | 298,329                   | 313,649          | 297,980                  | 313,498          |
| Others                                                                                       | 943,258                   | 912,832          | 916,512                  | 866,845          |
| <b>Total other operating expenses</b>                                                        | <b>4,104,133</b>          | <b>3,910,647</b> | <b>4,000,672</b>         | <b>3,791,324</b> |
| Impairment loss on loans and debt securities                                                 | 2,241,276                 | 1,876,832        | 2,243,465                | 1,874,192        |
| <b>Profit from operations before income tax expense</b>                                      | <b>2,552,575</b>          | <b>2,620,215</b> | <b>2,437,221</b>         | <b>2,571,649</b> |
| Income tax expense                                                                           | 447,499                   | 523,574          | 424,598                  | 513,834          |
| <b>Profit for the period</b>                                                                 | <b>2,105,076</b>          | <b>2,096,641</b> | <b>2,012,623</b>         | <b>2,057,815</b> |
| <b>Other comprehensive income</b>                                                            |                           |                  |                          |                  |
| <i>Items that will be reclassified subsequently to profit or loss</i>                        |                           |                  |                          |                  |
| Gains (losses) on remeasuring available-for-sale investments                                 | 48,095                    | 14,272           | 48,222                   | (6,569)          |
| Losses arising from translating the financial statements of<br>foreign operations            | (20,207)                  | (10,141)         | (20,207)                 | (10,141)         |
| Income tax relating to items that will be reclassified<br>subsequently to profit or loss     | (5,577)                   | (827)            | (5,603)                  | 3,342            |
|                                                                                              | <b>22,311</b>             | <b>3,304</b>     | <b>22,412</b>            | <b>(13,368)</b>  |
| <i>Items that will not be reclassified subsequently to profit or loss</i>                    |                           |                  |                          |                  |
| Change in revaluation surplus on assets                                                      | (7,687)                   | 2,108,389        | (7,687)                  | 2,108,389        |
| Actuarial gains on post-employment benefit plan                                              | 115,478                   | -                | 115,478                  | -                |
| Income tax relating to items that will not be reclassified<br>subsequently to profit or loss | (21,558)                  | (421,678)        | (21,558)                 | (421,678)        |
|                                                                                              | <b>86,233</b>             | <b>1,686,711</b> | <b>86,233</b>            | <b>1,686,711</b> |
| <b>Total other comprehensive income for the period,</b>                                      |                           |                  |                          |                  |
| <b>net of income tax</b>                                                                     | <b>108,544</b>            | <b>1,690,015</b> | <b>108,645</b>           | <b>1,673,343</b> |
| <b>Total comprehensive income for the period</b>                                             | <b>2,213,620</b>          | <b>3,786,656</b> | <b>2,121,268</b>         | <b>3,731,158</b> |

**TMB Bank Public Company Limited and its subsidiaries**
**Statements of profit or loss and other comprehensive income**

|                                                    | <b>Consolidated</b>       |                  | <b>Bank only</b>         |                  |
|----------------------------------------------------|---------------------------|------------------|--------------------------|------------------|
|                                                    | Three-month period ended  |                  | Three-month period ended |                  |
|                                                    | 31 March                  |                  | 31 March                 |                  |
|                                                    | 2017                      | 2016             | 2017                     | 2016             |
|                                                    | (Unreviewed)              | (Reviewed)       | (Unreviewed)             | (Reviewed)       |
|                                                    | <i>(in thousand Baht)</i> |                  |                          |                  |
| <b>Profit attributable to:</b>                     |                           |                  |                          |                  |
| Equity holders of the Bank                         | 2,096,441                 | 2,092,162        | 2,012,623                | 2,057,815        |
| Non-controlling interest                           | 8,635                     | 4,479            | -                        | -                |
| <b>Profit for the period</b>                       | <b>2,105,076</b>          | <b>2,096,641</b> | <b>2,012,623</b>         | <b>2,057,815</b> |
| <b>Total comprehensive income attributable to:</b> |                           |                  |                          |                  |
| Equity holders of the Bank                         | 2,204,985                 | 3,782,177        | 2,121,268                | 3,731,158        |
| Non-controlling interest                           | 8,635                     | 4,479            | -                        | -                |
| <b>Total comprehensive income for the period</b>   | <b>2,213,620</b>          | <b>3,786,656</b> | <b>2,121,268</b>         | <b>3,731,158</b> |
| <b>Earnings per share</b>                          |                           |                  |                          |                  |
| Basic earnings per share <i>(in Baht)</i>          | <b>0.0479</b>             | <b>0.0478</b>    | <b>0.0459</b>            | <b>0.0470</b>    |
| Diluted earnings per share <i>(in Baht)</i>        | <b>0.0478</b>             | <b>0.0477</b>    | <b>0.0459</b>            | <b>0.0469</b>    |