

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, 2017, 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, 2017, and the related consolidated and Bank's statements of changes in shareholders' equity and cash flows for the nine-month period ended September 30, 2017, 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 9, 2017

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, 2017

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
<b>ASSETS</b>					
CASH		54,984,999	66,338,317	54,877,762	66,261,272
INTERBANK AND MONEY MARKET ITEMS, NET		607,774,714	394,612,287	557,120,363	342,757,301
CLAIMS ON SECURITY		11,136	7,449	-	-
DERIVATIVES ASSETS		25,156,365	24,471,159	24,929,953	24,040,842
INVESTMENTS, NET	6.2	493,907,832	546,613,858	463,198,602	518,115,767
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	6.3	1,443,528	1,327,421	37,090,632	33,680,877
LOANS TO CUSTOMERS AND ACCRUED					
INTEREST RECEIVABLES, NET	6.4				
Loans to customers		1,939,145,202	1,941,586,291	1,890,725,953	1,893,632,507
Accrued interest receivables		4,761,170	4,652,521	4,660,317	4,536,487
Total loans to customers and accrued interest receivables		1,943,906,372	1,946,238,812	1,895,386,270	1,898,168,994
Less Deferred revenue		(526,611)	(493,063)	(491,937)	(450,949)
Less Allowance for doubtful accounts		(133,477,940)	(116,808,546)	(130,174,700)	(113,368,416)
Less Revaluation allowance for debt restructuring		(2,361,729)	(2,709,754)	(2,361,729)	(2,709,754)
Total loans to customers and accrued interest receivables, net		1,807,540,092	1,826,227,449	1,762,357,904	1,781,639,875
CUSTOMER'S LIABILITY UNDER ACCEPTANCES		1,521,793	686,373	118,561	116,245
PROPERTIES FOR SALE, NET		11,378,066	12,262,492	8,431,689	8,776,512
PREMISES AND EQUIPMENT, NET		44,052,873	45,230,550	42,613,546	43,767,374
OTHER INTANGIBLE ASSETS, NET		714,445	828,594	637,620	774,276
DEFERRED TAX ASSETS		3,508,933	3,347,566	2,453,172	2,355,259
SECURITIES BUSINESS RECEIVABLES - CASH ACCOUNTS		4,584,968	3,541,325	-	-
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES		3,924,504	4,366,690	3,838,389	4,328,555
OTHER ASSETS, NET		13,186,657	14,368,259	11,321,205	12,184,928
<b>TOTAL ASSETS</b>		<b>3,073,690,905</b>	<b>2,944,229,789</b>	<b>2,968,989,398</b>	<b>2,838,799,083</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, 2017

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
DEPOSITS		2,300,957,508	2,178,140,784	2,243,518,502	2,116,658,689
INTERBANK AND MONEY MARKET ITEMS		133,364,621	130,927,972	125,819,129	122,899,921
LIABILITY PAYABLE ON DEMAND		12,432,222	12,326,299	12,390,485	12,305,367
LIABILITY TO DELIVER SECURITY		563,464	272,400	-	-
DERIVATIVES LIABILITIES		20,151,973	26,713,721	19,423,356	26,153,232
DEBT ISSUED AND BORROWINGS	6.6	129,517,619	137,815,211	129,312,447	137,624,479
BANK'S LIABILITY UNDER ACCEPTANCES		1,521,793	686,373	118,561	116,245
PROVISIONS		13,149,243	12,941,250	12,968,938	12,777,872
DEFERRED TAX LIABILITIES		6,731,573	5,702,331	6,519,820	5,468,140
OTHER LIABILITIES		62,083,398	59,458,565	40,229,470	40,453,713
<b>TOTAL LIABILITIES</b>		<b>2,680,473,414</b>	<b>2,564,984,906</b>	<b>2,590,300,708</b>	<b>2,474,457,658</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		56,078,787	55,239,381	57,889,762	56,354,551
RETAINED EARNINGS					
Appropriated	6.8				
Legal reserve		22,000,000	21,000,000	22,000,000	21,000,000
Others		96,500,000	91,500,000	96,500,000	91,500,000
Unappropriated		143,005,225	135,841,529	126,864,267	120,052,213
<b>TOTAL BANK'S EQUITY</b>		<b>393,018,673</b>	<b>379,015,571</b>	<b>378,688,690</b>	<b>364,341,425</b>
NON-CONTROLLING INTEREST		198,818	229,312	-	-
<b>TOTAL SHAREHOLDERS' EQUITY</b>		<b>393,217,491</b>	<b>379,244,883</b>	<b>378,688,690</b>	<b>364,341,425</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>3,073,690,905</b>	<b>2,944,229,789</b>	<b>2,968,989,398</b>	<b>2,838,799,083</b>

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 THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2017  
(Unaudited)

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2017	2016	2017	2016
INTEREST INCOME	6.15	26,753,246	25,501,170	25,624,350	24,543,949
INTEREST EXPENSES	6.16	9,928,133	9,435,552	9,460,599	9,044,946
NET INTEREST INCOME		16,825,113	16,065,618	16,163,751	15,499,003
FEES AND SERVICE INCOME	6.17	8,807,346	8,227,219	7,659,527	7,167,858
FEES AND SERVICE EXPENSES	6.17	2,208,682	2,069,863	2,175,350	2,046,226
NET FEES AND SERVICE INCOME		6,598,664	6,157,356	5,484,177	5,121,632
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS		1,492,492	1,923,489	1,625,653	1,729,070
GAINS ON INVESTMENTS		2,501,502	1,467,835	2,540,775	1,299,395
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		52,003	49,784	-	-
GAINS ON DISPOSAL OF ASSETS		197,969	136,152	75,186	111,869
DIVIDEND INCOME		710,728	1,013,975	1,069,435	1,294,639
OTHER OPERATING INCOME		97,370	138,349	64,495	98,688
TOTAL OPERATING INCOME		28,475,841	26,952,558	27,023,472	25,154,296
OTHER OPERATING EXPENSES					
Employee's expenses		6,445,705	6,552,164	5,844,337	5,912,792
Directors' remuneration		22,198	19,708	16,100	14,700
Premises and equipment expenses		2,409,167	2,368,054	2,227,293	2,195,010
Taxes and duties		789,835	831,674	766,933	819,312
Others		2,271,479	2,323,373	2,194,770	2,116,456
TOTAL OTHER OPERATING EXPENSES		11,938,384	12,094,973	11,049,433	11,058,270
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	6.18	6,259,153	4,945,769	6,207,220	4,880,251
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		10,278,304	9,911,816	9,766,819	9,215,775
INCOME TAX EXPENSES		2,036,155	1,785,457	1,853,894	1,587,289
NET PROFIT		8,242,149	8,126,359	7,912,925	7,628,486
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		7,309,234	(123,880)	7,244,056	(278,538)
Net amount transferred to profit or loss		(802,875)	(1,389,530)	(800,463)	(1,221,091)
Losses arising from translating the financial statements of foreign operations		(1,145,471)	(1,366,984)	(1,062,751)	(667,371)
Income tax relating to components of other comprehensive income (losses)		(1,325,933)	322,138	(1,312,777)	314,803
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)		4,034,955	(2,558,256)	4,068,065	(1,852,197)
TOTAL COMPREHENSIVE INCOME		12,277,104	5,568,103	11,980,990	5,776,289
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		8,161,315	8,060,800	7,912,925	7,628,486
Non-controlling interest		80,834	65,559	-	-
		8,242,149	8,126,359	7,912,925	7,628,486
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		12,196,262	5,502,467	11,980,990	5,776,289
Non-controlling interest		80,842	65,636	-	-
		12,277,104	5,568,103	11,980,990	5,776,289
BASIC EARNINGS PER SHARE (BAHT)		4.28	4.22	4.15	4.00
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, 2017  
(Unaudited)

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2017	2016	2017	2016
INTEREST INCOME	6.15	78,616,266	76,922,287	75,296,151	73,970,544
INTEREST EXPENSES	6.16	28,945,855	29,227,346	27,574,938	27,998,924
NET INTEREST INCOME		49,670,411	47,694,941	47,721,213	45,971,620
FEES AND SERVICE INCOME	6.17	26,338,628	24,457,900	23,138,627	21,534,530
FEES AND SERVICE EXPENSES	6.17	6,648,423	6,221,212	6,563,748	6,147,625
NET FEES AND SERVICE INCOME		19,690,205	18,236,688	16,574,879	15,386,905
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS		4,521,325	5,433,086	4,691,221	4,750,778
GAINS ON INVESTMENTS		5,463,762	3,049,133	5,498,189	1,949,127
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		187,728	55,227	-	-
GAINS ON DISPOSAL OF ASSETS		987,083	457,290	518,889	413,137
DIVIDEND INCOME		2,895,707	3,182,083	4,291,158	3,652,542
OTHER OPERATING INCOME		308,134	382,615	216,826	288,217
TOTAL OPERATING INCOME		83,724,355	78,491,063	79,512,375	72,412,326
OTHER OPERATING EXPENSES					
Employee's expenses		18,937,956	19,090,156	17,153,403	17,310,129
Directors' remuneration		101,910	82,473	71,230	67,670
Premises and equipment expenses		7,516,077	7,373,957	6,970,904	6,842,178
Taxes and duties		2,516,922	2,549,002	2,440,086	2,487,825
Others		6,785,445	8,441,135	6,330,181	7,872,837
TOTAL OTHER OPERATING EXPENSES		35,858,310	37,536,723	32,965,804	34,580,639
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	6.18	17,753,213	12,131,540	17,441,596	11,917,990
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		30,112,832	28,822,800	29,104,975	25,913,697
INCOME TAX EXPENSES		5,375,594	5,086,860	4,940,886	4,331,725
NET PROFIT		24,737,238	23,735,940	24,164,089	21,581,972
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		8,109,735	3,216,191	7,980,537	1,902,296
Net amount transferred to profit or loss		(855,270)	(3,110,750)	(848,037)	(2,010,817)
Losses arising from translating the financial statements of foreign operations		(4,191,683)	(2,475,163)	(3,401,488)	(873,097)
Income tax relating to components of other comprehensive income (losses)		(1,517,500)	(101,565)	(1,492,450)	(56,187)
Items that will not be reclassified subsequently to profit or loss					
Actuarial gains on defined benefit plans		226	1,739	226	1,739
Income tax relating to components of other comprehensive income (losses)		(172)	(933)	(172)	(933)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)		1,545,336	(2,470,481)	2,238,616	(1,036,999)
TOTAL COMPREHENSIVE INCOME		26,282,574	21,265,459	26,402,705	20,544,973
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		24,513,021	23,547,398	24,164,089	21,581,972
Non-controlling interest		224,217	188,542	-	-
		24,737,238	23,735,940	24,164,089	21,581,972
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		26,058,349	21,076,672	26,402,705	20,544,973
Non-controlling interest		224,225	188,787	-	-
		26,282,574	21,265,459	26,402,705	20,544,973
BASIC EARNINGS PER SHARE (BAHT)		12.84	12.34	12.66	11.31
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. Suvam 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, 2017  
(Unaudited)

Baht : '000

Notes	CONSOLIDATED											Total Equity Attributable to the Bank's Shareholders	Non-controlling Interest	Total
	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves			Foreign Exchange Adjustment	Unrealized Gains on net investment of subsidiaries	Retained Earnings		Unappropriated				
			Unrealized Increment per Land Appraisal	Unrealized Increment per Premises Appraisal	Unrealized Gains on Investments			Appropriated	Legal Reserve		Others			
<b>Balance as at January 1, 2016</b>	19,088,429	56,346,232	16,829,619	9,375,349	32,787,731	(68,945)	-	20,000,000	86,500,000	120,973,954	361,832,369	198,655	362,031,024	
Appropriation for previous year														
Dividend paid	6.8	-	-	-	-	-	-	-	-	(8,309,986)	(8,309,986)	(105,002)	(8,414,988)	
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-	
Appropriation for current year														
Dividend paid	6.8	-	-	-	-	-	-	-	-	(3,711,837)	(3,711,837)	(112,502)	(3,824,339)	
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-	
Others	6.8	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-	
Total comprehensive income		-	-	-	3,631	(2,475,163)	-	-	-	23,548,204	21,076,672	188,787	21,265,459	
Transfer to retained earnings		-	-	(709,929)	-	-	-	-	-	709,929	-	-	-	
<b>Balance as at September 30, 2016</b>	<b>19,088,429</b>	<b>56,346,232</b>	<b>16,829,619</b>	<b>8,665,420</b>	<b>32,791,362</b>	<b>(2,544,108)</b>	<b>-</b>	<b>21,000,000</b>	<b>91,500,000</b>	<b>127,210,264</b>	<b>370,887,218</b>	<b>169,938</b>	<b>371,057,156</b>	
<b>Balance as at January 1, 2017</b>	19,088,429	56,346,232	16,829,619	8,427,878	32,168,135	(2,186,251)	-	21,000,000	91,500,000	135,841,529	379,015,571	229,312	379,244,883	
Appropriation for previous year														
Dividend paid	6.8	-	-	-	-	-	-	-	-	(8,345,866)	(8,345,866)	(112,975)	(8,458,841)	
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-	
Appropriation for current year														
Dividend paid	6.8	-	-	-	-	-	-	-	-	(3,709,574)	(3,709,574)	(139,503)	(3,849,077)	
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-	
Others	6.8	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-	
Total comprehensive income		-	-	-	5,736,957	(4,191,683)	-	-	-	24,513,075	26,058,349	224,225	26,282,574	
Transfer to retained earnings		-	-	(706,061)	-	-	-	-	-	706,061	-	-	-	
Changes in ownership interests in subsidiaries that did not result in loss of control		-	-	-	-	-	193	-	-	-	193	(2,241)	(2,048)	
<b>Balance as at September 30, 2017</b>	<b>19,088,429</b>	<b>56,346,232</b>	<b>16,829,619</b>	<b>7,721,817</b>	<b>37,905,092</b>	<b>(6,377,934)</b>	<b>193</b>	<b>22,000,000</b>	<b>96,500,000</b>	<b>143,005,225</b>	<b>393,018,673</b>	<b>198,818</b>	<b>393,217,491</b>	

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, 2017  
(Unaudited)

Baht : '000

	Notes	THE BANK								Total	
		Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves				Retained Earnings			
				Unrealized Increment per Land Appraisal	Unrealized Increment per Premises Appraisal	Unrealized Gains on Investments	Foreign Exchange Adjustment	Appropriated			Unappropriated
								Legal Reserve	Others		
<b>Balance as at January 1, 2016</b>		19,088,429	56,346,232	16,765,473	9,335,667	32,842,553	(979,392)	20,000,000	86,500,000	108,523,902	348,422,864
Appropriation for previous year											
Dividend paid	6.8	-	-	-	-	-	-	-	-	(8,309,986)	(8,309,986)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year											
Dividend paid	6.8	-	-	-	-	-	-	-	-	(3,711,837)	(3,711,837)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.8	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	-	-	(164,708)	(873,097)	-	-	21,582,778	20,544,973
Transfer to retained earnings		-	-	-	(706,985)	-	-	-	-	706,985	-
<b>Balance as at September 30, 2016</b>		<u>19,088,429</u>	<u>56,346,232</u>	<u>16,765,473</u>	<u>8,628,682</u>	<u>32,677,845</u>	<u>(1,852,489)</u>	<u>21,000,000</u>	<u>91,500,000</u>	<u>112,791,842</u>	<u>356,946,014</u>
<b>Balance as at January 1, 2017</b>		19,088,429	56,346,232	16,765,473	8,391,652	32,149,678	(952,252)	21,000,000	91,500,000	120,052,213	364,341,425
Appropriation for previous year											
Dividend paid	6.8	-	-	-	-	-	-	-	-	(8,345,866)	(8,345,866)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year											
Dividend paid	6.8	-	-	-	-	-	-	-	-	(3,709,574)	(3,709,574)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.8	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	-	-	5,640,050	(3,401,488)	-	-	24,164,143	26,402,705
Transfer to retained earnings		-	-	-	(703,351)	-	-	-	-	703,351	-
<b>Balance as at September 30, 2017</b>		<u>19,088,429</u>	<u>56,346,232</u>	<u>16,765,473</u>	<u>7,688,301</u>	<u>37,789,728</u>	<u>(4,353,740)</u>	<u>22,000,000</u>	<u>96,500,000</u>	<u>126,864,267</u>	<u>378,688,690</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, 2017**  
**(Unaudited)**

Baht : '000

	Note	CONSOLIDATED		THE BANK	
		2017	2016	2017	2016
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>					
Profit from operating before income tax expenses		30,112,832	28,822,800	29,104,975	25,913,697
Items to reconcile profit from operating before income tax expenses					
to cash received (paid) from operating activities					
Depreciation and amortization expenses		2,536,537	2,506,163	2,424,207	2,388,998
Bad debt and doubtful accounts		17,963,700	12,559,244	17,652,083	12,345,694
Loss on debt restructuring (reversal)		(304,062)	(427,704)	(304,062)	(427,704)
(Gain) loss on foreign exchange		1,532,564	(4,331,464)	1,211,614	(4,282,513)
Amortization of premium on investment in debt securities		846,174	1,880,543	952,332	1,931,715
Unrealized loss on revaluation of trading securities		7,927	31,543	6,873	6,464
Unrealized loss on transfer of investments		926	335,031	926	335,031
Gain on disposal of securities for investments		(5,464,891)	(3,094,893)	(5,499,317)	(1,994,887)
Loss on impairment of investments		94,703	45,760	94,703	45,760
Share of profit from investment using equity method		(187,728)	(55,227)	-	-
Loss on impairment of properties for sale (reversal)		(16,636)	(73,350)	90,228	(114,328)
Gain on disposal of premises and equipment		(12,430)	(3,844)	(11,685)	(1,480)
Loss on impairment of other assets (reversal)		(144,248)	(111,706)	(143,548)	(111,706)
Provision expenses		564,548	2,750,033	543,127	2,728,030
Net interest income		(49,670,411)	(47,694,941)	(47,721,213)	(45,971,620)
Dividend income		(2,895,707)	(3,182,083)	(4,291,158)	(3,652,542)
Proceeds from interest income		78,510,754	77,776,217	75,283,599	74,718,961
Interest expenses paid		(28,675,826)	(31,561,441)	(27,718,925)	(30,424,176)
Proceeds from dividend income		2,894,188	3,124,496	2,735,581	2,893,061
Income tax paid		(7,816,983)	(8,343,097)	(6,779,947)	(6,904,307)
(Increase) decrease in other accrued receivables		(25,707)	36,878	(49,164)	(27,446)
Increase (decrease) in other accrued expenses		(436,953)	521,566	(207,425)	482,598
Profit from operating before changes in operating assets and liabilities		39,413,271	31,510,524	37,373,804	29,877,300
(Increase) decrease in operating assets					
Interbank and money market items		(216,606,868)	(48,168,711)	(214,347,925)	(50,340,053)
Investments in short-term securities		(909,689)	(23,498,522)	1,205,297	(22,244,843)
Loans to customers		1,941,199	(32,620,162)	2,520,499	(35,220,138)
Properties for sale		1,698,323	870,771	1,051,856	787,904
Other assets		(568,372)	(5,048,420)	72,710	(3,629,961)
Increase (decrease) in operating liabilities					
Deposits		122,816,724	15,905,719	126,859,813	17,233,074
Interbank and money market items		2,436,649	16,115,456	2,919,208	17,234,450
Liability payable on demand		105,923	2,800,632	85,118	2,814,823
Short-term borrowings		(24,173)	32,659	(38,613)	-
Other liabilities		(11,985,919)	(3,762,250)	(14,581,692)	(9,230,476)
Net cash from operating activities		(61,682,932)	(45,862,304)	(56,879,925)	(52,717,920)

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, 2017  
(Unaudited)

Baht : '000

	Note	CONSOLIDATED		THE BANK	
		2017	2016	2017	2016
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>					
Purchase of available-for-sale securities		(275,454,485)	(284,679,282)	(270,680,547)	(281,566,233)
Proceeds from disposal of available-for-sale securities		329,197,745	335,841,868	325,549,784	330,818,894
Purchase of held-to-maturity debt securities		(34,214,789)	(46,036,410)	(2,565,679)	(3,723,460)
Proceeds from redemption of held-to-maturity debt securities		37,481,973	42,946,628	4,736,904	7,763,481
Purchase of general investments		(2,411,359)	(1,694,832)	(2,411,359)	(1,694,832)
Proceeds from disposal of general investments		5,534,088	2,664,632	5,534,088	2,664,632
Purchase of investment in subsidiaries and associates		(231,884)	-	(3,410,964)	(500,000)
Proceeds from disposal of investment in associate		42,916	-	42,916	-
Proceeds from dividend income					
from subsidiaries and associates		258,540	49,398	1,554,058	701,893
Purchase of premises, equipment and leasehold		(966,853)	(1,315,673)	(872,553)	(1,131,938)
Proceeds from disposal of premises and equipment		19,619	5,112	12,103	2,248
Net cash from investing activities		<u>59,255,511</u>	<u>47,781,441</u>	<u>57,488,751</u>	<u>53,334,685</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>					
Increase (decrease) in borrowings		118,836	(31,725)	118,836	(31,725)
Dividend paid		(12,055,440)	(12,021,823)	(12,055,440)	(12,021,823)
Dividend paid to non-controlling interest		(252,478)	(217,504)	-	-
Net cash from financing activities		<u>(12,189,082)</u>	<u>(12,271,052)</u>	<u>(11,936,604)</u>	<u>(12,053,548)</u>
Effect on cash due to changes in the exchange rates		<u>(56,976)</u>	<u>(32,137)</u>	<u>(55,732)</u>	<u>(31,119)</u>
Net decrease in cash and cash equivalents		<u>(14,673,479)</u>	<u>(10,384,052)</u>	<u>(11,383,510)</u>	<u>(11,467,902)</u>
Cash and cash equivalents as at January 1,		<u>70,137,679</u>	<u>65,384,722</u>	<u>66,261,272</u>	<u>61,299,466</u>
Cash and cash equivalents as at September 30,	6.1.1	<u><u>55,464,200</u></u>	<u><u>55,000,670</u></u>	<u><u>54,877,762</u></u>	<u><u>49,831,564</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, 2017**  
**(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, 2017**  
**(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 judgement by the BOT about components, risk weightings and other factors. The Bank believes that as at September 30, 2017 and December 31, 2016, 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 ("FAP"), 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 2016) 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, 2016.

The consolidated and the Bank's statements of financial position as at December 31, 2016, 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, 2017 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 FAP and announced in the Royal Gazette, applying for the financial statements of the periods beginning on or after January 1, 2017 onward with no material impact on the Bank and subsidiaries' financial statements.

2.2.2 The Federation of Accounting Professions had issued the Notifications 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, that are relevant to the Bank but not yet effective in 2017, to be applied for the financial statements of the periods beginning on or after January 1, 2018 as follows :

### Thai Financial Reporting Standards

#### Thai Accounting Standards (TAS)

TAS 1 (Revised 2017)	Presentation of Financial Statements
TAS 7 (Revised 2017)	Statement of Cash Flows
TAS 8 (Revised 2017)	Accounting Policies, Changes in Accounting Estimates and Errors
TAS 10 (Revised 2017)	Events after the Reporting Period
TAS 12 (Revised 2017)	Income Taxes
TAS 16 (Revised 2017)	Property, Plant and Equipment
TAS 17 (Revised 2017)	Leases
TAS 18 (Revised 2017)	Revenue
TAS 19 (Revised 2017)	Employee Benefits
TAS 21 (Revised 2017)	The Effects of Changes in Foreign Exchange Rates
TAS 24 (Revised 2017)	Related Party Disclosures
TAS 27 (Revised 2017)	Separate Financial Statements

## Thai Financial Reporting Standards

### Thai Accounting Standards (TAS)

TAS 28 (Revised 2017)	Investments in Associates and Joint Ventures
TAS 33 (Revised 2017)	Earnings per Share
TAS 34 (Revised 2017)	Interim Financial Reporting
TAS 36 (Revised 2017)	Impairment of Assets
TAS 37 (Revised 2017)	Provisions, Contingent Liabilities and Contingent Assets
TAS 38 (Revised 2017)	Intangible Assets

### Thai Financial Reporting Standards (TFRS)

TFRS 5 (Revised 2017)	Non-current Assets Held for Sale and Discontinued Operations
TFRS 8 (Revised 2017)	Operating Segments
TFRS 10 (Revised 2017)	Consolidated Financial Statements
TFRS 11 (Revised 2017)	Joint Arrangements
TFRS 12 (Revised 2017)	Disclosure of Interests in Other Entities
TFRS 13 (Revised 2017)	Fair Value Measurement

### Thai Accounting Standards Interpretations (TSIC)

TSIC 15 (Revised 2017)	Operating Leases - Incentives
TSIC 25 (Revised 2017)	Income Taxes - Changes in the Tax Status of an Entity or its Shareholders
TSIC 32 (Revised 2017)	Intangible Assets - Web Site Costs

### Thai Financial Reporting Interpretations (TFRIC)

TFRIC 4 (Revised 2017)	Determining whether an Arrangement contains a Lease
TFRIC 10 (Revised 2017)	Interim Financial Reporting and Impairment
TFRIC 13 (Revised 2017)	Customer Loyalty Programmes
TFRIC 14 (Revised 2017)	TAS 19 (Revised 2017) - The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction
TFRIC 17 (Revised 2017)	Distributions of Non-cash Assets to Owners
TFRIC 21 (Revised 2017)	Levies

The Bank has considered the impact of the above Accounting Standards, Financial Reporting Standards, Accounting Standards Interpretations and Financial Reporting Interpretations and determined that they will not have any material impact on the Bank's financial statements.

- 2.3 The consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2017 and 2016, and the consolidated statement of financial position as at December 31, 2016, 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, 2017 and 2016 and the consolidated statement of financial position as at December 31, 2016, 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, 2017 and 2016, and the Bank's statement of financial position as at December 31, 2016 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, 2016. 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, 2017 and December 31, 2016.

	CONSOLIDATED								Million Baht
	September 30, 2017			Total	December 31, 2016			Total	
	Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Items measured at fair value :									
Financial assets									
Derivatives	-	25,469	-	25,469	-	24,606	-	24,606	
Investments, net	94,561	351,860	-	446,421	78,520	417,370	-	495,890	
Financial liabilities									
Derivatives	418	20,343	-	20,761	342	26,544	-	26,886	

	THE BANK								Million Baht
	September 30, 2017			Total	December 31, 2016			Total	
	Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Items measured at fair value :									
Financial assets									
Derivatives	-	25,243	-	25,243	-	24,175	-	24,175	
Investments, net	90,367	335,467	-	425,834	76,630	401,870	-	478,500	
Financial liabilities									
Derivatives	-	20,034	-	20,034	-	26,348	-	26,348	

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 in January 1, 2019. The minimum capital adequacy and a capital conservation buffer ratios to risk assets is as follows :

Capital Fund Ratio	Percentage	
	September 30, 2017	December 31, 2016
Common Equity Tier 1 ratio	More than 5.75	More than 5.125
Tier 1 capital ratio	More than 7.25	More than 6.625
Total capital fund ratio	More than 9.75	More than 9.125

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% from January 1, 2019 and increasing to be 1 percent from January 1, 2020 onwards.

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



As at September 30, 2017 and December 31, 2016, 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, 2017	December 31, 2016	September 30, 2017	December 31, 2016	
	Common Equity Tier 1 capital to risk assets ratio	16.96	16.40	16.81	16.23
Tier 1 capital to risk assets ratio	16.96	16.40	16.81	16.23	
Total capital to risk assets ratio	18.73	18.32	18.60	18.17	

	CONSOLIDATED		THE BANK		Million Baht
	September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016	
	<b>Tier 1 capital</b>	383,797	360,818	369,305	347,373
Common Equity Tier 1 capital	383,721	360,702	369,305	347,373	
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	22,000	21,000	22,000	21,000	
Reserves appropriated from net profit	96,500	91,500	96,500	91,500	
Net profit after appropriation	134,606	118,911	118,714	104,926	
Other comprehensive income	55,752	54,354	57,167	54,977	
Deductions from Common Equity					
Tier 1 capital	(571)	(497)	(510)	(464)	
Additional Tier 1 capital	76	116	-	-	
<b>Tier 2 capital</b>	40,161	42,250	39,201	41,415	
<b>Total capital fund</b>	423,958	403,068	408,506	388,788	

As at September 30, 2017 and December 31, 2016, the Bank has no capital add-on arising from Single Lending Limit.

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 and regarding the disclosure of the capital requirement of the Financial Holding Group.

Location of disclosure [www.bangkokbank.com](http://www.bangkokbank.com)

Date of disclosure October 31, 2017

Information as of June 30, 2017

## 6. ADDITIONAL INFORMATION

### 6.1 Supplementary disclosures of cash flow information

6.1.1 Cash and cash equivalents are cash on hand and cash in transit including subsidiaries' cash at bank and short-term investments with a maturity of less than or equal to three months from the acquisition date and without any obligations.

Cash and cash equivalents as at September 30, 2017 and 2016 are as follows :

	CONSOLIDATED		THE BANK	
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
	Million Baht			
Cash	54,985	49,933	54,878	49,832
Cash equivalents				
Cash at Bank - current and saving account	237	394	-	-
Fixed deposit and notes with a maturity less than or equal to three months	<u>242</u>	<u>4,674</u>	<u>-</u>	<u>-</u>
<b>Total cash and cash equivalents</b>	<b><u>55,464</u></b>	<b><u>55,001</u></b>	<b><u>54,878</u></b>	<b><u>49,832</u></b>

6.1.2 Significant non-cash items for the nine-month periods ended September 30, 2017 and 2016 are as follows :

	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH PERIODS ENDED		FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
Million Baht				
Unrealized gains on investments in shareholders' equity increase (decrease)	5,737	4	5,640	(165)
Properties for sale increased from loans payment/inactive assets	797	382	797	382
Unrealized increment per premises appraisal transferred to retained earnings	706	710	703	707

### 6.2 Investments, net

6.2.1 Investments as at September 30, 2017 and December 31, 2016 consisted of the following :

	CONSOLIDATED		THE BANK	
	September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
	Fair Value	Fair Value	Fair Value	Fair Value
Million Baht				
Trading securities				
Government and state enterprise securities	15,653	28,228	15,653	28,228
Private enterprise debt securities	2,177	201	2,177	201
Foreign debt securities	-	2,942	-	2,860
Domestic marketable equity securities	<u>3,969</u>	<u>1,777</u>	<u>-</u>	<u>-</u>
<b>Total</b>	<b><u>21,799</u></b>	<b><u>33,148</u></b>	<b><u>17,830</u></b>	<b><u>31,289</u></b>

	CONSOLIDATED		THE BANK	
	September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
	Fair Value	Fair Value	Fair Value	Fair Value
Available-for-sale securities				
Government and state enterprise securities	218,338	296,653	218,338	296,653
Private enterprise debt securities	39,202	18,704	39,202	18,704
Foreign debt securities	80,427	76,347	70,527	66,376
Domestic marketable equity securities	69,126	59,750	68,936	59,672
Foreign marketable equity securities	6,633	1,812	6,633	1,812
Others	10,896	9,476	4,368	3,994
<b>Total</b>	<b>424,622</b>	<b>462,742</b>	<b>408,004</b>	<b>447,211</b>

	CONSOLIDATED		THE BANK	
	September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
	Cost/ Amortized Cost	Cost/ Amortized Cost	Cost/ Amortized Cost	Cost/ Amortized Cost
Held-to-maturity debt securities				
Government and state enterprise securities	12,158	14,646	2,052	3,553
Foreign debt securities	2,584	3,475	2,583	3,475
<b>Total</b>	<b>14,742</b>	<b>18,121</b>	<b>4,635</b>	<b>7,028</b>

	CONSOLIDATED		THE BANK	
	September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
	Cost	Cost	Cost	Cost
General investments				
Domestic non-marketable equity securities	6,637	6,481	6,628	6,473
Foreign non-marketable equity securities	29,600	29,838	29,594	29,831
<b>Total</b>	<b>36,237</b>	<b>36,319</b>	<b>36,222</b>	<b>36,304</b>
<u>Less</u> Allowance for impairment	<u>(3,492)</u>	<u>(3,716)</u>	<u>(3,492)</u>	<u>(3,716)</u>
<b>Total</b>	<b>32,745</b>	<b>32,603</b>	<b>32,730</b>	<b>32,588</b>
<b>Total investments, net</b>	<b>493,908</b>	<b>546,614</b>	<b>463,199</b>	<b>518,116</b>

Investments classified in accordance with the notification of the BOT as at September 30, 2017 and December 31, 2016 are presented in Note 6.5.

As at September 30, 2017 and December 31, 2016, the Bank has investments in 32 companies and 31 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, 2017 and December 31, 2016, the Bank has investments in 2 listed companies and 3 listed companies that are under the SET delisting criteria, amounting to Baht 4 million, with the fair value of Baht 2 million, which the Bank had set aside allowance for impairment of these investments amounting to Baht 2 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 recorded as securities transferred to subsidiary under available-for-sale securities in accordance with accounting treatment guidance for transfers and accept transfers of financial assets. As at September 30, 2017 and December 31, 2016, the Bank had outstanding balances of other liabilities from such transaction amounting to Baht 720 million.

- 6.2.2 As at September 30, 2017 and December 31, 2016, 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, 2017	December 31, 2016	September 30, 2017	December 31, 2016
Manufacturing and commercial	12	12	12	12
Real estate and construction	187	187	187	187
Utilities and services	41	41	41	41
Others	<u>1,593</u>	<u>1,457</u>	<u>1,593</u>	<u>1,457</u>
<b>Total</b>	<u><u>1,833</u></u>	<u><u>1,697</u></u>	<u><u>1,833</u></u>	<u><u>1,697</u></u>

### 6.3 Investments in subsidiaries and associates, net

As at September 30, 2017 and December 31, 2016, 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, 2017	December 31, 2016	September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016	
			<b>Associates</b>						
BSL Leasing Co., Ltd.	Finance	Ordinary share	35.88	35.88	201	43	721	662	
Processing Center Co., Ltd.	Service	Ordinary share	30.00	30.00	15	15	436	387	
National ITMX Co., Ltd.	Service	Ordinary share	13.84	16.91	7	9	202	235	
Thai Payment Network Co., Ltd.	Service	Ordinary share	49.99	49.99	162	90	84	43	
Total					385	157	1,443	1,327	
<u>Less Allowance for impairment</u>					(2)	(2)	-	-	
<b>Investments in associates, net</b>					<u>383</u>	<u>155</u>	<u>1,443</u>	<u>1,327</u>	

		THE BANK						Million Baht	
Company	Type of Business	Type of Shares	Direct and Indirect Shareholding (%)		Investment (Cost Method)				
			September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016			
			<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		6,082		
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	500		500		
Company									
Bualuang Securities PCL.	Securities	Ordinary share	99.91	99.89	4,772		4,769		
BBL Asset Management Co., Ltd.	Finance	Ordinary share	75.00	75.00	183		183		
<b>Associates</b>									
BSL Leasing Co., Ltd.	Finance	Ordinary share	35.88	35.88	201		43		
Processing Center Co., Ltd.	Service	Ordinary share	30.00	30.00	15		15		
National ITMX Co., Ltd.	Service	Ordinary share	13.84	16.91	7		9		
Thai Payment Network Co., Ltd.	Service	Ordinary share	49.99	49.99	162		90		
Total							37,188	33,778	
<u>Less Allowance for impairment</u>							(97)	(97)	
<b>Investments in subsidiaries and associates, net</b>							<u>37,091</u>	<u>33,681</u>	

In January 2017, Bangkok Bank Berhad which is a subsidiary of the Bank increased its authorized share capital from 600 million shares to 1,000 million shares and increased fully paid-up capital from 600 million shares in the amount of Baht 6,082 million to 1,000 million shares in the amount of Baht 9,261 million. The Bank has purchased all the issued ordinary shares. As a result, the proportion of the Bank's equity interest remains at 100%.

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

	Million Baht	
	FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2017	September 30, 2016
Net profit	192	183
Total comprehensive income	192	183

	Million Baht	
	FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2017	September 30, 2016
Net profit	624	266
Total comprehensive income	624	266

#### 6.4 Loans to customers and accrued interest receivables, net

6.4.1 As at September 30, 2017 and December 31, 2016, 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, 2017			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	1,806,458	1,172,560	1	14,547
Special mentioned	48,646	25,339	2	619
Substandard	11,955	5,365	100	5,364
Doubtful	20,487	10,751	100	10,766
Doubtful of loss	55,834	36,135	100	36,135
Excess provision according to the BOT's Requirement				66,047
<b>Total</b>	<u>1,943,380</u>	<u>1,250,150</u>		<u>133,478</u>

	CONSOLIDATED December 31, 2016			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	1,830,827	1,196,786	1	14,502
Special mentioned	46,058	21,314	2	548
Substandard	9,495	2,597	100	2,589
Doubtful	16,050	10,138	100	10,140
Doubtful of loss	43,316	27,815	100	27,815
Excess provision according to the BOT's requirement				61,214
<b>Total</b>	<u>1,945,746</u>	<u>1,258,650</u>		<u>116,808</u>

	THE BANK September 30, 2017			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	1,761,308	1,142,235	1	14,271
Special mentioned	46,930	24,378	2	600
Substandard	11,756	5,363	100	5,364
Doubtful	20,028	10,480	100	10,495
Doubtful of loss	54,872	35,661	100	35,661
Excess provision according to the BOT's requirement				63,784
<b>Total</b>	<u>1,894,894</u>	<u>1,218,117</u>		<u>130,175</u>

	THE BANK			Million Baht
	December 31, 2016			
	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	1,786,783	1,169,068	1	14,246
Special mentioned	43,394	19,450	2	510
Substandard	9,364	2,588	100	2,588
Doubtful	15,955	10,043	100	10,045
Doubtful of loss	42,222	27,341	100	27,341
Excess provision according to the BOT's requirement				58,638
<b>Total</b>	<u>1,897,718</u>	<u>1,228,490</u>		<u>113,368</u>

As at September 30, 2017 and December 31, 2016, the consolidated and the Bank's financial statements included the allowance for doubtful accounts amounting to Baht 5,403 million and Baht 5,156 million, respectively, on a collective approach, for loans classified as normal and special mentioned.

6.4.2 As at September 30, 2017 and December 31, 2016, 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, 2017	December 31, 2016	September 30, 2017	December 31, 2016
NPLs before allowance for doubtful accounts	88,231	68,841	86,612	67,520
NPLs as percentage of total loans	3.75	3.22	3.78	3.24
Net NPLs after allowance for doubtful accounts	26,928	19,156	26,344	18,790
Net NPLs as percentage of net total loans	1.18	0.92	1.18	0.92



6.4.3 As at September 30, 2017 and December 31, 2016, the Bank and subsidiaries had loans and accrued interest receivables due from companies experiencing financial difficulties as defined in the SET's guidelines dated July 8, 1998 regarding the disclosure of asset quality and related party transactions, for which the Bank and subsidiaries had provided an allowance for doubtful accounts, as follows :

	Million Baht				
	CONSOLIDATED September 30, 2017				
	No. of Companies	Outstanding Balance	Loans Net of Collateral/Present Value of Future Cash Flows According to the BOT	Provision Required by the BOT	Provision Recorded by the Bank
Listed companies identified for delisting	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

	Million Baht				
	CONSOLIDATED December 31, 2016				
	No. of Companies	Outstanding Balance	Loans Net of Collateral/Present Value of Future Cash Flows According to the BOT	Provision Required by the BOT	Provision Recorded by the Bank
Listed companies identified for delisting	1	373	373	373	373
<b>Total</b>	<b>1</b>	<b>373</b>	<b>373</b>	<b>373</b>	<b>373</b>

	Million Baht				
	THE BANK September 30, 2017				
	No. of Companies	Outstanding Balance	Loans Net of Collateral/Present Value of Future Cash Flows According to the BOT	Provision Required by the BOT	Provision Recorded by the Bank
Listed companies identified for delisting	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

	Million Baht				
	THE BANK December 31, 2016				
	No. of Companies	Outstanding Balance	Loans Net of Collateral/Present Value of Future Cash Flows According to the BOT	Provision Required by the BOT	Provision Recorded by the Bank
Listed companies identified for delisting	1	373	373	373	373
<b>Total</b>	<b>1</b>	<b>373</b>	<b>373</b>	<b>373</b>	<b>373</b>

#### 6.4.4 Troubled debt restructurings

Details of the restructured debts of the Bank for the three-month and nine-month periods ended September 30, 2017 and 2016, classified by the restructuring methods are as follows :

Million Baht				
THE BANK				
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2017				
Restructuring Method	No. of Cases	Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Asset transfer	3	11	Land	11
Debt restructuring in various forms	<u>1,464</u>	<u>8,014</u>	-	-
<b>Total</b>	<u><u>1,467</u></u>	<u><u>8,025</u></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 8,025 million.

Million Baht				
THE BANK				
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2016				
Restructuring Method	No. of Cases	Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Asset transfer	2	12	Land	12
Debt restructuring in various forms	<u>1,569</u>	<u>12,571</u>	-	-
<b>Total</b>	<u><u>1,571</u></u>	<u><u>12,583</u></u>		

The weighted average tenure of the above-mentioned restructuring is 3 years; and the total debt outstanding after debt restructuring at the restructuring contract date is Baht 12,583 million.

Million Baht				
THE BANK				
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2017				
Restructuring Method	No. of Cases	Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Asset transfer	11	228	Land, building	228
Debt restructuring in various forms	<u>4,462</u>	<u>25,191</u>	-	-
<b>Total</b>	<u><u>4,473</u></u>	<u><u>25,419</u></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 25,419 million.

Million Baht

THE BANK				
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2016				
Restructuring Method	No. of Cases	Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Asset transfer	2	12	Land	12
Debt restructuring in various forms	<u>4,457</u>	<u>31,466</u>	-	-
<b>Total</b>	<u><u>4,459</u></u>	<u><u>31,478</u></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 31,478 million.

For the three-month and nine-month periods ended September 30, 2017, the Bank recognized interest income from restructured debts amounting to Baht 694 million and Baht 2,184 million, respectively.

For the three-month and nine-month periods ended September 30, 2016, the Bank recognized interest income from restructured debts amounting to Baht 805 million and Baht 2,354 million, respectively.

As at September 30, 2017 and December 31, 2016, the Bank had outstanding balances of loans to restructured debtors amounting to Baht 73,713 million and Baht 73,565 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, 2017 and 2016 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, 2017 and December 31, 2016, classified assets in accordance with the notification of the BOT are as follows :

	CONSOLIDATED September 30, 2017				Million Baht
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,806,458	-	-	-	1,806,458
Special mentioned	48,646	-	-	-	48,646
Substandard	11,955	-	-	-	11,955
Doubtful	20,487	-	-	-	20,487
Doubtful of loss	55,834	5,839	1,263	971	63,907
<b>Total</b>	<b>1,943,380</b>	<b>5,839</b>	<b>1,263</b>	<b>971</b>	<b>1,951,453</b>

	CONSOLIDATED December 31, 2016				Million Baht
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,830,827	-	-	-	1,830,827
Special mentioned	46,058	-	-	-	46,058
Substandard	9,495	-	-	-	9,495
Doubtful	16,050	-	-	-	16,050
Doubtful of loss	43,316	6,453	1,638	1,115	52,522
<b>Total</b>	<b>1,945,746</b>	<b>6,453</b>	<b>1,638</b>	<b>1,115</b>	<b>1,954,952</b>

	THE BANK September 30, 2017				Million Baht
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,761,308	-	-	-	1,761,308
Special mentioned	46,930	-	-	-	46,930
Substandard	11,756	-	-	-	11,756
Doubtful	20,028	-	-	-	20,028
Doubtful of loss	54,872	5,873	372	967	62,084
<b>Total</b>	<b>1,894,894</b>	<b>5,873</b>	<b>372</b>	<b>967</b>	<b>1,902,106</b>

	THE BANK				Million Baht
	December 31, 2016				
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,786,783	-	-	-	1,786,783
Special mentioned	43,394	-	-	-	43,394
Substandard	9,364	-	-	-	9,364
Doubtful	15,955	-	-	-	15,955
Doubtful of loss	42,222	6,486	612	1,110	50,430
<b>Total</b>	<b>1,897,718</b>	<b>6,486</b>	<b>612</b>	<b>1,110</b>	<b>1,905,926</b>

## 6.6 Debt issued and Borrowings

6.6.1 Classified by type of instruments and source of fund as at September 30, 2017 and December 31, 2016 :

	CONSOLIDATED						Million Baht
	September 30, 2017			December 31, 2016			
	Domestic	Foreign	Total	Domestic	Foreign	Total	
Senior unsecured notes	-	100,105	100,105	-	107,556	107,556	
Unsecured subordinated notes	20,000	15,007	35,007	20,000	16,123	36,123	
Bills of exchange	36	-	36	74	-	74	
Others	346	-	346	213	-	213	
<u>Less Discount on borrowings</u>	<u>-</u>	<u>(5,976)</u>	<u>(5,976)</u>	<u>-</u>	<u>(6,151)</u>	<u>(6,151)</u>	
<b>Total</b>	<b>20,382</b>	<b>109,136</b>	<b>129,518</b>	<b>20,287</b>	<b>117,528</b>	<b>137,815</b>	

	THE BANK						Million Baht
	September 30, 2017			December 31, 2016			
	Domestic	Foreign	Total	Domestic	Foreign	Total	
Senior unsecured notes	-	100,105	100,105	-	107,556	107,556	
Unsecured subordinated notes	20,000	15,007	35,007	20,000	16,123	36,123	
Bills of exchange	36	-	36	74	-	74	
Others	141	-	141	22	-	22	
<u>Less Discount on borrowings</u>	<u>-</u>	<u>(5,976)</u>	<u>(5,976)</u>	<u>-</u>	<u>(6,151)</u>	<u>(6,151)</u>	
<b>Total</b>	<b>20,177</b>	<b>109,136</b>	<b>129,313</b>	<b>20,096</b>	<b>117,528</b>	<b>137,624</b>	

6.6.2 Classified by type of instruments, currency, maturity and interest rate as at September 30, 2017 and December 31, 2016 :

Type	Currency	Maturity	Interest Rate	CONSOLIDATED	
				Amount	
				September 30, 2017	December 31, 2016
Senior unsecured notes	USD	2018 - 2023	2.75% - 5.00%	100,105	107,556
Unsecured subordinated notes	USD	2029	9.025%	15,007	16,123
Unsecured subordinated notes	THB	2022	4.375%	20,000	20,000
Bills of exchange	THB	2017 - 2018	1.00%	36	74
Others	THB	2017 - 2022	0.00% - 0.50%	346	213
<u>Less</u> Discount on borrowings				(5,976)	(6,151)
<b>Total</b>				<b>129,518</b>	<b>137,815</b>

Type	Currency	Maturity	Interest Rate	THE BANK	
				Amount	
				September 30, 2017	December 31, 2016
Senior unsecured notes	USD	2018 - 2023	2.75% - 5.00%	100,105	107,556
Unsecured subordinated notes	USD	2029	9.025%	15,007	16,123
Unsecured subordinated notes	THB	2022	4.375%	20,000	20,000
Bills of exchange	THB	2017 - 2018	1.00%	36	74
Others	THB	2017 - 2022	0.50%	141	22
<u>Less</u> Discount on borrowings				(5,976)	(6,151)
<b>Total</b>				<b>129,313</b>	<b>137,624</b>

On September 6, 2017, the Bank will exercise the right to redeem all unsecured subordinated notes of Baht 20,000 million of with a maturity of 10 years, at a coupon rate of 4.375% p.a. before their maturity, which has been approved by the BOT. The Bank shall pay the principal and the last interest payment due on December 7, 2017.

## 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, 2017 and December 31, 2016, 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, 2017	December 31, 2016
Ordinary shares	3,998,345,000	3,998,345,000
Class A preferred shares	655,000	655,000
Class B preferred shares	<u>1,000,000</u>	<u>1,000,000</u>
<b>Total</b>	<b><u><u>4,000,000,000</u></u></b>	<b><u><u>4,000,000,000</u></u></b>

As at September 30, 2017 and December 31, 2016, 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 by 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, 2016, the 23<sup>rd</sup> Annual Ordinary Meeting of Shareholders approved the resolutions regarding the appropriation of the profit and the payment of dividend for the year 2015 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 2015 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, 2015), and the amount to be appropriated for the period of July - December 2015 amounting to Baht 500 million as legal reserve.
- The payment of dividend at the rate of Baht 6.50 per ordinary share, totaling Baht 12,128 million, a part of which had been paid as interim dividend at the rate of Baht 2.00 per share amounting to Baht 3,818 million on September 25, 2015, and the remaining amount will be paid on May 11, 2016 at the rate of Baht 4.50 per share amounting to Baht 8,310 million.

The Bank already paid dividend according to the above-mentioned resolution amounting to Baht 8,310 million on May 11, 2016.

On August 25, 2016, the meeting of the Board of Directors of the Bank No. 8/2016 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 2016 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 3,712 million on September 23, 2016.

The Bank already paid dividend according to the above-mentioned resolution amounting to Baht 3,712 million on September 23, 2016.



On April 12, 2017, the 24<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 2016 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 2016 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, 2016), and the amount to be appropriated for the period of July - December 2016 amounting to Baht 500 million as legal reserve.
- The payment of dividend at the rate of Baht 6.50 per ordinary share, totaling Baht 12,058 million, a part of which had been paid as interim dividend at the rate of Baht 2.00 per share amounting to Baht 3,712 million on September 23, 2016, and the remaining amount will be paid on May 11, 2017 at the rate of Baht 4.50 per share amounting to Baht 8,346 million.

The Bank already paid dividend according to the above-mentioned resolution amounting to Baht 8,346 million on May 11, 2017.

On August 24, 2017, the meeting of the Board of Directors of the Bank No. 8/2017 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 2017 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 3,710 million on September 22, 2017.

The Bank already paid dividend according to the above-mentioned resolution amounting to Baht 3,710 million on September 22, 2017.

#### 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, 2017 and December 31, 2016 amounted to Baht 2,120 million and Baht 18,724 million, respectively.

## 6.10 Contingent liabilities

As at September 30, 2017 and December 31, 2016, the Bank and subsidiaries had contingent liabilities as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
Avals to bills	7,424	5,529	7,424	5,529
Guarantees of loans	20,192	18,001	8,543	7,711
Liability under unmatured import bills	14,597	17,921	13,010	15,699
Letters of credit	33,009	35,623	32,436	34,512
Other commitments				
Underwriting commitment	3,820	-	1,995	-
Amount of unused bank overdraft	176,188	175,893	175,016	174,753
Other guarantees	263,485	267,989	262,377	266,820
Others	97,230	82,088	100,997	85,871
<b>Total</b>	<u>615,945</u>	<u>603,044</u>	<u>601,798</u>	<u>590,895</u>

## 6.11 Litigation

As at September 30, 2017 and December 31, 2016, 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, 2017 and December 31, 2016, 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 :

	Million Baht			
	CONSOLIDATED		THE BANK	
	September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
<b>PLACEMENT</b>				
Subsidiaries				
Bangkok Bank Berhad	-	-	1,831	3,163
Bangkok Bank (China) Co., Ltd.	-	-	6,710	6,468
<b>Total</b>	<u>-</u>	<u>-</u>	<u>8,541</u>	<u>9,631</u>
<b>LOANS</b>				
Subsidiary				
Sinnsuptawee Asset Management Co., Ltd.	-	-	2,710	2,710
Associate				
BSL Leasing Co., Ltd.	500	145	500	145
Other related parties	12	7	12	7
<b>Total</b>	<u>512</u>	<u>152</u>	<u>3,222</u>	<u>2,862</u>
<b>ALLOWANCE FOR DOUBTFUL ACCOUNTS</b>				
Subsidiary				
Sinnsuptawee Asset Management Co., Ltd.	-	-	33	33
Associate				
BSL Leasing Co., Ltd.	6	1	6	1
<b>Total</b>	<u>6</u>	<u>1</u>	<u>39</u>	<u>34</u>
<b>OTHER ASSETS</b>				
Subsidiaries				
Bangkok Bank Berhad	-	-	5	7
Sinnsuptawee Asset Management Co., Ltd.	-	-	2	1
BBL Asset Management Co., Ltd.	-	-	315	271
Bualuang Securities PCL.	-	-	2	2
Bangkok Bank (China) Co., Ltd.	-	-	14	9
Associates				
Processing Center Co., Ltd.	24	31	24	31
Thai Payment Network Co., Ltd.	14	7	14	7
Other related parties	7	6	-	-
<b>Total</b>	<u>45</u>	<u>44</u>	<u>376</u>	<u>328</u>

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
<b>DEPOSITS</b>				
Subsidiaries				
BBL (Cayman) Limited	-	-	770	821
Bangkok Bank Berhad	-	-	136	91
Sinnsuptawee Asset Management Co., Ltd.	-	-	7	5
BBL Asset Management Co., Ltd.	-	-	128	87
Bualuang Securities PCL.	-	-	75	45
Bangkok Bank (China) Co., Ltd.	-	-	105	138
Bualuang Venture Co., Ltd.	-	-	477	500
Bangkok Capital Asset Management Co., Ltd.*	-	-	191	102
Associates				
BSL Leasing Co., Ltd.	127	62	127	62
Processing Center Co., Ltd.	45	94	45	94
National ITMX Co., Ltd.	49	32	49	32
Thai Payment Network Co., Ltd.	15	1	15	1
Other related parties	<u>9,301</u>	<u>5,505</u>	<u>9,301</u>	<u>5,505</u>
<b>Total</b>	<b><u>9,537</u></b>	<b><u>5,694</u></b>	<b><u>11,426</u></b>	<b><u>7,483</u></b>
<b>BORROWINGS</b>				
Subsidiaries				
Bangkok Bank Berhad	-	-	8	287
Bangkok Bank (China) Co., Ltd.	<u>-</u>	<u>-</u>	<u>534</u>	<u>2,043</u>
<b>Total</b>	<b><u>-</u></b>	<b><u>-</u></b>	<b><u>542</u></b>	<b><u>2,330</u></b>
<b>OTHER LIABILITIES</b>				
Subsidiaries				
Bangkok Bank Berhad	-	-	1	-
Sinnsuptawee Asset Management Co., Ltd.	-	-	720	720
Bualuang Securities PCL.	-	-	2	-
Bangkok Bank (China) Co., Ltd.	-	-	1	1
Bualuang Venture Co., Ltd.	-	-	1	-
Associates				
Processing Center Co., Ltd.	7	6	7	6
National ITMX Co., Ltd.	6	6	6	6
Other related parties	<u>35</u>	<u>6</u>	<u>21</u>	<u>6</u>
<b>Total</b>	<b><u>48</u></b>	<b><u>18</u></b>	<b><u>759</u></b>	<b><u>739</u></b>

\* Holding by Bualuang Securities PCL.

COMMITMENTS	Million Baht			
	CONSOLIDATED		THE BANK	
	September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
Subsidiaries				
Bangkok Bank Berhad	-	-	284	171
Bualuang Securities PCL.	-	-	24	73
Bangkok Bank (China) Co., Ltd.	-	-	63	699
Associates				
BSL Leasing Co., Ltd.	5	45	5	45
National ITMX Co., Ltd.	1	-	1	-
Other related parties	<u>6</u>	<u>3</u>	<u>6</u>	<u>3</u>
<b>Total</b>	<u><u>12</u></u>	<u><u>48</u></u>	<u><u>383</u></u>	<u><u>991</u></u>

For the nine-month period ended September 30, 2017, the Bank and subsidiaries charged interest at rates between 1.58% to 13.00% on loans to these related parties depending on the types of loans and collateral and interest rate charged 1.58% on loans to Sinnsuptawee Asset Management Co., Ltd.

For the year ended December 31, 2016, the Bank and subsidiaries charged interest at rates between 1.59% to 13.00% on loans to these related parties depending on the types of loans and collateral and interest rate charged between 1.59% 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, 2017 and December 31, 2016 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 FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
<b>Interest and discount received</b>				
Subsidiaries				
Bangkok Bank Berhad	-	-	9	6
Sinnsuptawee Asset Management Co., Ltd.	-	-	11	11
Bangkok Bank (China) Co., Ltd.	-	-	25	13
Associate				
BSL Leasing Co., Ltd.	5	1	5	1
<b>Total</b>	<u>5</u>	<u>1</u>	<u>50</u>	<u>31</u>
<b>Fees and service income</b>				
Subsidiaries				
BBL Asset Management Co., Ltd.	-	-	451	369
Bualuang Securities PCL.	-	-	6	7
Associate				
Processing Center Co., Ltd.	3	2	3	2
Other related parties	18	14	-	-
<b>Total</b>	<u>21</u>	<u>16</u>	<u>460</u>	<u>378</u>
<b>Dividend income</b>				
Subsidiary				
BBL Asset Management Co., Ltd.	-	-	418	337
<b>Other income</b>				
Subsidiaries				
Bualuang Securities PCL.	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	33	33
Associates				
National ITMX Co., Ltd.	1	1	1	1
Thai Payment Network Co., Ltd.	2	-	2	-
<b>Total</b>	<u>3</u>	<u>1</u>	<u>37</u>	<u>35</u>
<b>Interest paid</b>				
Subsidiaries				
BBL (Cayman) Limited	-	-	3	1
BBL Asset Management Co., Ltd.	-	-	1	-
Bualuang Securities PCL.	-	-	1	-
Bangkok Bank (China) Co., Ltd.	-	-	2	2
Bualuang Ventures Limited	-	-	1	1
Other related parties	18	11	18	11
<b>Total</b>	<u>18</u>	<u>11</u>	<u>26</u>	<u>15</u>
<b>Commission paid</b>				
Subsidiary				
Bualuang Securities PCL.	-	-	-	2
Other related parties	14	9	-	-
<b>Total</b>	<u>14</u>	<u>9</u>	<u>-</u>	<u>2</u>

	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH		FOR THE THREE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
<b>Other expenses</b>				
Associates				
Processing Center Co., Ltd.	19	13	19	13
National ITMX Co., Ltd.	16	18	16	18
Other related parties	20	11	16	9
<b>Total</b>	<b>55</b>	<b>42</b>	<b>51</b>	<b>40</b>

	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH		FOR THE NINE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
<b>Interest and discount received</b>				
Subsidiaries				
Bangkok Bank Berhad	-	-	30	15
Sinnsuptawee Asset Management Co., Ltd.	-	-	32	32
Bangkok Bank (China) Co., Ltd.	-	-	71	32
Associate				
BSL Leasing Co., Ltd.	14	5	14	5
Other related parties	1	-	1	-
<b>Total</b>	<b>15</b>	<b>5</b>	<b>148</b>	<b>84</b>
<b>Fees and service income</b>				
Subsidiaries				
Bangkok Bank Berhad	-	-	1	1
BBL Asset Management Co., Ltd.	-	-	1,270	1,082
Bualuang Securities PCL.	-	-	17	18
Associate				
Processing Center Co., Ltd.	8	8	8	8
Other related parties	38	42	1	1
<b>Total</b>	<b>46</b>	<b>50</b>	<b>1,297</b>	<b>1,110</b>
<b>Dividend income</b>				
Subsidiaries				
BBL Asset Management Co., Ltd.	-	-	755	652
Bualuang Securities PCL.	-	-	540	-
Associates				
BSL Leasing Co., Ltd.	178	2	178	2
Processing Center Co., Ltd.	76	47	76	47
National ITMX Co., Ltd.	5	-	5	-
<b>Total</b>	<b>259</b>	<b>49</b>	<b>1,554</b>	<b>701</b>

	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH		FOR THE NINE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
Million Baht				
<b>Other income</b>				
Subsidiaries				
Bualuang Securities PCL.	-	-	4	3
Bangkok Bank (China) Co., Ltd.	-	-	102	104
Associates				
National ITMX Co., Ltd.	4	4	4	4
Thai Payment Network Co., Ltd.	7	-	7	-
<b>Total</b>	<u>11</u>	<u>4</u>	<u>117</u>	<u>111</u>
<b>Interest paid</b>				
Subsidiaries				
BBL (Cayman) Limited	-	-	6	3
Bangkok Bank Berhad	-	-	1	-
BBL Asset Management Co., Ltd.	-	-	1	1
Bualuang Securities PCL.	-	-	1	3
Bangkok Bank (China) Co., Ltd.	-	-	5	4
Bualuang Ventures Limited	-	-	3	1
Associate				
Thai Payment Network Co., Ltd.	1	-	1	-
Other related parties	54	37	54	37
<b>Total</b>	<u>55</u>	<u>37</u>	<u>72</u>	<u>49</u>
<b>Commission paid</b>				
Subsidiary				
Bualuang Securities PCL.	-	-	9	2
Other related parties	39	24	-	-
<b>Total</b>	<u>39</u>	<u>24</u>	<u>9</u>	<u>2</u>
<b>Other expenses</b>				
Subsidiary				
Bangkok Bank (China) Co., Ltd.	-	-	5	-
Associates				
Processing Center Co., Ltd.	50	33	50	33
National ITMX Co., Ltd.	48	45	48	45
Other related parties	55	45	46	39
<b>Total</b>	<u>153</u>	<u>123</u>	<u>149</u>	<u>117</u>



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

In accordance with the BOT's regulations, the Bank is required to disclose the statements of cash flows of the AMC of the Bank in the notes to the financial statements. The statements 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, 2017  
(UNAUDITED)

	Million Baht	
	2017	2016
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit from operating before income tax expenses	612	994
Items to reconcile profit from operating before income tax expenses to cash received (paid) from operating activities		
Net gain on disposal of securities	(7)	(931)
Gain on reverse impairment of properties for sale	(112)	-
Loss on impairment of properties for sale	5	41
Net interest expenses	32	32
Dividend income	(104)	(117)
Proceeds from dividend income	104	117
Interest expenses paid	(32)	(31)
Income tax paid	(264)	(790)
Profit (loss) from operating before changes in operating assets and liabilities	234	(685)
Operating assets (increase) decrease		
Receivables from rental of properties	2	4
Properties for sale	646	83
Operating liabilities increase (decrease)		
Accrued expenses	1	-
Deposits	69	132
Other liabilities	(1)	(1)
Net cash from operating activities	951	(467)
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of available-for-sale securities	(2,357)	(1,378)
Proceeds from disposal of available-for-sale securities	1,408	1,842
Net cash from investing activities	(949)	464
Net increase (decrease) in cash and cash equivalents	2	(3)
Cash and cash equivalents as at January 1,	4	6
Cash and cash equivalents as at September 30,	6	3

## 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, 2017 and 2016 are as follows :

CONSOLIDATED						Million Baht
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2017						
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	18,588	2,772	4,827	2,289	-	28,476
Total operating expenses before credit losses	<u>(6,575)</u>	<u>(1,025)</u>	<u>(156)</u>	<u>(4,182)</u>	<u>-</u>	<u>(11,938)</u>
<b>Profit from operating before credit losses and income tax expenses</b>	<b><u>12,013</u></b>	<b><u>1,747</u></b>	<b><u>4,671</u></b>	<b><u>(1,893)</u></b>	<b><u>-</u></b>	<b><u>16,538</u></b>

CONSOLIDATED						Million Baht
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2016						
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	17,493	2,849	4,192	2,419	-	26,953
Total operating expenses before credit losses	<u>(6,387)</u>	<u>(1,086)</u>	<u>(192)</u>	<u>(4,430)</u>	<u>-</u>	<u>(12,095)</u>
<b>Profit from operating before credit losses and income tax expenses</b>	<b><u>11,106</u></b>	<b><u>1,763</u></b>	<b><u>4,000</u></b>	<b><u>(2,011)</u></b>	<b><u>-</u></b>	<b><u>14,858</u></b>

CONSOLIDATED						Million Baht
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2017						
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	55,325	8,297	13,021	7,081	-	83,724
Total operating expenses before credit losses	<u>(21,949)</u>	<u>(3,246)</u>	<u>(525)</u>	<u>(10,138)</u>	<u>-</u>	<u>(35,858)</u>
<b>Profit from operating before credit losses and income tax expenses</b>	<b><u>33,376</u></b>	<b><u>5,051</u></b>	<b><u>12,496</u></b>	<b><u>(3,057)</u></b>	<b><u>-</u></b>	<b><u>47,866</u></b>

CONSOLIDATED						Million Baht
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2016						
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	51,471	8,412	10,984	7,624	-	78,491
Total operating expenses before credit losses	<u>(23,716)</u>	<u>(3,272)</u>	<u>(516)</u>	<u>(10,033)</u>	<u>-</u>	<u>(37,537)</u>
<b>Profit from operating before credit losses and income tax expenses</b>	<b><u>27,755</u></b>	<b><u>5,140</u></b>	<b><u>10,468</u></b>	<b><u>(2,409)</u></b>	<b><u>-</u></b>	<b><u>40,954</u></b>

The financial position of operating segments as at September 30, 2017 and December 31, 2016 are as follows :

	CONSOLIDATED					Million Baht
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
<b>Total assets</b>						
As at September 30, 2017	1,564,929	740,679	1,118,606	157,924	(508,447)	3,073,691
As at December 31, 2016	1,578,943	711,111	944,129	171,899	(461,852)	2,944,230

#### 6.14.2 Geographical Segments

The operating results classified by geographical areas for the three-month and nine-month periods ended September 30, 2017 and 2016 are as follows :

	CONSOLIDATED						Million Baht
	FOR THE THREE-MONTH PERIODS ENDED						
	September 30, 2017			September 30, 2016			
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total	
Total operating income	25,097	3,379	28,476	23,803	3,150	26,953	
Total operating expenses*	(16,355)	(1,843)	(18,198)	(15,109)	(1,932)	(17,041)	
Profit from operating							
before income tax expenses	8,742	1,536	10,278	8,694	1,218	9,912	

	CONSOLIDATED						Million Baht
	FOR THE NINE-MONTH PERIODS ENDED						
	September 30, 2017			September 30, 2016			
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total	
Total operating income	73,612	10,112	83,724	68,940	9,551	78,491	
Total operating expenses*	(47,889)	(5,722)	(53,611)	(43,953)	(5,715)	(49,668)	
Profit from operating							
before income tax expenses	25,723	4,390	30,113	24,987	3,836	28,823	

\* Including credit losses.

The financial position classified by geographical areas as at September 30, 2017 and December 31, 2016 are as follows :

	Million Baht					
	CONSOLIDATED					
	September 30, 2017			December 31, 2016		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
Non-current assets *	37,420	7,347	44,767	38,544	7,515	46,059
Total assets	2,556,861	516,830	3,073,691	2,430,690	513,540	2,944,230

#### 6.15 Interest income

Interest income for the three-month and nine-month periods ended September 30, 2017 and 2016 are as follows :

	Million Baht			
	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
	Interest on interbank and money market items	2,335	1,562	1,917
Investments and trading transactions	60	64	60	64
Investment in debt securities	1,927	1,919	1,804	1,793
Interest on loans	22,418	21,940	21,830	21,337
Others	<u>13</u>	<u>16</u>	<u>13</u>	<u>16</u>
<b>Total interest income</b>	<b><u><u>26,753</u></u></b>	<b><u><u>25,501</u></u></b>	<b><u><u>25,624</u></u></b>	<b><u><u>24,544</u></u></b>

	Million Baht			
	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
	Interest on interbank and money market items	6,091	4,570	4,881
Investments and trading transactions	175	307	174	307
Investment in debt securities	5,909	5,880	5,536	5,511
Interest on loans	66,412	66,112	64,676	64,270
Others	<u>29</u>	<u>53</u>	<u>29</u>	<u>53</u>
<b>Total interest income</b>	<b><u><u>78,616</u></u></b>	<b><u><u>76,922</u></u></b>	<b><u><u>75,296</u></u></b>	<b><u><u>73,971</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, 2017 and 2016 are as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH		FOR THE THREE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
Interest on deposits	5,552	5,225	5,152	4,849
Interest on interbank and money market items	297	262	232	249
Contributions to the Deposit Protection Agency	2,442	2,265	2,440	2,264
Interest on debt issued				
Bonds and subordinated notes	1,627	1,679	1,627	1,679
Others	10	4	10	4
<b>Total interest expenses</b>	<b>9,928</b>	<b>9,435</b>	<b>9,461</b>	<b>9,045</b>

	Million Baht			
	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH		FOR THE NINE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
Interest on deposits	15,981	16,418	14,789	15,273
Interest on interbank and money market items	781	860	606	781
Contributions to the Deposit Protection Agency	7,188	6,850	7,184	6,846
Interest on debt issued				
Bonds and subordinated notes	4,972	5,090	4,972	5,090
Others	-	1	-	1
Others	24	8	24	8
<b>Total interest expenses</b>	<b>28,946</b>	<b>29,227</b>	<b>27,575</b>	<b>27,999</b>

## 6.17 Net fees and service income

Net fees and service income for the three-month and nine-month periods ended September 30, 2017 and 2016 are as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH		FOR THE THREE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
Fees and service income				
Acceptances, aval and guarantees of loans	34	32	24	27
Others	8,773	8,195	7,635	7,141
<b>Total fees and service income</b>	<b>8,807</b>	<b>8,227</b>	<b>7,659</b>	<b>7,168</b>
Fees and service expenses	2,208	2,070	2,175	2,046
<b>Net fees and service income</b>	<b>6,599</b>	<b>6,157</b>	<b>5,484</b>	<b>5,122</b>

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
Fees and service income				
Acceptances, aval and guarantees of loans	153	128	129	107
Others	26,186	24,330	23,010	21,428
Total fees and service income	26,339	24,458	23,139	21,535
Fees and service expenses	6,649	6,221	6,564	6,148
<b>Net fees and service income</b>	<b>19,690</b>	<b>18,237</b>	<b>16,575</b>	<b>15,387</b>

#### 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, 2017 and 2016 are as follows :

	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
Interbank and money market items (reversal)	72	(246)	(42)	(110)
Loans to customers	6,348	5,269	6,410	5,067
Loss on debt restructuring (reversal)	(161)	(77)	(161)	(77)

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
Interbank and money market items (reversal)	375	(297)	114	31
Loans to customers	17,589	12,857	17,538	12,315
Loss on debt restructuring (reversal)	(304)	(428)	(304)	(428)
Available-for-sale debt securities	93	-	93	-

#### 6.19 Approval of the financial statements

On November 9, 2017, the Audit Committee and the Board of Executive Directors have authorized to issue these interim financial statements.