

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION  
BY THE INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

TO THE BOARD OF DIRECTORS

BANGKOK BANK PUBLIC COMPANY LIMITED

We have reviewed the consolidated statement of financial position of Bangkok Bank Public Company Limited and its subsidiaries and the Bank's statement of financial position of Bangkok Bank Public Company Limited as at September 30, 2019, and the related consolidated and Bank's statements of profit or loss and other comprehensive income for the three-month and nine-month periods ended September 30, 2019, and the related consolidated and Bank's statements of changes in shareholders' equity and cash flows for the nine-month period ended September 30, 2019, and the condensed notes to the financial statements. The Bank's management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard No. 34 "Interim Financial Reporting". Our responsibility is to express a conclusion on this interim financial information based on our review.

**Scope of Review**

We conducted our review in accordance with Thai Standard on Review Engagements 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Thai Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

**Conclusion**

Based on our review, nothing has come to our attention that causes us to believe that the aforementioned interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard No. 34 "Interim Financial Reporting".

BANGKOK  
November 12, 2019

Dr. Suphamit Techamontrikul  
Certified Public Accountant (Thailand)  
Registration No. 3356  
DELOITTE TOUCHE TOHMATSU JAIYOS AUDIT CO., LTD.

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
STATEMENT OF FINANCIAL POSITION  
AS AT SEPTEMBER 30, 2019

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		September 30, 2019 (Unaudited)	December 31, 2018	September 30, 2019 (Unaudited)	December 31, 2018
<b>ASSETS</b>					
CASH		51,825,064	62,394,091	51,734,931	62,329,288
INTERBANK AND MONEY MARKET ITEMS, NET		575,969,931	450,699,724	546,774,053	404,378,243
DERIVATIVES ASSETS		52,795,113	28,649,605	52,598,484	28,334,423
INVESTMENTS, NET	6.2	614,339,042	556,787,522	579,351,322	525,694,808
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	6.3	1,732,222	1,607,844	38,414,900	37,290,633
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET	6.4				
Loans to customers		2,001,993,860	2,083,702,949	1,945,397,768	2,026,148,551
Accrued interest receivables		4,470,994	5,623,746	4,339,308	5,487,524
Total loans to customers and accrued interest receivables		2,006,464,854	2,089,326,695	1,949,737,076	2,031,636,075
Less Deferred revenue		(548,612)	(542,891)	(526,372)	(499,799)
Less Allowance for doubtful accounts		(151,400,308)	(147,588,430)	(147,659,844)	(144,326,155)
Less Revaluation allowance for debt restructuring		(6,694,711)	(5,414,669)	(6,694,711)	(5,414,669)
Total loans to customers and accrued interest receivables, net		1,847,821,223	1,935,780,705	1,794,856,149	1,881,395,452
CUSTOMER'S LIABILITY UNDER ACCEPTANCES		1,562,071	1,577,698	102,067	87,709
PROPERTIES FOR SALE, NET		9,890,200	10,603,892	8,404,029	8,742,836
PREMISES AND EQUIPMENT, NET		41,208,403	42,567,441	39,977,761	41,180,182
OTHER INTANGIBLE ASSETS, NET		1,792,379	1,080,011	1,706,269	990,727
DEFERRED TAX ASSETS		4,144,131	4,091,264	3,067,553	2,947,919
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES		8,742,558	3,324,390	8,587,163	3,149,620
OTHER ASSETS, NET		16,269,450	17,586,037	12,648,743	11,720,218
<b>TOTAL ASSETS</b>		<b>3,228,091,787</b>	<b>3,116,750,224</b>	<b>3,138,223,424</b>	<b>3,008,242,058</b>

Notes to the financial statements form an integral part of these interim financial statements

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT SEPTEMBER 30, 2019

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		September 30, 2019 (Unaudited)	December 31, 2018	September 30, 2019 (Unaudited)	December 31, 2018
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
DEPOSITS		2,362,766,475	2,326,469,540	2,309,868,245	2,262,490,378
INTERBANK AND MONEY MARKET ITEMS		148,574,657	136,862,124	147,695,199	128,394,405
LIABILITY PAYABLE ON DEMAND		5,534,551	7,223,141	5,503,829	7,199,386
DERIVATIVES LIABILITIES		39,465,432	22,338,039	38,865,351	21,854,408
DEBT ISSUED AND BORROWINGS	6.6	147,374,741	116,348,334	146,436,146	116,221,332
BANK'S LIABILITY UNDER ACCEPTANCES		1,562,071	1,577,698	102,067	87,709
PROVISIONS		16,985,026	16,518,913	16,711,596	16,311,378
DEFERRED TAX LIABILITIES		2,003,855	1,399,378	1,799,217	1,187,304
OTHER LIABILITIES		73,386,939	74,854,166	49,566,439	52,536,301
<b>TOTAL LIABILITIES</b>		<b>2,797,653,747</b>	<b>2,703,591,333</b>	<b>2,716,548,089</b>	<b>2,606,282,601</b>
<b>SHAREHOLDERS' EQUITY</b>					
SHARE CAPITAL	6.7				
Authorized share capital					
1,655,000 preferred shares of Baht 10 each		16,550	16,550	16,550	16,550
3,998,345,000 common shares of Baht 10 each		39,983,450	39,983,450	39,983,450	39,983,450
Issued and paid-up share capital					
1,908,842,894 common shares of Baht 10 each		19,088,429	19,088,429	19,088,429	19,088,429
PREMIUM ON COMMON SHARES		56,346,232	56,346,232	56,346,232	56,346,232
OTHER RESERVES		43,779,187	42,842,767	49,808,953	46,154,541
RETAINED EARNINGS					
Appropriated	6.8				
Legal reserve		24,000,000	23,000,000	24,000,000	23,000,000
Others		106,500,000	101,500,000	106,500,000	101,500,000
Unappropriated		180,464,432	170,036,820	165,931,721	155,870,255
<b>TOTAL BANK'S EQUITY</b>		<b>430,178,280</b>	<b>412,814,248</b>	<b>421,675,335</b>	<b>401,959,457</b>
NON-CONTROLLING INTEREST		259,760	344,643	-	-
<b>TOTAL SHAREHOLDERS' EQUITY</b>		<b>430,438,040</b>	<b>413,158,891</b>	<b>421,675,335</b>	<b>401,959,457</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>3,228,091,787</b>	<b>3,116,750,224</b>	<b>3,138,223,424</b>	<b>3,008,242,058</b>

Notes to the financial statements form an integral part of these interim financial statements

(Mr. Chartsiri Sophonpanich)  
President

(Mr. Suvam Thansathit)  
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2019  
(Unaudited)

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2019	2018	2019	2018
INTEREST INCOME	6.15	28,470,873	28,220,556	27,403,026	27,012,672
INTEREST EXPENSES	6.16	10,527,353	9,964,137	10,136,634	9,484,437
NET INTEREST INCOME		17,943,520	18,256,419	17,266,392	17,528,235
FEES AND SERVICE INCOME	6.17	9,477,583	8,723,442	8,153,844	7,491,936
FEES AND SERVICE EXPENSES	6.17	2,613,880	2,460,202	2,564,889	2,415,756
NET FEES AND SERVICE INCOME		6,863,703	6,263,240	5,588,955	5,076,180
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS		2,051,965	2,385,638	1,836,623	1,953,834
GAINS ON INVESTMENTS		1,531,574	1,709,184	1,508,402	1,707,690
SHARE OF LOSS FROM INVESTMENT USING EQUITY METHOD		(2,073)	(22,466)	-	-
GAINS ON DISPOSAL OF ASSETS		1,021,164	194,724	51,446	185,120
DIVIDEND INCOME		666,921	641,880	1,168,496	1,116,696
OTHER OPERATING INCOME		162,218	148,418	114,100	109,146
TOTAL OPERATING INCOME		30,238,992	29,577,037	27,534,414	27,676,901
OTHER OPERATING EXPENSES					
Employee's expenses		6,669,838	6,529,563	6,070,332	5,928,994
Directors' remuneration		22,280	20,583	15,600	14,250
Premises and equipment expenses		2,440,885	2,254,334	2,273,850	2,073,518
Taxes and duties		842,799	819,661	833,284	807,013
Others		2,702,719	3,253,878	2,486,695	2,903,586
TOTAL OTHER OPERATING EXPENSES		12,678,521	12,878,019	11,679,761	11,727,361
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	6.18	5,381,359	5,345,597	5,108,972	5,282,265
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		12,179,112	11,353,421	10,745,681	10,667,275
INCOME TAX EXPENSES		2,639,557	2,224,192	2,232,466	1,956,787
NET PROFIT		9,539,555	9,129,229	8,513,215	8,710,488

Notes to the financial statements form an integral part of these interim financial statements

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)  
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2019  
(Unaudited)

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2019	2018	2019	2018
OTHER COMPREHENSIVE INCOME (LOSSES)					
Items that will be reclassified subsequently to profit or loss					
Gains (losses) on remeasuring available-for-sale investment					
Net change in fair value		4,885,278	3,461,446	4,844,729	3,430,890
Net amount transferred to profit or loss		(1,524,339)	135,666	(1,501,434)	137,138
Losses arising from translating the financial statements of foreign operations					
		(1,400,167)	(3,489,293)	(386,203)	(1,633,168)
Share of other comprehensive income of associate		666	-	-	-
Income tax relating to components of other comprehensive income (losses)					
		(660,706)	(697,596)	(655,817)	(691,665)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)		<u>1,300,732</u>	<u>(589,777)</u>	<u>2,301,275</u>	<u>1,243,195</u>
TOTAL COMPREHENSIVE INCOME		<u>10,840,287</u>	<u>8,539,452</u>	<u>10,814,490</u>	<u>9,953,683</u>
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		9,438,412	9,029,887	8,513,215	8,710,488
Non-controlling interest		101,143	99,342	-	-
		<u>9,539,555</u>	<u>9,129,229</u>	<u>8,513,215</u>	<u>8,710,488</u>
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		10,739,144	8,440,110	10,814,490	9,953,683
Non-controlling interest		101,143	99,342	-	-
		<u>10,840,287</u>	<u>8,539,452</u>	<u>10,814,490</u>	<u>9,953,683</u>
BASIC EARNINGS PER SHARE (BAHT)		4.94	4.73	4.46	4.56
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (THOUSAND SHARES)					
		1,908,843	1,908,843	1,908,843	1,908,843

Notes to the financial statements form an integral part of these interim financial statements

(Mr. Chartsiri Sophonpanich)  
President

(Mr. Suvarn Thansathit)  
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2019  
(Unaudited)

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2019	2018	2019	2018
INTEREST INCOME	6.15	84,850,534	82,271,987	81,454,947	78,765,247
INTEREST EXPENSES	6.16	30,972,242	29,319,161	29,716,682	27,918,996
NET INTEREST INCOME		53,878,292	52,952,826	51,738,265	50,846,251
FEES AND SERVICE INCOME	6.17	28,204,509	27,730,494	24,546,109	23,636,550
FEES AND SERVICE EXPENSES	6.17	7,885,360	7,210,199	7,733,892	7,088,441
NET FEES AND SERVICE INCOME		20,319,149	20,520,295	16,812,217	16,548,109
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS		5,675,210	6,226,316	5,218,217	5,553,836
GAINS ON INVESTMENTS		4,776,946	7,545,418	4,191,026	4,040,031
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		87,756	56,968	-	-
GAINS ON DISPOSAL OF ASSETS		1,699,677	883,267	710,911	632,154
DIVIDEND INCOME		3,153,339	3,090,489	6,052,951	4,520,861
OTHER OPERATING INCOME		432,815	1,062,966	333,463	857,315
TOTAL OPERATING INCOME		90,023,184	92,338,545	85,057,050	82,998,557
OTHER OPERATING EXPENSES					
Employee's expenses		19,908,493	19,662,122	18,074,924	17,645,677
Directors' remuneration		110,796	101,103	78,030	69,510
Premises and equipment expenses		8,326,123	7,437,651	7,769,519	6,898,094
Taxes and duties		2,508,851	2,514,242	2,471,623	2,444,100
Others		8,121,661	9,117,288	7,485,118	7,872,920
TOTAL OTHER OPERATING EXPENSES		38,975,924	38,832,406	35,879,214	34,930,301
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	6.18	16,008,812	19,199,940	15,641,028	18,505,549
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		35,038,448	34,306,199	33,536,808	29,562,707
INCOME TAX EXPENSES		6,928,912	6,787,068	6,085,783	5,444,317
NET PROFIT		28,109,536	27,519,131	27,451,025	24,118,390

Notes to the financial statements form an integral part of these interim financial statements

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)  
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2019  
(Unaudited)

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2019	2018	2019	2018
OTHER COMPREHENSIVE INCOME (LOSSES)					
Items that will be reclassified subsequently to profit or loss					
Gains (losses) on remeasuring available-for-sale investment					
Net change in fair value		14,083,960	(3,479,510)	13,497,846	(7,047,941)
Net amount transferred to profit or loss		(5,209,294)	(7,451,948)	(4,638,653)	(3,946,617)
Losses arising from translating the financial statements of foreign operations					
		(5,458,600)	(3,581,912)	(2,732,550)	(1,860,036)
Share of other comprehensive income of associate		1,567	-	-	-
Income tax relating to components of other comprehensive income (losses)					
		(1,777,264)	2,200,847	(1,770,878)	2,214,896
Items that will not be reclassified subsequently to profit or loss					
Actuarial gains on defined benefit plans					
		4,433	734	3,356	734
Income tax relating to components of other comprehensive income (losses)					
		(2,081)	(454)	(1,866)	(454)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)		<u>1,642,721</u>	<u>(12,312,243)</u>	<u>4,357,255</u>	<u>(10,639,418)</u>
TOTAL COMPREHENSIVE INCOME		<u>29,752,257</u>	<u>15,206,888</u>	<u>31,808,280</u>	<u>13,478,972</u>
NET PROFIT ATTRIBUTABLE					
Owners of the Bank					
		27,813,713	27,228,797	27,451,025	24,118,390
Non-controlling interest					
		295,823	290,334	-	-
		<u>28,109,536</u>	<u>27,519,131</u>	<u>27,451,025</u>	<u>24,118,390</u>
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank					
		29,456,434	14,916,555	31,808,280	13,478,972
Non-controlling interest					
		295,823	290,333	-	-
		<u>29,752,257</u>	<u>15,206,888</u>	<u>31,808,280</u>	<u>13,478,972</u>
BASIC EARNINGS PER SHARE (BAHT)		14.57	14.26	14.38	12.64
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (THOUSAND SHARES)					
		1,908,843	1,908,843	1,908,843	1,908,843

Notes to the financial statements form an integral part of these interim financial statements

(Mr. Chartsiri Sophonpanich)  
President

(Mr. Suvarn Thansathit)  
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY  
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2019  
(Unaudited)

Baht : '000

	Notes	CONSOLIDATED												
		Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves					Retained Earnings		Total Equity Attributable to the Bank's Shareholders	Non-controlling Interest	Total	
				Unrealized Increment per Land Appraisal	Unrealized Increment per Premises Appraisal	Unrealized Gains on Investments	Foreign Exchange Adjustment	Others	Appropriated					Unappropriated
									Legal Reserve	Others				
<b>Balance as at January 1, 2018</b>		19,088,429	56,346,232	16,829,619	7,484,078	39,173,146	(7,204,410)	193	22,000,000	96,500,000	151,506,327	401,723,614	283,422	402,007,036
Appropriation for previous year														
Dividend paid	6.8	-	-	-	-	-	-	-	-	-	(8,350,349)	(8,350,349)	(150,470)	(8,500,819)
Legal reserve	6.8	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Appropriation for current year														
Dividend paid	6.8	-	-	-	-	-	-	-	-	-	(3,715,637)	(3,715,637)	(175,003)	(3,890,640)
Legal reserve	6.8	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Others	6.8	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Total comprehensive income		-	-	-	-	(8,730,610)	(3,581,912)	-	-	-	27,229,077	14,916,555	290,333	15,206,888
Transfer to retained earnings		-	-	-	(705,377)	-	-	-	-	-	705,377	-	-	-
<b>Balance as at September 30, 2018</b>		<u>19,088,429</u>	<u>56,346,232</u>	<u>16,829,619</u>	<u>6,778,701</u>	<u>30,442,536</u>	<u>(10,786,322)</u>	<u>193</u>	<u>23,000,000</u>	<u>101,500,000</u>	<u>161,374,795</u>	<u>404,574,183</u>	<u>248,282</u>	<u>404,822,465</u>
<b>Balance as at January 1, 2019</b>		19,088,429	56,346,232	16,829,619	6,541,158	29,855,575	(10,384,055)	470	23,000,000	101,500,000	170,036,820	412,814,248	344,643	413,158,891
Appropriation for previous year														
Dividend paid	6.8	-	-	-	-	-	-	-	-	-	(8,370,248)	(8,370,248)	(200,703)	(8,570,951)
Legal reserve	6.8	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Appropriation for current year														
Dividend paid	6.8	-	-	-	-	-	-	-	-	-	(3,722,154)	(3,722,154)	(180,003)	(3,902,157)
Legal reserve	6.8	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Others	6.8	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Total comprehensive income		-	-	-	-	7,097,715	(5,458,600)	1,254	-	-	27,816,065	29,456,434	295,823	29,752,257
Transfer to retained earnings		-	-	-	(703,949)	-	-	-	-	-	703,949	-	-	-
<b>Balance as at September 30, 2019</b>		<u>19,088,429</u>	<u>56,346,232</u>	<u>16,829,619</u>	<u>5,837,209</u>	<u>36,953,290</u>	<u>(15,842,655)</u>	<u>1,724</u>	<u>24,000,000</u>	<u>106,500,000</u>	<u>180,464,432</u>	<u>430,178,280</u>	<u>259,760</u>	<u>430,438,040</u>

Notes to the financial statements form an integral part of these interim financial statements



BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY (CONTINUED)  
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2019

(Unaudited)

Baht : '000

Notes	THE BANK									Total
	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves				Retained Earnings		Unappropriated	
			Unrealized Increment per Land Appraisal	Unrealized Increment per Premises Appraisal	Unrealized Gains on Investments	Foreign Exchange Adjustment	Appropriated			
							Legal Reserve	Others		
<b>Balance as at January 1, 2018</b>	19,088,429	56,346,232	16,765,473	7,451,476	39,055,057	(5,385,878)	22,000,000	96,500,000	134,280,515	386,101,304
Appropriation for previous year										
Dividend paid	6.8	-	-	-	-	-	-	-	(8,350,349)	(8,350,349)
Legal reserve	6.8	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year										
Dividend paid	6.8	-	-	-	-	-	-	-	(3,715,637)	(3,715,637)
Legal reserve	6.8	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.8	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	-	(8,779,662)	(1,860,036)	-	-	24,118,670	13,478,972
Transfer to retained earnings		-	-	(702,607)	-	-	-	-	702,607	-
<b>Balance as at September 30, 2018</b>	<u>19,088,429</u>	<u>56,346,232</u>	<u>16,765,473</u>	<u>6,748,869</u>	<u>30,275,395</u>	<u>(7,245,914)</u>	<u>23,000,000</u>	<u>101,500,000</u>	<u>141,035,806</u>	<u>387,514,290</u>
<b>Balance as at January 1, 2019</b>	19,088,429	56,346,232	16,765,473	6,512,228	29,771,751	(6,894,911)	23,000,000	101,500,000	155,870,255	401,959,457
Appropriation for previous year										
Dividend paid	6.8	-	-	-	-	-	-	-	(8,370,248)	(8,370,248)
Legal reserve	6.8	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year										
Dividend paid	6.8	-	-	-	-	-	-	-	(3,722,154)	(3,722,154)
Legal reserve	6.8	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.8	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	-	7,088,315	(2,732,550)	-	-	27,452,515	31,808,280
Transfer to retained earnings		-	-	(701,353)	-	-	-	-	701,353	-
<b>Balance as at September 30, 2019</b>	<u>19,088,429</u>	<u>56,346,232</u>	<u>16,765,473</u>	<u>5,810,875</u>	<u>36,860,066</u>	<u>(9,627,461)</u>	<u>24,000,000</u>	<u>106,500,000</u>	<u>165,931,721</u>	<u>421,675,335</u>

Notes to the financial statements form an integral part of these interim financial statements

(Mr. Chartsiri Sophonpanich)  
President

(Mr. Suvarn Thansathit)  
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
STATEMENT OF CASH FLOWS  
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2019  
(Unaudited)

Baht : '000

	Note	CONSOLIDATED		THE BANK	
		2019	2018	2019	2018
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>					
Profit from operating before income tax expenses		35,038,448	34,306,199	33,536,808	29,562,707
Items to reconcile profit from operating before income tax expenses					
to cash received (paid) from operating activities					
Depreciation and amortization expenses		3,130,098	2,501,251	2,965,156	2,385,565
Bad debt and doubtful accounts		14,681,886	15,449,791	14,314,102	14,755,400
Loss on debt restructuring		1,326,926	3,750,149	1,326,926	3,750,149
Gain on foreign exchange of long-term borrowings		(6,826,579)	(1,250,330)	(6,826,579)	(1,250,330)
Amortization of premium on investment in debt securities		180,432	830,638	316,942	922,963
Unrealized (gain) loss on revaluation of trading securities		(73,686)	65,417	(17,068)	6,304
Unrealized loss on transfer of investments		-	66,340	-	66,340
Gain on disposal of securities for investments		(5,284,403)	(10,221,324)	(4,698,483)	(6,715,937)
Loss on impairment of investments		507,457	2,675,906	507,457	2,675,906
Share of profit from investment using equity method		(87,756)	(56,968)	-	-
Loss on impairment of properties for sale		208,417	1,012,962	207,246	384,322
Gain on disposal of premises and equipment		(52,189)	(3,009)	(52,429)	(2,053)
Loss on impairment of other assets		36,373	274,815	36,343	274,815
Provision expenses		892,573	714,483	822,385	695,501
Net interest income		(53,878,292)	(52,952,826)	(51,738,265)	(50,846,251)
Dividend income		(3,153,339)	(3,090,489)	(6,052,951)	(4,520,861)
Proceeds from interest income		85,505,340	82,026,190	82,188,926	78,481,588
Interest expenses paid		(32,147,220)	(30,482,190)	(30,736,917)	(29,084,640)
Proceeds from dividend income		3,152,066	3,206,660	3,013,178	2,992,222
Income tax paid		(8,958,944)	(11,341,437)	(7,544,267)	(10,126,501)
(Increase) decrease in other accrued receivables		(495,811)	29,663	(544,272)	(45,948)
Increase (decrease) in other accrued expenses		(767,947)	163,677	(706,828)	232,242
Profit from operating before changes in operating assets and liabilities		32,933,850	37,675,568	30,317,410	34,593,503
(Increase) decrease in operating assets					
Interbank and money market items		(124,448,576)	(10,928,624) *	(141,915,047)	(20,082,235)
Investments in short-term securities		(2,891,987)	(747,956)	(2,269,459)	(1,429,067)
Loans to customers		71,256,505	(26,156,070)	70,311,582	(19,705,789)
Properties for sale		1,296,042	1,292,488	922,328	924,477
Other assets		(28,615,575)	1,170,852	(31,089,401)	(1,550,401)
Increase (decrease) in operating liabilities					
Deposits		36,296,935	(13,115,819)	47,377,867	(14,466,589)
Interbank and money market items		11,712,533	(330,519)	19,300,794	(618,037)
Liability payable on demand		(1,688,590)	309,811	(1,695,557)	321,400
Short-term borrowings		797,052	(61,017)	(14,541)	(3,080)
Other liabilities		18,027,397	(110,244)	17,454,188	2,443,601
Net cash from operating activities		14,675,586	(11,001,530)	8,700,164	(19,572,217)

\* The Bank made changes on the presentation of 2018 for comparison in accordance with the current period presentations.

Notes to the financial statements form an integral part of these interim financial statements

**BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES**  
**STATEMENT OF CASH FLOWS (CONTINUED)**  
**FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2019**  
(Unaudited)

Baht : '000

	Note	CONSOLIDATED		THE BANK	
		2019	2018	2019	2018
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>					
Purchase of available-for-sale securities		(442,805,262)	(359,735,171)	(430,966,012)	(352,393,487)
Proceeds from disposal of available-for-sale securities		406,115,030	360,619,511	396,439,960	352,828,576
Purchase of held-to-maturity debt securities		(67,529,134)	(47,911,360)	(8,424,609)	(9,778,637)
Proceeds from redemption of held-to-maturity debt securities		62,335,615	33,986,930	3,891,306	2,955,875
Purchase of general investments		(7,194,162)	(2,391,975)	(6,359,758)	(2,358,751)
Proceeds from disposal of general investments		980,546	4,897,732	875,284	4,897,732
Purchase of investment in subsidiaries and associates		(124,267)	(200,000)	(1,124,267)	(200,000)
Proceeds from dividend income					
from subsidiaries and associates		89,212	130,288	3,038,500	1,644,810
Purchase of premises, equipment and leasehold		(1,444,675)	(1,152,784)	(1,367,505)	(1,083,146)
Proceeds from disposal of premises and equipment		69,548	4,150	52,680	2,300
Net cash from investing activities		<u>(49,507,549)</u>	<u>(11,752,679)</u>	<u>(43,944,421)</u>	<u>(3,484,728)</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>					
Cash received from issuance of senior unsecured notes	6.1	-	38,847,808	-	38,847,808
Cash paid for senior unsecured notes extinguishment	6.1	-	(12,492,623)	-	(12,492,623)
Cash received from issuance of subordinated notes	6.1	36,727,413	-	36,727,413	-
Increase in borrowings	6.1	125,585	133,703	125,585	133,703
Dividend paid		(12,092,402)	(12,065,986)	(12,092,402)	(12,065,986)
Dividend paid to non-controlling interest		(380,706)	(325,473)	-	-
Net cash from financing activities		<u>24,379,890</u>	<u>14,097,429</u>	<u>24,760,596</u>	<u>14,422,902</u>
Effect on cash due to changes in the exchange rates		<u>(116,954)</u>	<u>(46,252)</u>	<u>(110,696)</u>	<u>(44,428)</u>
Net decrease in cash and cash equivalents		<u>(10,569,027)</u>	<u>(8,703,032)</u>	<u>(10,594,357)</u>	<u>(8,678,471)</u>
Cash as at January 1,		<u>62,394,091</u>	<u>65,472,802</u>	<u>62,329,288</u>	<u>65,382,699</u>
<b>Cash as at September 30,</b>		<u><u>51,825,064</u></u>	<u><u>56,769,770</u></u>	<u><u>51,734,931</u></u>	<u><u>56,704,228</u></u>

Notes to the financial statements form an integral part of these interim financial statements

(Mr. Chartsiri Sophonpanich)  
President

(Mr. Suvarn Thansathit)  
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
 NOTES TO THE INTERIM FINANCIAL STATEMENTS  
 FOR THE THREE-MONTH AND NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2019  
 (UNAUDITED)

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BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES  
NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE THREE-MONTH AND NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2019  
(UNAUDITED)

1. GENERAL INFORMATION AND REGULATORY REQUIREMENTS

Bangkok Bank Public Company Limited is a public company limited registered in the Kingdom of Thailand and registered in the Stock Exchange of Thailand with its head office located at 333 Silom Road, Bangrak, Bangkok. The Bank's main business is commercial banking and the Bank conducts its businesses through a network of branches covering all parts of Thailand and some major parts of the world.

The Bank is subject to various capital and regulatory requirements administered by the Bank of Thailand ("BOT"). Under these capital adequacy guidelines and the regulatory framework for prompt corrective action, the Bank must satisfy specific capital guidelines that involve quantitative measurements of the Bank's assets, liabilities and certain off-balance sheet items calculated in accordance with regulatory requirements. The Bank's capital amounts and classification are also subject to qualitative judgment by the BOT about components, risk weightings and other factors. The Bank believes that as at September 30, 2019 and December 31, 2018, the Bank complied with all capital adequacy requirements. However, these capital and regulatory requirements are subject to change by the BOT.

2. BASIS FOR PREPARATION OF THE CONSOLIDATED AND THE BANK'S FINANCIAL STATEMENTS

2.1 The consolidated and the Bank's statutory financial statements are in the Thai language and prepared in accordance with Thai Financial Reporting Standards, accounting treatment guidance promulgated by the Federation of Accounting Professions ("TFAC"), accounting practices generally accepted in Thailand including the Regulations of The Securities and Exchange Commission, The Stock Exchange of Thailand and relevant BOT's Notifications.

The consolidated and the Bank's interim financial statements are prepared in accordance with Thai Accounting Standard No. 34 (Revised 2018) regarding Interim Financial Reporting; and relevant official regulations, and presented in accordance with the BOT's Notification regarding the Preparation and Announcement of Financial Statements of Commercial Banks and Parent Companies of Financial Holding Groups dated December 4, 2015.

Certain financial information which is normally included in financial statements prepared in accordance with Thai Financial Reporting Standards, but which is not required for interim reporting purposes, has been omitted. The aforementioned interim financial statements should be read in conjunction with the audited financial statements for the year ended December 31, 2018.

The consolidated and the Bank's statements of financial position as at December 31, 2018, presented herein for comparison, had been derived from the consolidated and the Bank's financial statements for the year then ended which had been audited.

The results of operations for the three-month and nine-month periods ended September 30, 2019 are not necessarily indicative of the operating results anticipated for the full year.

The preparation of the financial statements in conformity with Thai Financial Reporting Standards also requires the Bank to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expense during the reporting period. The actual results may differ from those estimates.

## 2.2 New or Revised Thai Financial Reporting Standards

2.2.1 The Bank and subsidiaries have adopted the new or revised Thai Accounting Standards, Thai Financial Reporting Standards, Thai Accounting Standards Interpretations and Thai Financial Reporting Interpretations, issued by the TFAC and announced in the Royal Gazette, applying for the financial statements of the periods beginning on or after January 1, 2019 onward, including Thai Financial Reporting Standard No. 15 Revenue from Contracts with Customers. The Bank and subsidiaries determine revenue except interest income by performance obligation which is not different than revenue recognition in the previous year, with no material impact on the Bank and subsidiaries' financial statements.

2.2.2 The Federation of Accounting Professions had issued the Notification of Federation of Accounting Professions regarding Thai Accounting Standards, Thai Financial Reporting Standards, Thai Accounting Standards Interpretations and Thai Financial Reporting Interpretations which had been announced in the Royal Gazette, which are relevant to the Bank but not yet effective in 2019 as follows :

	<b>Thai Financial Reporting Standards</b>	<b>Effective date</b>
<b>Thai Financial Reporting Standards (TFRS)</b>		
TFRS 16	Leases	January 1, 2020
<b>Financial Instruments Standards</b>		
<b>Thai Accounting Standards (TAS)</b>		
TAS 32	Financial Instruments: Presentation	January 1, 2020
<b>Thai Financial Reporting Standards (TFRS)</b>		
TFRS 7	Financial Instruments: Disclosures	January 1, 2020
TFRS 9	Financial Instruments	January 1, 2020
<b>Thai Financial Reporting Interpretations (TFRIC)</b>		
TFRIC 16	Hedges of a Net Investment in a Foreign Operation	January 1, 2020
TFRIC 19	Extinguishing Financial Liabilities with Equity Instruments	January 1, 2020

New or revised Thai Financial Reporting Standards which are significantly changed can be summarized as follows :

- A pack of Standards in relation to financial instruments includes
  - Guidance on the classification and measurement of financial instruments at either fair value or amortized cost based on determination the type of financial instruments, the contractual cash flow characteristics and the business model.
  - Impairment assessment using the expected credit loss approach. The instruments that are in the scope of impairment requirement are loan receivable and financial assets which are debt instruments that are not measured at fair value through profit and loss, loan commitment and financial guarantee contract. The expected credit loss and its movement shall be recognized in each financial reporting date to reflect the change of credit risk since initial recognition.
  - Hedge accounting which determines the type of transactions eligible for hedge accounting requirement, the types of instruments that qualify for hedging instruments and hedged items, and effectiveness testing which is more aligned with risk management strategy.
  - Principle for presentation of hybrid instruments, financial instruments as liabilities or equity and for offsetting financial assets and financial liabilities.
  - Disclosure requirement that enable the users of financial statements to evaluate how significant financial instrument may have on the financial position and performance. The disclosure also includes the nature and extent of risks arising from the financial instruments and how such risks are managed.

- Thai Financial Reporting Standard No. 16 Leases

Replace the existing lease accounting under Thai Accounting Standard No. 17 by introducing a single lessee accounting model which requires the lessee to recognize all long-term leases into the statement of financial position as a right-of-use asset and lease liability. However, there is no impact to lessor accounting as a lessor continues to account the leases as finance lease or operating lease.

The Bank has considered the impact of the above Thai Accounting Standards, Thai Financial Reporting Standards, Thai Accounting Standards Interpretations and Thai Financial Reporting Interpretations and determined that they will not have any material impact on the Bank's financial statements except for a pack of Thai Financial Reporting Standards in relation to financial instruments which will be effective on January 1, 2020 that the Bank is in the impact assessment process.

### 2.2.3 Thai Financial Reporting Standards (Revised 2019)

30 numbers of Thai Accounting Standards, Thai Financial Reporting Standards, Thai Accounting Standards Interpretation and Thai Financial Reporting Standards Interpretation (Revised 2019) have been announced in the Royal Gazette on September 24, 2019 without material change in key concept, which are relevant to the Bank and will be effective for the financial statements for the period beginning on or after January 1, 2020 onwards.

2.3 The consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2019 and 2018, and the consolidated statement of financial position as at December 31, 2018, included the accounts of the head office and all branches of the Bank and its subsidiaries, by eliminating significant business transactions and outstanding balances between the Bank and its subsidiaries, and included equity interest in associates. The subsidiaries consist of BBL (Cayman) Limited, Bangkok Bank Berhad, Sinnsuptawee Asset Management Company Limited, BBL Asset Management Company Limited, Bualuang Securities Public Company Limited, Bangkok Bank (China) Company Limited and Bualuang Ventures Limited.

In addition, the consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2019 and 2018 and the consolidated statement of financial position as at December 31, 2018, also included BBL Nominees (Tempatan) Sdn. Bhd, the 100.00% owned subsidiary of Bangkok Bank Berhad and Bangkok Capital Asset Management Company Limited, the 100.00% owned subsidiary of Bualuang Securities Public Company Limited.

All subsidiaries of the Bank were incorporated in the Kingdom of Thailand except for BBL (Cayman) Limited which was incorporated in the Cayman Islands British West Indies, Bangkok Bank Berhad which was incorporated in Malaysia and Bangkok Bank (China) Company Limited which was incorporated in the People's Republic of China. For associates, all were incorporated in the Kingdom of Thailand.

2.4 The Bank's interim financial statements for the three-month and nine-month periods ended September 30, 2019 and 2018, and the Bank's statement of financial position as at December 31, 2018 included the accounts of the head office and all branches of the Bank. Investments in subsidiaries and associates were accounted for using the cost method, net of valuation allowance for impairment.

### 3. SIGNIFICANT ACCOUNTING POLICIES

The Bank applies accounting policies and calculation methods to the interim financial statements consistent with those used in the financial statements for the year ended December 31, 2018. This includes the application of the new or revised Thai financial reporting standards as mentioned in Note 2.2.1.



#### 4. FAIR VALUE OF FINANCIAL INSTRUMENTS MEASURED AT FAIR VALUE

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date in the principal market, or in the absence, the most advantageous market, where is accessible to by the Bank. The fair value of instruments that are quoted in active markets is determined using the quoted prices. A market is regarded as active if transactions take place with sufficient frequency and volume to provide pricing information on an ongoing basis. If the market is not active, or an asset or a liability is not traded in an active market, the Bank uses valuation techniques to determine fair value by using the assumptions that market participants would use when pricing the asset or liability. Where applicable, a valuation adjustment is applied to arrive at the fair value.

The following table shows an analysis of financial assets and financial liabilities by level of the fair value hierarchy as at September 30, 2019 and December 31, 2018.

	Million Baht							
	CONSOLIDATED							
	Level 1	September 30, 2019		Total	Level 1	December 31, 2018		Total
	Level 2	Level 3			Level 2	Level 3		
Items measured at fair value :								
Financial assets								
Derivatives	-	52,941	-	52,941	-	28,581	-	28,581
Investments, net	102,275	450,591	-	552,866	92,491	412,863	-	505,354
Financial liabilities								
Derivatives	457	40,756	-	41,213	300	22,528	-	22,828

	Million Baht							
	THE BANK							
	Level 1	September 30, 2019		Total	Level 1	December 31, 2018		Total
	Level 2	Level 3			Level 2	Level 3		
Items measured at fair value :								
Financial assets								
Derivatives	-	52,745	-	52,745	-	28,266	-	28,266
Investments, net	99,050	435,120	-	534,170	89,945	399,067	-	489,012
Financial liabilities								
Derivatives	-	40,613	-	40,613	-	22,344	-	22,344

Fair values are determined according to the following hierarchy :

- Level 1 - quoted prices in active market for identical assets or liabilities
- Level 2 - value derived from valuation techniques for which the significant input used for the fair value measurement is directly or indirectly observable in the market
- Level 3 - value derived from valuation techniques for which the significant input used for the fair value measurement is unobservable in the market

The following methods and assumptions were used by the Bank in estimating the fair value of financial instruments measured at fair value.

The fair value of derivatives is derived from market price or valuation techniques which are based on the market prices of instruments with similar characteristics and maturities or the valuation quoted by a reliable institution.

The fair value determination of investments in debt securities

- For domestic debt securities listed in the Thai Bond Market Association, the fair value is determined by using the market yield of debt securities published by the Thai Bond Market Association. For such debt securities that are not listed in the Thai Bond Market Association, the average bid yield from three reliable financial institutions will be used.
- For foreign debt securities, the value quoted by reliable international financial institutions will be used.

The fair value determination of investments in equity securities

- For marketable equity securities with readily determinable market values, the fair value is determined by the last bid price on The Stock Exchange of Thailand on the last business day of the reporting date. If the last bid price is not available, the last closing price will be used.
- Investment in unit trusts are stated at fair value based on redemption value at the reporting date.

When using valuation techniques, the valuation adjustments are adopted, when the Bank considers that there are additional factors that would be considered by a market participant but are not incorporated within the valuation measurements. The considering factors are such as bid-offer spread, counterparty credit and liquidity, etc.

## 5. CAPITAL FUND

It is the Bank's policy to maintain an adequate level of capital to support growth strategies under an acceptable risk framework taking into consideration regulatory requirements and market expectations. The Bank regularly assesses its capital adequacy under various scenarios in order to anticipate capital requirements for the purpose of its capital planning and management process.

The guideline on capital fund based on the Basel III guidelines of the BOT requires the Bank to maintain a capital conservation buffer in addition to minimum capital adequacy ratios which sets out to phasing in additional capital ratio of more than 0.625 percent p.a. starting January 1, 2016 until completion of the increment to more than 2.50 percent on January 1, 2019. In September 2017, the BOT has announced the guideline to identify and regulate Domestic Systemically Important Banks (D-SIBs). The BOT requires the Bank, classified as D-SIBs, must have additional capital requirement for Higher Loss Absorbency (HLA) requirement by increasing the Common Equity Tier 1 ratio at 1 percent, beginning at 0.5 percent from January 1, 2019 and increasing to be 1 percent from January 1, 2020 onwards. The minimum capital adequacy and a capital conservation buffer ratios to risk-weighted assets is as follows :

Capital Fund Ratio	Percentage	
	September 30, 2019	December 31, 2018
Common Equity Tier 1 ratio	More than 7.5	More than 6.375
Tier 1 capital ratio	More than 9.0	More than 7.875
Total capital fund ratio	More than 11.5	More than 10.375

Moreover, the BOT may require to maintain additional capital for countercyclical buffer at maximum of 2.50 percent.

As at September 30, 2019 and December 31, 2018, the Bank maintained capital adequacy ratios to risk assets and capital fund in accordance with the BOT's Notification relating to the Basel III guidelines as follows :

	CONSOLIDATED		THE BANK		Percentage
	September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018	
	Common Equity Tier 1 capital to risk assets ratio	17.66	16.43	17.76	16.24
Tier 1 capital to risk assets ratio	17.66	16.43	17.76	16.24	
Total capital to risk assets ratio	20.71	17.96	20.86	17.78	

	CONSOLIDATED		THE BANK		Million Baht
	September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018	
	<b>Tier 1 capital</b>	415,837	390,369	409,166	374,633
Common Equity Tier 1 capital	415,774	390,309	409,166	374,633	
Paid-up share capital	19,088	19,088	19,088	19,088	
Premium on share capital	56,346	56,346	56,346	56,346	
Legal reserve	24,000	23,000	24,000	23,000	
Reserves appropriated from net profit	106,500	101,500	106,500	101,500	
Net profit after appropriation	170,789	152,107	157,182	132,089	
Other comprehensive income	42,983	42,039	49,024	45,361	
Deductions from Common Equity					
Tier 1 capital	(3,932)	(3,771)	(2,974)	(2,751)	
Additional Tier 1 capital	63	60	-	-	
<b>Tier 2 capital</b>	71,893	36,194	71,365	35,312	
<b>Total capital fund</b>	487,730	426,563	480,531	409,945	

As at September 30, 2019 and December 31, 2018, the Bank has no capital add-on arising from Single Lending Limit.

As at September 30, 2019, the Bank has the subordinated notes (See Note 6.6) which the BOT had approved to include in Tier 2 capital on September 25, 2019.

Disclosure of capital maintenance information of the Bank and the Financial Holding Group under the BOT's Notification regarding the disclosure of the capital requirement of commercial banks, regarding the disclosure of the capital requirement of the Financial Holding Group and regarding liquidity coverage ratio disclosure standards.

Location of disclosure [www.bangkokbank.com/Investor Relations/Financial Information/Basel III - Pillar 3](http://www.bangkokbank.com/Investor Relations/Financial Information/Basel III - Pillar 3)

Date of disclosure October 31, 2019

Information as of June 30, 2019

## 6. ADDITIONAL INFORMATION

### 6.1 Supplementary disclosures of cash flow information

Significant non-cash items for the nine-month periods ended September 30, 2019 and 2018 are as follows :

	Million Baht			
	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
Unrealized gains on investments in shareholders' equity increase (decrease)	7,098	(8,731)	7,088	(8,780)
Properties for sale increased from loans payment/inactive assets	791	1,658	791	1,658
Unrealized increment per premises appraisal transferred to retained earnings	704	705	701	703
Changes in non-cash items of debt issued and Borrowing				
Gain on foreign exchange	6,827	1,250	6,827	1,250
Amortization on discount	203	175	203	175

### 6.2 Investments, net

6.2.1 Investments as at September 30, 2019 and December 31, 2018 consisted of the following :

	Million Baht			
	CONSOLIDATED		THE BANK	
	September 30, 2019 Fair Value	December 31, 2018 Fair Value	September 30, 2019 Fair Value	December 31, 2018 Fair Value
Trading securities				
Government and state enterprise securities	11,371	4,950	11,371	4,950
Private enterprise debt securities	1,560	56	1,560	56
Domestic marketable equity securities	3,189	2,510	-	-
<b>Total</b>	<u>16,120</u>	<u>7,516</u>	<u>12,931</u>	<u>5,006</u>

	CONSOLIDATED		THE BANK	
	September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018
	Fair Value	Fair Value	Fair Value	Fair Value
Available-for-sale securities				
Government and state enterprise securities	268,359	293,834	268,359	293,834
Private enterprise debt securities	67,999	37,328	67,451	36,788
Foreign debt securities	115,788	82,707	102,387	73,352
Domestic marketable equity securities	56,664	60,160	56,664	60,160
Foreign marketable equity securities	17,646	11,531	17,646	11,531
Others	10,290	12,278	8,732	8,341
<b>Total</b>	<b>536,746</b>	<b>497,838</b>	<b>521,239</b>	<b>484,006</b>

	CONSOLIDATED		THE BANK	
	September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018
	Cost/ Amortized Cost	Cost/ Amortized Cost	Cost/ Amortized Cost	Cost/ Amortized Cost
Held-to-maturity debt securities				
Government and state enterprise securities	21,590	15,757	7,033	2,046
Foreign debt securities	3,810	4,092	3,080	3,312
<b>Total</b>	<b>25,400</b>	<b>19,849</b>	<b>10,113</b>	<b>5,358</b>

	CONSOLIDATED		THE BANK	
	September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018
	Cost	Cost	Cost	Cost
General investments				
Domestic non-marketable equity securities	8,457	6,878	7,677	6,729
Foreign non-marketable equity securities	36,254	32,941	36,029	32,830
<b>Total</b>	<b>44,711</b>	<b>39,819</b>	<b>43,706</b>	<b>39,559</b>
Less Allowance for impairment	(8,638)	(8,234)	(8,638)	(8,234)
<b>Total</b>	<b>36,073</b>	<b>31,585</b>	<b>35,068</b>	<b>31,325</b>
<b>Total investments, net</b>	<b>614,339</b>	<b>556,788</b>	<b>579,351</b>	<b>525,695</b>

Investments classified in accordance with the Notification of the BOT as at September 30, 2019 and December 31, 2018 are presented in Note 6.5.

As at September 30, 2019 and December 31, 2018, the Bank has investments in 32 companies with cost values of Baht 256 million, which are companies whose prospects as a going concern are uncertain or are unlisted companies but whose financial positions and operations would fall under the SET delisting criteria, which the Bank had set aside allowance for impairment of these investments amounting to Baht 256 million and these companies had net book value totaling Baht 0 million.

As at September 30, 2019 and December 31, 2018, the Bank has investments in 3 listed companies that are under the SET delisting criteria, amounting to Baht 4 million, with the fair value of Baht 0 million, which the Bank had set aside allowance for impairment of these investments amounting to Baht 4 million.

On December 30, 2004, the Bank entered into a transaction to transfer certain investments classified as available-for-sale securities received from debt restructuring to Sinnsuptawee Asset Management Co., Ltd., a subsidiary of the Bank, at the closing price on December 28, 2004 quoted on The Stock Exchange of Thailand in the amount of Baht 3,323 million. The proceeds from the aforementioned transfer were recorded as other liabilities and the related securities were recorded as securities transferred to subsidiary under available-for-sale securities in accordance with accounting treatment guidance for Transfer and Transferred Financial Assets. As at September 30, 2019 and December 31, 2018, the Bank had outstanding balances of other liabilities from such transaction amounting to Baht 328 million and Baht 372 million, respectively.

6.2.2 As at September 30, 2019 and December 31, 2018, the Bank and subsidiaries had investments in other companies of 10% and upwards of the paid-up capital of the respective companies but which are not considered to be investments in subsidiaries and associates. The classification is as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018
Manufacturing and commercial	12	12	12	12
Real estate and construction	187	187	187	187
Utilities and services	41	41	41	41
Others	<u>2,102</u>	<u>2,039</u>	<u>2,102</u>	<u>2,039</u>
Total	<u><u>2,342</u></u>	<u><u>2,279</u></u>	<u><u>2,342</u></u>	<u><u>2,279</u></u>

### 6.3 Investments in subsidiaries and associates, net

As at September 30, 2019 and December 31, 2018, the Bank had investments in subsidiaries and associates, net as follows :

		CONSOLIDATED						Million Baht	
Company	Type of Business	Type of Shares	Direct and Indirect Shareholding (%)		Investment (Cost Method)		Investment (Equity Method)		
			September 30,	December 31,	September 30,	December 31,	September 30,	December 31,	
			2019	2018	2019	2018	2019	2018	
<b>Associates</b>									
BCI (Thailand) Co., Ltd	Service	Ordinary share	22.17	-	118	-	124	-	
BSL Leasing Co., Ltd.	Finance	Ordinary share	35.88	35.88	201	201	798	748	
Processing Center Co., Ltd.	Service	Ordinary share	30.00	30.00	15	15	440	468	
National ITMX Co., Ltd.	Service	Ordinary share	14.26	13.84	13	7	257	226	
Thai Payment Network Co., Ltd.	Service	Ordinary share	69.08	69.08	<u>362</u>	<u>362</u>	<u>113</u>	<u>166</u>	
Total					709	585	1,732	1,608	
Less Allowance for impairment					<u>(2)</u>	<u>(2)</u>	<u>-</u>	<u>-</u>	
<b>Investments in associates, net</b>					<u><u>707</u></u>	<u><u>583</u></u>	<u><u>1,732</u></u>	<u><u>1,608</u></u>	

		THE BANK						Million Baht	
Company	Type of Business	Type of Shares	Direct and Indirect Shareholding (%)		Investment (Cost Method)				
			September 30,	December 31,	September 30,	December 31,			
			2019	2018	2019	2018			
<b>Subsidiaries</b>									
BBL (Cayman) Limited	Finance	Ordinary share	100.00	100.00	2	2			
Bangkok Bank Berhad	Banking	Ordinary share	100.00	100.00	9,261	9,261			
Sinnsuptawee Asset Management Co., Ltd.	Asset Management	Ordinary share	100.00	100.00	2,500	2,500			
Bangkok Bank (China) Co., Ltd.	Banking	Ordinary share	100.00	100.00	19,585	19,585			
Bualuang Ventures Ltd.	Venture Capital	Ordinary share	100.00	100.00	1,500	500			
<b>Company</b>									
BBL Asset Management Co., Ltd.	Finance	Ordinary share	75.00	75.00	183	183			
Bualuang Securities PCL.	Securities	Ordinary share	99.91	99.91	4,772	4,772			
<b>Associates</b>									
BCI (Thailand) Co., Ltd.	Service	Ordinary share	22.17	-	118	-			
BSL Leasing Co., Ltd.	Finance	Ordinary share	35.88	35.88	201	201			
Processing Center Co., Ltd.	Service	Ordinary share	30.00	30.00	15	15			
National ITMX Co., Ltd.	Service	Ordinary share	14.26	13.84	13	7			
Thai Payment Network Co., Ltd.	Service	Ordinary share	69.08	69.08	<u>362</u>	<u>362</u>			
Total							38,512	37,388	
Less Allowance for impairment							<u>(97)</u>	<u>(97)</u>	
<b>Investments in subsidiaries and associates, net</b>							<u><u>38,415</u></u>	<u><u>37,291</u></u>	

In September 2018, the Bank has purchased the issued 2,000,000 ordinary shares in Thai Payment Network Co., Ltd. in the amount of Baht 200,000,000, resulting in an increase of the Bank's shareholding to be 69.08%. However, the Bank continued to classify it as an investment in associate since the Bank has only the power to participate in management but is not control. In addition, the Bank also intend to sell 1,000,000 shares in the amount of Baht 100,000,000 of such additionally purchased back to the existing shareholders after its increase in the investment is approved by the regulator, in order to maintain the existing shareholding at 49.99%.

Bualuang Ventures Limited is a subsidiary of the Bank. The company has a total registered capital of Baht 2,000 million, with the common shares of 200,000,000 shares, par Baht 10. On June 22, 2016, the company called up the first paid-up capital of Baht 2.50 per share, amounting to Baht 500 million. In May 2019, the company called up the additional paid-up capital of Baht 5 per share, amounting to Baht 1,000 million. As a result, the company has a total paid-up capital of Baht 1,500 million, with a full payment by the Bank. Currently, the Bank has a 100% stake in the company.

The aggregated financial information of associates that are not individually material is as follows :

	Million Baht	
	FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2019	September 30, 2018
Net profit	31	133
Total comprehensive income	31	133

	Million Baht	
	FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2019	September 30, 2018
Net profit	498	561
Total comprehensive income	498	561



6.4 Loans to customers and accrued interest receivables, net

6.4.1 As at September 30, 2019 and December 31, 2018, the Bank and subsidiaries had classified loans and allowance for doubtful accounts in accordance with the Notification of the BOT as follows :

	CONSOLIDATED September 30, 2019			Million Baht
	Loans to Customers and Accrued Interest Receivables	Net Outstanding used in Determining the Allowance for Doubtful Accounts	Rate used in Determining the Allowance for Doubtful Accounts (%)	Allowance for Doubtful Accounts Recorded by the Bank
Minimum provision according to the BOT's requirement				
Normal	1,871,968	1,221,610	1	15,412
Special mentioned	47,660	19,665	2	558
Substandard	11,901	4,497	100	4,498
Doubtful	22,016	9,140	100	9,319
Doubtful of loss	52,371	27,566	100	27,566
Excess provision according to the BOT's requirement				94,047
<b>Total</b>	<b><u>2,005,916</u></b>	<b><u>1,282,478</u></b>		<b><u>151,400</u></b>

	CONSOLIDATED December 31, 2018			Million Baht
	Loans to Customers and Accrued Interest Receivables	Net Outstanding used in Determining the Allowance for Doubtful Accounts	Rate used in Determining the Allowance for Doubtful Accounts (%)	Allowance for Doubtful Accounts Recorded by the Bank
Minimum provision according to the BOT's requirement				
Normal	1,962,102	1,291,067	1	16,215
Special mentioned	46,501	22,387	2	591
Substandard	5,460	1,018	100	1,018
Doubtful	20,884	10,574	100	10,608
Doubtful of loss	53,837	30,188	100	30,188
Excess provision according to the BOT's requirement				88,968
<b>Total</b>	<b><u>2,088,784</u></b>	<b><u>1,355,234</u></b>		<b><u>147,588</u></b>

	THE BANK September 30, 2019			Million Baht
	Loans to Customers and Accrued Interest Receivables	Net Outstanding used in Determining the Allowance for Doubtful Accounts	Rate used in Determining the Allowance for Doubtful Accounts (%)	Allowance for Doubtful Accounts Recorded by the Bank
Minimum provision according to the BOT's requirement				
Normal	1,816,631	1,177,430	1	14,992
Special mentioned	47,416	19,446	2	554
Substandard	11,430	4,304	100	4,305
Doubtful	21,921	9,046	100	9,225
Doubtful of loss	51,813	27,278	100	27,278
Excess provision according to the BOT's requirement				91,306
<b>Total</b>	<u>1,949,211</u>	<u>1,237,504</u>		<u>147,660</u>

	THE BANK December 31, 2018			Million Baht
	Loans to Customers and Accrued Interest Receivables	Net Outstanding used in Determining the Allowance for Doubtful Accounts	Rate used in Determining the Allowance for Doubtful Accounts (%)	Allowance for Doubtful Accounts Recorded by the Bank
Minimum provision according to the BOT's requirement				
Normal	1,905,518	1,247,164	1	15,798
Special mentioned	46,295	22,184	2	587
Substandard	5,453	1,018	100	1,018
Doubtful	20,762	10,480	100	10,513
Doubtful of loss	53,108	29,865	100	29,865
Excess provision according to the BOT's requirement				86,545
<b>Total</b>	<u>2,031,136</u>	<u>1,310,711</u>		<u>144,326</u>

As at September 30, 2019 and December 31, 2018, the consolidated and the Bank's financial statements included the allowance for doubtful accounts amounting to Baht 5,979 million and Baht 6,052 million, respectively, on a collective approach, for loans classified as normal and special mentioned.

6.4.2 As at September 30, 2019 and December 31, 2018, the Bank and subsidiaries had non-performing loans (NPLs), defined according to the BOT's Notification as loans classified as substandard, doubtful and doubtful of loss including interbank and money market items but excluding accrued interest receivable, as follows :

	CONSOLIDATED		THE BANK	
	September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018
	Million Baht			
NPLs before allowance for doubtful accounts	86,221	80,137	85,098	79,279
NPLs as percentage of total loans	3.60	3.42	3.65	3.48
Net NPLs after allowance for doubtful accounts	30,128	26,412	29,686	26,171
Net NPLs as percentage of net total loans	1.29	1.15	1.30	1.18

#### 6.4.3 Troubled debt restructurings

Details of the restructured debts of the Bank for the three-month and nine-month periods ended September 30, 2019 and 2018, classified by the restructuring methods, are as follows :

Restructuring Method	No. of Cases	THE BANK		
		FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2019		
		Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Various forms	1,426	12,291	-	-
<b>Total</b>	<u>1,426</u>	<u>12,291</u>		

The weighted average tenure of the above-mentioned restructuring is 5 years; and the total debt outstanding after debt restructuring at the restructuring contract date is Baht 12,291 million.

Restructuring Method	No. of Cases	THE BANK		
		FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2018		
		Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Asset transfer	1	128	Equity securities	128
Various forms	1,261	6,915	-	-
<b>Total</b>	<u>1,262</u>	<u>7,043</u>		

The weighted average tenure of the above-mentioned restructuring is 4 years; and the total debt outstanding after debt restructuring at the restructuring contract date is Baht 7,043 million.

THE BANK				Million Baht
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2019				
Restructuring Method	No. of Cases	Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Asset transfer	16	820	Land, building, machinery	820
Various forms	<u>4,076</u>	<u>46,781</u>	-	-
<b>Total</b>	<u><u>4,092</u></u>	<u><u>47,601</u></u>		

The weighted average tenure of the above-mentioned restructuring is 6 years; and the total debt outstanding after debt restructuring at the restructuring contract date is Baht 47,601 million.

THE BANK				Million Baht
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2018				
Restructuring Method	No. of Cases	Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Asset transfer	10	278	Land, building, equity securities	278
Various forms	<u>4,187</u>	<u>39,246</u>	-	-
<b>Total</b>	<u><u>4,197</u></u>	<u><u>39,524</u></u>		

The weighted average tenure of the above-mentioned restructuring is 6 years; and the total debt outstanding after debt restructuring at the restructuring contract date is Baht 39,524 million.

For the three-month and nine-month periods ended September 30, 2019, the Bank recognized interest income from restructured debts amounting to Baht 792 million and Baht 2,171 million, respectively.

For the three-month and nine-month periods ended September 30, 2018, the Bank recognized interest income from restructured debts amounting to Baht 765 million and Baht 2,163 million, respectively.

As at September 30, 2019 and December 31, 2018, the Bank had outstanding balances of loans to restructured debtors amounting to Baht 96,631 million and Baht 92,337 million, respectively.

Disclosures for the consolidated financial statements for troubled debt restructurings which occurred during the three-month and nine-month periods ended September 30, 2019 and 2018 have not been provided, as such information is not significantly different from the above disclosures for the Bank's financial statements.

6.5 Classified assets in accordance with the Notification of the BOT

As at September 30, 2019 and December 31, 2018, classified assets in accordance with the Notification of the BOT are as follows :

	CONSOLIDATED September 30, 2019				Million Baht
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,871,968	-	-	-	1,871,968
Special mentioned	47,660	-	-	-	47,660
Substandard	11,901	-	-	-	11,901
Doubtful	22,016	-	-	-	22,016
Doubtful of loss	52,371	13,797	1,441	1,311	68,920
<b>Total</b>	<b>2,005,916</b>	<b>13,797</b>	<b>1,441</b>	<b>1,311</b>	<b>2,022,465</b>

	CONSOLIDATED December 31, 2018				Million Baht
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,962,102	-	-	-	1,962,102
Special mentioned	46,501	-	-	-	46,501
Substandard	5,460	-	-	-	5,460
Doubtful	20,884	-	-	-	20,884
Doubtful of loss	53,837	13,811	1,885	1,277	70,810
<b>Total</b>	<b>2,088,784</b>	<b>13,811</b>	<b>1,885</b>	<b>1,277</b>	<b>2,105,757</b>

	THE BANK September 30, 2019				Million Baht
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,816,631	-	-	-	1,816,631
Special mentioned	47,416	-	-	-	47,416
Substandard	11,430	-	-	-	11,430
Doubtful	21,921	-	-	-	21,921
Doubtful of loss	51,813	13,756	342	1,308	67,219
<b>Total</b>	<b>1,949,211</b>	<b>13,756</b>	<b>342</b>	<b>1,308</b>	<b>1,964,617</b>

	THE BANK				Million Baht
	December 31, 2018				
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,905,518	-	-	-	1,905,518
Special mentioned	46,295	-	-	-	46,295
Substandard	5,453	-	-	-	5,453
Doubtful	20,762	-	-	-	20,762
Doubtful of loss	53,108	13,733	389	1,275	68,505
<b>Total</b>	<u>2,031,136</u>	<u>13,733</u>	<u>389</u>	<u>1,275</u>	<u>2,046,533</u>

## 6.6 Debt issued and borrowings

6.6.1 Classified by type of instruments and source of fund as at September 30, 2019 and December 31, 2018 :

	CONSOLIDATED						Million Baht
	September 30, 2019			December 31, 2018			
	Domestic	Foreign	Total	Domestic	Foreign	Total	
Senior unsecured notes	-	101,007	101,007	-	107,027	107,027	
Subordinated notes	-	50,495	50,495	-	14,587	14,587	
Bills of exchange	8	-	8	23	-	23	
Others	1,394	-	1,394	456	-	456	
Less Discount on borrowings	-	(5,529)	(5,529)	-	(5,745)	(5,745)	
<b>Total</b>	<u>1,402</u>	<u>145,973</u>	<u>147,375</u>	<u>479</u>	<u>115,869</u>	<u>116,348</u>	

	THE BANK						Million Baht
	September 30, 2019			December 31, 2018			
	Domestic	Foreign	Total	Domestic	Foreign	Total	
Senior unsecured notes	-	101,007	101,007	-	107,027	107,027	
Subordinated notes	-	50,495	50,495	-	14,587	14,587	
Bills of exchange	8	-	8	23	-	23	
Others	455	-	455	329	-	329	
Less Discount on borrowings	-	(5,529)	(5,529)	-	(5,745)	(5,745)	
<b>Total</b>	<u>463</u>	<u>145,973</u>	<u>146,436</u>	<u>352</u>	<u>115,869</u>	<u>116,221</u>	

6.6.2 Classified by type of instruments, currency, maturity and interest rate as at September 30, 2019 and December 31, 2018 :

Type	Currency	Maturity	Interest Rate	CONSOLIDATED	
				Amount	
				September 30, 2019	December 31, 2018
Senior unsecured notes	USD	2020 - 2028	3.875% - 5.00%	101,007	107,027
Subordinated notes	USD	2029 - 2034	3.733% - 9.025%	50,495	14,587
Bills of exchange	THB	2019	1.00%	8	23
Others	THB	2019 - 2024	0.00%	1,394	456
Less Discount on borrowings				<u>(5,529)</u>	<u>(5,745)</u>
<b>Total</b>				<u><u>147,375</u></u>	<u><u>116,348</u></u>

Type	Currency	Maturity	Interest Rate	THE BANK	
				Amount	
				September 30, 2019	December 31, 2018
Senior unsecured notes	USD	2020 - 2028	3.875% - 5.00%	101,007	107,027
Subordinated notes	USD	2029 - 2034	3.733% - 9.025%	50,495	14,587
Bills of exchange	THB	2019	1.00%	8	23
Others	THB	2021 - 2024	0.00%	455	329
Less Discount on borrowings				<u>(5,529)</u>	<u>(5,745)</u>
<b>Total</b>				<u><u>146,436</u></u>	<u><u>116,221</u></u>

On September 25, 2019, the Bank issued and offered USD 1,200 million of subordinated notes qualified to be included in Tier 2 capital of the Bank, containing the write-down/write-off provision, in accordance with the terms thereof, with a maturity of 15 years, at a coupon rate of 3.733% p.a. for sale to foreign investors according to the resolution of the 14<sup>th</sup> Annual Ordinary Meeting of Shareholders convened on April 12, 2007. The Bank received net proceeds from the sale of subordinated notes amounting to USD 1,200 million, which the BOT had approved to include in Tier 2 capital on September 25, 2019.

## 6.7 Share capital

The Bank's share capital consists of :

- Ordinary shares
- Class A and Class B preferred shares, the holders of which have rights according to Article 3 of the Bank's Articles of Association.

As at September 30, 2019 and December 31, 2018, the Bank had registered share capital of Baht 40,000,000,000 divided into ordinary shares and preferred shares totaling 4,000,000,000 shares, with par value of Baht 10 each, details of which are as follows :

Type	Number of Registered Shares	
	September 30, 2019	December 31, 2018
Ordinary shares	3,998,345,000	3,998,345,000
Class A preferred shares	655,000	655,000
Class B preferred shares	1,000,000	1,000,000
<b>Total</b>	<b><u>4,000,000,000</u></b>	<b><u>4,000,000,000</u></b>

As at September 30, 2019 and December 31, 2018, the Bank had 1,908,842,894 issued ordinary shares and 2,039,502,106 unissued ordinary shares and 655,000 Class A unissued preferred shares and 1,000,000 Class B unissued preferred shares. In relation to the allocation of the unissued ordinary shares, the Bank will follow the resolutions of the 12<sup>th</sup> ordinary shareholders' meeting convened on April 12, 2005, as per the following details :

1. Allocation of 1,339,502,106 ordinary shares as follows :
  - 1.1) Allocation of 459,502,106 ordinary shares for offer and sale to the general public, including the existing shareholders and the beneficial owners of the shares held by custodian or by any other similar arrangements.
  - 1.2) Allocation of 440,000,000 ordinary shares for offer and sale to institutional investors or investors with specific characteristics prescribed in the Notification of the Securities and Exchange Commission.
  - 1.3) Allocation of 440,000,000 ordinary shares for offer and sale to the existing shareholders and the beneficial owners of the ordinary shares in proportion to their shareholdings.
2. Allocation of 50,000,000 ordinary shares to be reserved for the exercise of the conversion right attached to the subordinated convertible bonds issued by the Bank and offered for sale in 1999 as part of the Capital Augmented Preferred Securities (CAPS).
3. Allocation of 500,000,000 ordinary shares to be reserved for the exercise of the conversion right attached to the subordinated convertible bonds and/or convertible bonds that may further be issued in the future by the Bank.
4. Allocation of 200,000,000 ordinary shares to be reserved for the exercise of right to purchase ordinary shares by holders of warrants that may further be issued in the future by the Bank.
5. Allocation of 655,000 Class A preferred shares for offer and sale in foreign markets and/or domestic markets, which may be offered and sold in conjunction with subordinated bonds.



6. Allocation of 1,000,000 Class B preferred shares for offer and sale in foreign markets and/or domestic markets, which may be offered and sold in conjunction with subordinated bonds and/or unsubordinated bonds and/or subordinated convertible bonds and/or convertible bonds.

The offer and sale of the Bank's securities shall comply with the regulations prescribed by the Securities and Exchange Commission.

#### 6.8 The appropriation of the profit and the dividend payments

On April 12, 2018, the 25<sup>th</sup> Annual Ordinary Meeting of Shareholders approved the resolutions regarding the appropriation of the profit and the payment of dividend for the year 2017 as follows :

- The appropriation as legal reserve and as other reserves amounting to Baht 1,000 million and Baht 5,000 million, respectively, with the amount to be appropriated for the period of January - June 2017 amounting to Baht 500 million as legal reserve and Baht 5,000 million as other reserves (all of which had already been appropriated as stated in the financial statements for the year ended December 31, 2017), and the amount to be appropriated for the period of July - December 2017 amounting to Baht 500 million as legal reserve.
- The payment of dividend at the rate of Baht 6.50 per ordinary share, totaling Baht 12,060 million, a part of which had been paid as interim dividend at the rate of Baht 2.00 per share amounting to Baht 3,710 million on September 22, 2017, and the remaining amount will be paid on May 11, 2018 at the rate of Baht 4.50 per share amounting to Baht 8,350 million.

The Bank already paid dividend according to the above-mentioned resolution amounting to Baht 8,350 million on May 11, 2018.

On August 30, 2018, the meeting of the Board of Directors of the Bank No. 8/2018 approved the resolutions regarding the appropriation of the profit and the payment of interim dividend as follows :

- The appropriation as legal reserve and as other reserves for the period of January - June 2018 amounting to Baht 500 million and Baht 5,000 million, respectively.
- The payment of interim dividend at the rate of Baht 2.00 per ordinary share amounting to Baht 3,716 million on September 28, 2018.

The Bank already paid dividend according to the above-mentioned resolution amounting to Baht 3,716 million on September 28, 2018.

On April 12, 2019, the 26th Annual Ordinary Meeting of Shareholders approved the resolutions regarding the appropriation of the profit and the payment of dividend for the year 2018 as follows :

- The appropriation as legal reserve and as other reserves amounting to Baht 1,000 million and Baht 5,000 million, respectively, with the amount to be appropriated for the period of January - June 2018 amounting to Baht 500 million as legal reserve and Baht 5,000 million as other reserves (all of which had already been appropriated as stated in the financial statements for the year ended December 31, 2018), and the amount to be appropriated for the period of July - December 2018 amounting to Baht 500 million as legal reserve.
- The payment of dividend at the rate of Baht 6.50 per ordinary share, totaling Baht 12,086 million, a part of which had been paid as interim dividend at the rate of Baht 2.00 per share amounting to Baht 3,716 million on September 28, 2018, and the remaining amount will be paid on May 10, 2019 at the rate of Baht 4.50 per share amounting to Baht 8,370 million.

The Bank already paid dividend according to the above-mentioned resolution amounting to Baht 8,370 million on May 10, 2019.

On August 22, 2019, the meeting of the Board of Directors of the Bank No. 8/2019 approved the resolutions regarding the appropriation of the profit and the payment of interim dividend as follows :

- The appropriation as legal reserve and as other reserves for the period of January - June 2019 amounting to Baht 500 million and Baht 5,000 million, respectively.
- The payment of interim dividend at the rate of Baht 2.00 per ordinary share amounting to Baht 3,722 million on September 20, 2019.

The Bank already paid dividend according to the above-mentioned resolution amounting to Baht 3,722 million on September 20, 2019.

#### 6.9 Assets pledged as collateral and under restriction

The Bank had investments in government securities and state enterprise securities which had been pledged as collateral for repurchase agreements and for commitments with government agencies. The book values of such securities, net of valuation allowances for impairment, as at September 30, 2019 and December 31, 2018 amounted to Baht 24,287 million and Baht 16,207 million, respectively.

## 6.10 Contingent liabilities

As at September 30, 2019 and December 31, 2018, the Bank and subsidiaries had contingent liabilities as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018
Avals to bills	7,259	5,800	7,259	5,800
Guarantees of loans	28,774	32,236	19,316	20,525
Liability under unmatured import bills	20,510	19,041	18,133	15,329
Letters of credit	27,006	35,822	26,227	34,486
Other commitments				
Underwriting commitment	324	-	324	-
Amount of unused bank overdraft	167,906	170,329	166,921	169,326
Other guarantees	261,309	270,320	258,928	267,795
Others	147,021	120,182	151,080	123,426
<b>Total</b>	<u>660,109</u>	<u>653,730</u>	<u>648,188</u>	<u>636,687</u>

## 6.11 Litigation

As at September 30, 2019 and December 31, 2018, a number of civil proceedings have been brought against the Bank and subsidiaries in the ordinary course of business. The Bank and subsidiaries believe that such proceedings, when resolved, will not materially affect the Bank and subsidiaries's financial position and result of operations.

## 6.12 Related party transactions

As at September 30, 2019 and December 31, 2018, related parties of the Bank consisted of subsidiaries, associates, key management personnel that are directors, executives at the level of executive vice president and higher or equal, any parties related to key management personnel, including the entities in which key management personnel and any parties related which are controlled or significantly influenced.

The Bank and subsidiaries had significant assets, liabilities and commitments with related parties as follows :

Placement	Million Baht			
	CONSOLIDATED		THE BANK	
	September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018
Subsidiaries				
Bangkok Bank Berhad	-	-	1,536	2,767
Bangkok Bank (China) Co., Ltd.	-	-	9	2,078
<b>Total</b>	<u>-</u>	<u>-</u>	<u>1,545</u>	<u>4,845</u>

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018
<b>Loans</b>				
Subsidiary				
Sinnsuptawee Asset Management Co., Ltd.	-	-	-	2,710
Associate				
BSL Leasing Co., Ltd.	120	80	120	80
Other related parties	34	72	18	38
<b>Total</b>	<u>154</u>	<u>152</u>	<u>138</u>	<u>2,828</u>
<b>Allowance for doubtful accounts</b>				
Subsidiary				
Sinnsuptawee Asset Management Co., Ltd.	-	-	-	33
Associate				
BSL Leasing Co., Ltd.	2	1	2	1
<b>Total</b>	<u>2</u>	<u>1</u>	<u>2</u>	<u>34</u>
<b>Other assets</b>				
Subsidiaries				
Bangkok Bank Berhad	-	-	4	3
Sinnsuptawee Asset Management Co., Ltd.	-	-	-	2
BBL Asset Management Co., Ltd.	-	-	384	378
Bualuang Securities PCL.	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	-	1
Associates				
Processing Center Co., Ltd.	7	38	7	38
Thai Payment Network Co., Ltd.	21	13	21	13
Other related parties	9	6	-	-
<b>Total</b>	<u>37</u>	<u>57</u>	<u>417</u>	<u>436</u>
<b>Deposits</b>				
Subsidiaries				
BBL (Cayman) Limited	-	-	732	765
Bangkok Bank Berhad	-	-	85	56
Sinnsuptawee Asset Management Co., Ltd.	-	-	98	11
BBL Asset Management Co., Ltd.	-	-	47	113
Bualuang Securities PCL.	-	-	1,621	113
Bangkok Bank (China) Co., Ltd.	-	-	77	130
Bualuang Venture Co., Ltd.	-	-	595	288
Bangkok Capital Asset Management Co., Ltd.*	-	-	117	134
Associates				
BSL Leasing Co., Ltd.	40	30	40	30
Processing Center Co., Ltd.	108	99	108	99
National ITMX Co., Ltd.	73	80	73	80
Thai Payment Network Co., Ltd.	93	145	93	145
BCI (Thailand) Co., Ltd.	60	-	60	-
Other related parties	8,803	7,730	8,803	7,730
<b>Total</b>	<u>9,177</u>	<u>8,084</u>	<u>12,549</u>	<u>9,694</u>

\* Holding by Bualuang Securities PCL.

	CONSOLIDATED		THE BANK	
	September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018
Million Baht				
<b>Borrowings</b>				
Subsidiary				
Bangkok Bank (China) Co., Ltd.	-	-	245	519
<b>Total</b>	<u>-</u>	<u>-</u>	<u>245</u>	<u>519</u>
<b>Other liabilities</b>				
Subsidiaries				
BBL (Cayman) Limited	-	-	4	1
Sinnsuptawee Asset Management Co., Ltd.	-	-	329	372
BBL Asset Management Co., Ltd.	-	-	1	-
Bualuang Securities PCL.	-	-	1	1
Bualuang Venture Co., Ltd.	-	-	1	-
Associates				
Processing Center Co., Ltd.	1	1	1	1
National ITMX Co., Ltd.	21	10	21	10
BCI (Thailand) Co., Ltd.	6	-	6	-
Other related parties	30	73	23	12
<b>Total</b>	<u>58</u>	<u>84</u>	<u>387</u>	<u>397</u>
<b>Commitments</b>				
Subsidiaries				
Bangkok Bank Berhad	-	-	32	72
Bualuang Securities PCL.	-	-	47	-
Bangkok Bank (China) Co., Ltd.	-	-	664	-
Associates				
BSL Leasing Co., Ltd.	63	19	63	19
National ITMX Co., Ltd.	1	-	1	-
Other related parties	4	3	4	3
<b>Total</b>	<u>68</u>	<u>22</u>	<u>811</u>	<u>94</u>

For the nine-month period ended September 30, 2019, the Bank and subsidiaries charged interest at rates between 1.75% and 13.00% on loans to these related parties depending on the types of loans and collateral.

For the year ended December 31, 2018, the Bank and subsidiaries charged interest at rates between 1.62% and 13.00% on loans to these related parties depending on the types of loans and collateral and charged interest at rate of 1.62% on loans to Sinnsuptawee Asset Management Co., Ltd.

The Bank follows the BOT guidelines in estimating the minimum allowance for doubtful accounts on loans to related parties similar to loans to normal debtors.

In the consolidated and the Bank's financial statements, investments in subsidiaries and associates as at September 30, 2019 and December 31, 2018 are shown in Note 6.3.

Significant accounting transactions between the Bank and subsidiaries, associates and other related parties were transacted under normal business practices. The prices, interest rates, commission charges, terms and conditions are determined on an arm's length basis.

The Bank and subsidiaries had significant income and expenses with related parties as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH		FOR THE THREE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
<b>Interest and discount received</b>				
Subsidiaries				
Bangkok Bank Berhad	-	-	15	13
Sinnsuptawee Asset Management Co., Ltd.	-	-	-	11
Bangkok Bank (China) Co., Ltd.	-	-	-	1
Associate				
BSL Leasing Co., Ltd.	1	1	1	1
<b>Total</b>	<u>1</u>	<u>1</u>	<u>16</u>	<u>26</u>
<b>Fees and service income</b>				
Subsidiaries				
BBL Asset Management Co., Ltd.	-	-	556	550
Bualuang Securities PCL.	-	-	11	6
Associate				
Processing Center Co., Ltd.	2	3	2	3
Other related parties	18	9	-	-
<b>Total</b>	<u>20</u>	<u>12</u>	<u>569</u>	<u>559</u>
<b>Dividend income</b>				
Subsidiary				
BBL Asset Management Co., Ltd.	-	-	540	525
<b>Other income</b>				
Subsidiaries				
Bualuang Securities PCL.	-	-	4	1
Bangkok Bank (China) Co., Ltd.	-	-	28	31
Associates				
National ITMX Co., Ltd.	1	1	1	1
Thai Payment Network Co., Ltd.	3	3	3	3
<b>Total</b>	<u>4</u>	<u>4</u>	<u>36</u>	<u>36</u>

	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH		FOR THE THREE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
Million Baht				
<b>Interest paid</b>				
Subsidiaries				
BBL (Cayman) Limited	-	-	4	4
Sinnsuptawee Asset Management Co., Ltd.	-	-	-	1
BBL Asset Management Co., Ltd.	-	-	1	1
Bualuang Securities PCL.	-	-	1	-
Bangkok Bank (China) Co., Ltd.	-	-	1	3
Bualuang Ventures Limited	-	-	1	1
Associate				
Processing Center Co., Ltd.	1	-	1	-
Other related parties	18	18	18	18
<b>Total</b>	<b>19</b>	<b>18</b>	<b>27</b>	<b>28</b>
<b>Commission paid</b>				
Other related parties	16	16	-	-
<b>Total</b>	<b>16</b>	<b>16</b>	<b>-</b>	<b>-</b>
<b>Other expenses</b>				
Subsidiary				
Bangkok Bank Berhad	-	-	-	1
Associates				
Processing Center Co., Ltd.	1	2	1	2
National ITMX Co., Ltd.	28	26	28	26
BCI (Thailand) Co., Ltd.	1	-	1	-
Other related parties	30	29	28	23
<b>Total</b>	<b>60</b>	<b>57</b>	<b>58</b>	<b>52</b>

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
Million Baht				
<b>Interest and discount received</b>				
Subsidiaries				
Bangkok Bank Berhad	-	-	78	35
Sinnsuptawee Asset Management Co., Ltd.	-	-	21	32
Bualuang Securities PCL.	-	-	-	2
Bangkok Bank (China) Co., Ltd.	-	-	3	18
Associate				
BSL Leasing Co., Ltd.	3	3	3	3
Other related parties	1	1	1	1
<b>Total</b>	<b>4</b>	<b>4</b>	<b>106</b>	<b>91</b>
<b>Fees and service income</b>				
Subsidiaries				
Bangkok Bank Berhad	-	-	1	1
BBL Asset Management Co., Ltd.	-	-	1,652	1,671
Bualuang Securities PCL.	-	-	22	19
Associate				
Processing Center Co., Ltd.	6	7	6	7
Other related parties	46	61	1	1
<b>Total</b>	<b>52</b>	<b>68</b>	<b>1,682</b>	<b>1,699</b>
<b>Dividend income</b>				
Subsidiaries				
Sinnsuptawee Asset Management Co., Ltd.	-	-	1,000	-
BBL Asset Management Co., Ltd.	-	-	1,140	975
Bualuang Securities PCL.	-	-	809	540
Associates				
BSL Leasing Co., Ltd.	18	18	18	18
Processing Center Co., Ltd.	60	109	60	109
National ITMX Co., Ltd.	11	3	11	3
<b>Total</b>	<b>89</b>	<b>130</b>	<b>3,038</b>	<b>1,645</b>
<b>Other income</b>				
Subsidiaries				
Bualuang Securities PCL.	-	-	9	15
Bangkok Bank (China) Co., Ltd.	-	-	85	91
Associates				
National ITMX Co., Ltd.	4	4	4	4
Thai Payment Network Co., Ltd.	8	7	8	7
<b>Total</b>	<b>12</b>	<b>11</b>	<b>106</b>	<b>117</b>



Million Baht

	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH		FOR THE NINE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
<b>Interest paid</b>				
Subsidiaries				
BBL (Cayman) Limited	-	-	14	10
Sinnsuptawee Asset Management Co., Ltd.	-	-	1	1
BBL Asset Management Co., Ltd.	-	-	2	2
Bualuang Securities PCL.	-	-	1	2
Bangkok Bank (China) Co., Ltd.	-	-	7	9
Bualuang Ventures Limited	-	-	2	2
Bangkok Capital Asset Management Co., Ltd.*	-	-	-	1
Associates				
Processing Center Co., Ltd.	1	1	1	1
Thai Payment Network Co., Ltd.	1	-	1	-
Other related parties	<u>50</u>	<u>57</u>	<u>50</u>	<u>57</u>
<b>Total</b>	<u><u>52</u></u>	<u><u>58</u></u>	<u><u>79</u></u>	<u><u>85</u></u>
<b>Commission paid</b>				
Subsidiary				
Bualuang Securities PCL.	-	-	-	17
Other related parties	<u>48</u>	<u>48</u>	<u>-</u>	<u>-</u>
<b>Total</b>	<u><u>48</u></u>	<u><u>48</u></u>	<u><u>-</u></u>	<u><u>17</u></u>
<b>Other expenses</b>				
Subsidiaries				
Bangkok Bank Berhad	-	-	-	3
Bangkok Bank (China) Co., Ltd.	-	-	-	3
Associates				
Processing Center Co., Ltd.	4	55	4	55
National ITMX Co., Ltd.	96	63	96	63
Thai Payment Network Co., Ltd.	1	-	1	-
BCI (Thailand) Co., Ltd.	5	-	5	-
Other related parties	<u>93</u>	<u>74</u>	<u>84</u>	<u>64</u>
<b>Total</b>	<u><u>199</u></u>	<u><u>192</u></u>	<u><u>190</u></u>	<u><u>188</u></u>

\* Holding by Bualuang Securities PCL.

6.13 Disclosure of the statement of cash flows of the Asset Management Company (AMC)

In accordance with the BOT's regulations, the Bank is required to disclose the statement of cash flows of the AMC of the Bank in the notes to the financial statements. The statement of cash flows of Sinnsuptawee Asset Management Co., Ltd. are as follows :

SINNSUPTAWEE ASSET MANAGEMENT COMPANY LIMITED		STATEMENT OF CASH FLOWS	
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2019		(UNAUDITED)	
	2019	2018	Million Baht
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Profit from operating before income tax expenses	1,581	3,202	
Items to reconcile profit from operating before income tax expenses to cash received (paid) from operating activities			
Net gain on disposal of securities	(564)	(3,474)	
Loss on impairment of properties for sale	1	539	
Net interest expenses	20	31	
Dividend income	(41)	(87)	
Proceeds from interest income	1	-	
Proceeds from dividend income	41	87	
Interest expenses paid	(20)	(32)	
Income tax paid	<u>(554)</u>	<u>(397)</u>	
Profit (loss) from operating before changes in operating assets and liabilities	465	(131)	
Operating assets (increase) decrease			
Properties for sale	374	458	
Other assets	(1)	-	
Operating liabilities increase (decrease)			
Deposits	(62)	(159)	
Other liabilities	<u>93</u>	<u>-</u>	
Net cash from operating activities	<u>869</u>	<u>168</u>	
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
Purchase of available-for-sale securities	(1,271)	(4,369)	
Proceeds from disposal of available-for-sale securities	<u>4,201</u>	<u>4,203</u>	
Net cash from investing activities	<u>2,930</u>	<u>(166)</u>	
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>			
Cash paid for loan from the parent company	(2,710)	-	
Dividend paid	<u>(1,000)</u>	<u>-</u>	
Net cash from financing activities	<u>(3,710)</u>	<u>-</u>	
Net increase in cash and cash equivalents	89	2	
Cash and cash equivalents as at January 1,	<u>9</u>	<u>6</u>	
Cash and cash equivalents as at September 30,	<u><u>98</u></u>	<u><u>8</u></u>	

## 6.14 Operating segments

### 6.14.1 Operating segments

Operating segments are reported measured on a basis that is consistent with internal reporting. Amounts for each operating segment are shown after the allocation of centralized costs and transfer pricing.

Transactions between operating segments are recorded within the segment as if they were third party transactions and are eliminated on consolidated financial statement.

The Bank is organized into segments based on products and services as follows :

#### Domestic Banking

Domestic Banking provides financial services in domestic. The main products and services are loans, deposits, trade finance, remittances and payments, electronic services, credit cards, debit cards and related other financial services.

#### International Banking

International Banking provides financial services through overseas branches and subsidiaries. The main products and services are loans, deposits, foreign exchange services, international fund transfers and payments, and export and import services.

#### Investment Banking

Investment Banking provides project services, corporate finance services, financial advisory services, securities business services, business strategic management by trading financial instruments including liquidity management of the Bank.

#### Others

Segments other than banking and investment banking business provide fund management services, securities services, assets management services and others, including operating expenses not allocated to operating segments.

The operating results of operating segments for the three-month and nine-month periods ended September 30, 2019 and 2018 are as follows :

CONSOLIDATED						Million Baht
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2019						
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	18,601	3,752	4,118	3,768	-	30,239
Total operating expenses before credit losses	<u>(6,776)</u>	<u>(1,002)</u>	<u>(133)</u>	<u>(4,768)</u>	<u>-</u>	<u>(12,679)</u>
<b>Profit from operating before credit losses and income tax expenses</b>	<b><u>11,825</u></b>	<b><u>2,750</u></b>	<b><u>3,985</u></b>	<b><u>(1,000)</u></b>	<b><u>-</u></b>	<b><u>17,560</u></b>

CONSOLIDATED						Million Baht
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2018						
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	19,079	3,698	4,325	2,475	-	29,577
Total operating expenses before credit losses	<u>(6,812)</u>	<u>(1,057)</u>	<u>(161)</u>	<u>(4,848)</u>	<u>-</u>	<u>(12,878)</u>
<b>Profit from operating before credit losses and income tax expenses</b>	<b><u>12,267</u></b>	<b><u>2,641</u></b>	<b><u>4,164</u></b>	<b><u>(2,373)</u></b>	<b><u>-</u></b>	<b><u>16,699</u></b>

CONSOLIDATED						Million Baht
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2019						
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	56,632	10,956	12,106	10,330	(1)	90,023
Total operating expenses before credit losses	<u>(22,794)</u>	<u>(3,266)</u>	<u>(530)</u>	<u>(12,387)</u>	<u>1</u>	<u>(38,976)</u>
<b>Profit from operating before credit losses and income tax expenses</b>	<b><u>33,838</u></b>	<b><u>7,690</u></b>	<b><u>11,576</u></b>	<b><u>(2,057)</u></b>	<b><u>-</u></b>	<b><u>51,047</u></b>

CONSOLIDATED						Million Baht
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2018						
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	57,244	10,092	13,335	11,668	(1)	92,338
Total operating expenses before credit losses	<u>(22,453)</u>	<u>(3,196)</u>	<u>(537)</u>	<u>(12,647)</u>	<u>1</u>	<u>(38,832)</u>
<b>Profit from operating before credit losses and income tax expenses</b>	<b><u>34,791</u></b>	<b><u>6,896</u></b>	<b><u>12,798</u></b>	<b><u>(979)</u></b>	<b><u>-</u></b>	<b><u>53,506</u></b>

The financial position of operating segments as at September 30, 2019 and December 31, 2018 are as follows :

	CONSOLIDATED					Million Baht
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
<b>Total assets</b>						
As at September 30, 2019	1,591,014	790,314	1,224,835	134,523	(512,594)	3,228,092
As at December 31, 2018	1,659,254	825,697	1,107,633	149,941	(625,775)	3,116,750

#### 6.14.2 Geographical Segments

The operating results classified by geographical areas for the three-month and nine-month periods ended September 30, 2019 and 2018 are as follows :

	CONSOLIDATED						Million Baht
	FOR THE THREE-MONTH PERIODS ENDED						
	September 30, 2019			September 30, 2018			
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total	
Total operating income	25,738	4,501	30,239	25,000	4,577	29,577	
Total operating expenses*	(16,203)	(1,857)	(18,060)	(16,047)	(2,177)	(18,224)	
Profit from operating							
before income tax expenses	9,535	2,644	12,179	8,953	2,400	11,353	

	CONSOLIDATED						Million Baht
	FOR THE NINE-MONTH PERIODS ENDED						
	September 30, 2019			September 30, 2018			
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total	
Total operating income	76,199	13,824	90,023	79,938	12,400	92,338	
Total operating expenses*	(49,333)	(5,652)	(54,985)	(51,095)	(6,937)	(58,032)	
Profit from operating							
before income tax expenses	26,866	8,172	35,038	28,843	5,463	34,306	

\* Including credit losses.

The financial position classified by geographical areas as at September 30, 2019 and December 31, 2018 are as follows :

	Million Baht					
	CONSOLIDATED					
	September 30, 2019			December 31, 2018		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
Non-current assets *	36,553	6,448	43,001	36,668	6,979	43,647
Total assets	2,688,991	539,101	3,228,092	2,565,708	551,042	3,116,750

#### 6.15 Interest income

Interest income for the three-month and nine-month periods ended September 30, 2019 and 2018 are as follows :

	Million Baht			
	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
	Interest on interbank and money market items	2,342	2,021	2,150
Investments and trading transactions	67	54	67	54
Investment in debt securities	2,544	2,400	2,364	2,272
Interest on loans	23,480	23,727	22,784	23,029
Others	<u>38</u>	<u>18</u>	<u>38</u>	<u>18</u>
<b>Total interest income</b>	<b><u><u>28,471</u></u></b>	<b><u><u>28,220</u></u></b>	<b><u><u>27,403</u></u></b>	<b><u><u>27,013</u></u></b>

	Million Baht			
	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
	Interest on interbank and money market items	7,057	6,356	6,345
Investments and trading transactions	169	220	169	219
Investment in debt securities	7,411	6,544	6,897	6,214
Interest on loans	70,140	69,105	67,971	67,114
Others	<u>73</u>	<u>47</u>	<u>73</u>	<u>47</u>
<b>Total interest income</b>	<b><u><u>84,850</u></u></b>	<b><u><u>82,272</u></u></b>	<b><u><u>81,455</u></u></b>	<b><u><u>78,765</u></u></b>

\* Consisting of premises and equipment, net and other intangible assets, net.

## 6.16 Interest expenses

Interest expenses for the three-month and nine-month periods ended September 30, 2019 and 2018 are as follows :

	Million Baht			
	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
Interest on deposits	5,938	5,534	5,570	5,115
Interest on interbank and money market items	543	577	523	518
Contributions to the Deposit Protection Agency	2,496	2,479	2,494	2,477
Interest on debt issued				
bonds and subordinated notes	1,519	1,358	1,519	1,358
Others	31	16	31	16
<b>Total interest expenses</b>	<u>10,527</u>	<u>9,964</u>	<u>10,137</u>	<u>9,484</u>

	Million Baht			
	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
Interest on deposits	17,234	16,264	16,070	15,058
Interest on interbank and money market items	1,608	1,623	1,523	1,433
Contributions to the Deposit Protection Agency	7,452	7,417	7,446	7,413
Interest on debt issued				
bonds and subordinated notes	4,582	3,965	4,582	3,965
Others	96	50	96	50
<b>Total interest expenses</b>	<u>30,972</u>	<u>29,319</u>	<u>29,717</u>	<u>27,919</u>

## 6.17 Net fees and service income

Net fees and service income for the three-month and nine-month periods ended September 30, 2019 and 2018 are as follows :

	Million Baht			
	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
Fees and service income				
Acceptances, aval and guarantees of loans	51	39	42	29
Debit card, credit card and electronic services	4,673	4,562	4,673	4,563
Others	4,754	4,122	3,439	2,900
Total fees and service income	9,478	8,723	8,154	7,492
Fees and service expenses	2,614	2,460	2,565	2,416
<b>Net fees and service income</b>	<u>6,864</u>	<u>6,263</u>	<u>5,589</u>	<u>5,076</u>

	Million Baht			
	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
Fees and service income				
Acceptances, aval and guarantees of loans	141	143	113	113
Debit card, credit card and electronic services	14,081	13,914	14,062	13,921
Others	<u>13,982</u>	<u>13,673</u>	<u>10,371</u>	<u>9,602</u>
Total fees and service income	28,204	27,730	24,546	23,636
Fees and service expenses	<u>7,885</u>	<u>7,210</u>	<u>7,734</u>	<u>7,088</u>
<b>Net fees and service income</b>	<u><u>20,319</u></u>	<u><u>20,520</u></u>	<u><u>16,812</u></u>	<u><u>16,548</u></u>

#### 6.18 Impairment loss of loans and debt securities

Impairment loss of loans and debt securities for the three-month and nine-month periods ended September 30, 2019 and 2018 are as follows :

	Million Baht			
	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
Interbank and money market items (reversal)	(382)	(92)	(380)	(24)
Loans to customers	5,769	5,328	5,495	5,196
Loss on debt restructuring (reversal)	(6)	110	(6)	110

	Million Baht			
	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
Interbank and money market items (reversal)	(769)	52	(373)	(68)
Loans to customers	15,451	15,398	14,687	14,823
Loss on debt restructuring	1,327	3,750	1,327	3,750

#### 6.19 Approval of the financial statements

On November 12, 2019, the Audit Committee and the Board of Executive Directors have authorized to issue these interim financial statements.