

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, 2015, 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, 2015, and the related consolidated and Bank's statements of changes in shareholders' equity and cash flows for the nine-month period ended September 30, 2015, 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 10, 2015

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, 2015

Baht : '000

| | Notes | CONSOLIDATED | | THE BANK | |
|---|-------|-----------------------------------|----------------------|-----------------------------------|----------------------|
| | | September 30, 2015 (Unaudited) | December 31, 2014 | September 30, 2015 (Unaudited) | December 31, 2014 |
| ASSETS | | | | | |
| CASH | | 46,538,888 | 59,898,596 | 46,389,915 | 59,782,345 |
| INTERBANK AND MONEY MARKET ITEMS, NET | | 531,309,804 | 532,205,093 | 476,932,605 | 467,829,801 |
| CLAIMS ON SECURITY | | 16,625 | 64,802 | - | - |
| DERIVATIVES ASSETS | | 28,741,449 | 15,941,003 | 28,503,192 | 15,669,766 |
| INVESTMENTS, NET | 6.2 | 407,631,072 | 382,054,379 | 388,832,250 | 365,455,991 |
| INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET | 6.3 | 1,242,496 | 1,156,058 | 33,180,876 | 33,182,329 |
| LOANS TO CUSTOMERS AND ACCRUED | | | | | |
| INTEREST RECEIVABLES, NET | | | | | |
| Loans to customers | 6.4 | 1,810,566,419 | 1,782,848,508 | 1,760,402,247 | 1,731,042,377 |
| Accrued interest receivables | | 3,178,465 | 4,233,232 | 3,080,800 | 4,118,775 |
| Total loans to customers and accrued interest receivables | | 1,813,744,884 | 1,787,081,740 | 1,763,483,047 | 1,735,161,152 |
| <u>Less</u> Deferred revenue | | (680,480) | (615,678) | (628,135) | (537,521) |
| <u>Less</u> Allowance for doubtful accounts | | (98,316,932) | (89,411,506) | (95,560,298) | (87,095,271) |
| <u>Less</u> Revaluation allowance for debt restructuring | | (1,955,476) | (2,513,971) | (1,955,476) | (2,513,971) |
| Total loans to customers and accrued interest receivables, net | | 1,712,791,996 | 1,694,540,585 | 1,665,339,138 | 1,645,014,389 |
| CUSTOMER'S LIABILITY UNDER ACCEPTANCES | | 2,337,758 | 1,852,323 | 173,324 | 372,770 |
| PROPERTIES FOR SALE, NET | | 13,991,575 | 16,515,654 | 9,866,613 | 11,581,876 |
| PREMISES AND EQUIPMENT, NET | | 46,530,332 | 31,454,587 | 45,138,880 | 29,980,362 |
| OTHER INTANGIBLE ASSETS, NET | | 498,321 | 698,464 | 444,910 | 643,210 |
| DEFERRED TAX ASSETS | | 2,726,129 | 2,132,488 | 1,779,932 | 1,176,208 |
| OTHER ASSETS, NET | | 26,484,451 | 21,376,107 | 22,194,412 | 17,220,656 |
| TOTAL ASSETS | | 2,820,840,896 | 2,759,890,139 | 2,718,776,047 | 2,647,909,703 |

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, 2015

Baht : '000

| | Notes | CONSOLIDATED | | THE BANK | |
|---|-------|-----------------------------------|----------------------|-----------------------------------|----------------------|
| | | September 30, 2015 (Unaudited) | December 31, 2014 | September 30, 2015 (Unaudited) | December 31, 2014 |
| LIABILITIES AND SHAREHOLDERS' EQUITY | | | | | |
| DEPOSITS | | 2,068,240,103 | 2,058,778,930 | 2,013,149,595 | 1,992,588,427 |
| INTERBANK AND MONEY MARKET ITEMS | | 116,053,472 | 140,048,135 | 101,489,986 | 119,818,538 |
| LIABILITY PAYABLE ON DEMAND | | 9,298,956 | 9,135,590 | 9,270,072 | 9,069,981 |
| LIABILITY TO DELIVER SECURITY | | 133,325 | 152,330 | - | - |
| DERIVATIVES LIABILITIES | | 43,155,970 | 17,851,695 | 42,541,671 | 17,183,330 |
| DEBT ISSUED AND BORROWINGS | 6.6 | 154,026,024 | 140,844,779 | 153,857,011 | 140,824,104 |
| BANK'S LIABILITY UNDER ACCEPTANCES | | 2,337,758 | 1,852,323 | 173,324 | 372,770 |
| PROVISIONS | | 9,377,211 | 9,241,494 | 9,260,626 | 9,142,816 |
| DEFERRED TAX LIABILITIES | | 6,964,061 | 4,168,735 | 6,582,110 | 3,843,828 |
| OTHER LIABILITIES | | 56,067,545 | 54,172,542 | 39,780,877 | 39,936,999 |
| TOTAL LIABILITIES | | 2,465,654,425 | 2,436,246,553 | 2,376,105,272 | 2,332,780,793 |
| SHAREHOLDERS' EQUITY | | | | | |
| 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 | | 59,930,881 | 43,137,084 | 58,259,829 | 42,615,658 |
| RETAINED EARNINGS | 6.8 | | | | |
| Appropriated | | | | | |
| Legal reserve | | 20,000,000 | 19,000,000 | 20,000,000 | 19,000,000 |
| Others | | 86,500,000 | 81,500,000 | 86,500,000 | 81,500,000 |
| Unappropriated | | 113,182,584 | 104,419,537 | 102,476,285 | 96,578,591 |
| TOTAL BANK'S EQUITY | | 355,048,126 | 323,491,282 | 342,670,775 | 315,128,910 |
| NON-CONTROLLING INTEREST | | 138,345 | 152,304 | - | - |
| TOTAL SHAREHOLDERS' EQUITY | | 355,186,471 | 323,643,586 | 342,670,775 | 315,128,910 |
| TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY | | 2,820,840,896 | 2,759,890,139 | 2,718,776,047 | 2,647,909,703 |

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

(Mr. Chartsiri Soponpanich)
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, 2015
(Unaudited)

Baht : '000

| | Notes | CONSOLIDATED | | THE BANK | |
|--|-------|--------------|------------|-------------|------------|
| | | 2015 | 2014 | 2015 | 2014 |
| INTEREST INCOME | 6.15 | 25,741,664 | 25,550,306 | 24,508,132 | 24,260,346 |
| INTEREST EXPENSES | 6.16 | 11,301,050 | 10,441,345 | 10,715,567 | 9,871,622 |
| NET INTEREST INCOME | | 14,440,614 | 15,108,961 | 13,792,565 | 14,388,724 |
| FEES AND SERVICE INCOME | 6.17 | 7,940,238 | 7,283,893 | 7,058,713 | 6,348,055 |
| FEES AND SERVICE EXPENSES | 6.17 | 1,927,091 | 1,798,211 | 1,899,935 | 1,777,868 |
| NET FEES AND SERVICE INCOME | | 6,013,147 | 5,485,682 | 5,158,778 | 4,570,187 |
| GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS | | 2,231,094 | 1,222,621 | 1,696,704 | 1,048,206 |
| GAINS (LOSSES) ON INVESTMENTS | | 1,295,549 | 2,465,125 | (193,909) | 2,456,048 |
| SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD | | 41,609 | 46,391 | - | - |
| GAINS ON DISPOSAL OF ASSETS | | 1,672,470 | 628,252 | 1,591,840 | 506,437 |
| DIVIDEND INCOME | | 860,714 | 830,110 | 1,068,660 | 980,221 |
| OTHER OPERATING INCOME | | 183,949 | 254,392 | 141,766 | 221,268 |
| TOTAL OPERATING INCOME | | 26,739,146 | 26,041,534 | 23,256,404 | 24,171,091 |
| OTHER OPERATING EXPENSES | | | | | |
| Employee's expenses | | 6,208,418 | 5,704,363 | 5,647,181 | 5,109,549 |
| Directors' remuneration | | 20,059 | 19,869 | 14,700 | 14,700 |
| Premises and equipment expenses | | 2,315,909 | 1,989,596 | 2,143,431 | 1,831,163 |
| Taxes and duties | | 945,892 | 887,471 | 913,625 | 831,533 |
| Others | | 1,457,626 | 2,055,079 | 1,291,525 | 1,901,631 |
| TOTAL OTHER OPERATING EXPENSES | | 10,947,904 | 10,656,378 | 10,010,462 | 9,688,576 |
| IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES | 6.18 | 4,872,271 | 3,312,576 | 4,610,979 | 3,290,767 |
| PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES | | 10,918,971 | 12,072,580 | 8,634,963 | 11,191,748 |
| INCOME TAX EXPENSES | | 1,810,343 | 2,457,717 | 1,275,413 | 2,228,340 |
| NET PROFIT | | 9,108,628 | 9,614,863 | 7,359,550 | 8,963,408 |
| OTHER COMPREHENSIVE INCOME (LOSSES) | | | | | |
| Items that may be reclassified subsequently to profit or loss | | | | | |
| Gains (losses) on remeasuring available-for-sale investment | | (2,857,792) | 590,160 | (2,900,844) | 591,315 |
| Gains (losses) arising from translating the financial statements of foreign operations | | 2,198,298 | (500,041) | 1,503,542 | (535,573) |
| Related income tax | | 654,979 | (108,216) | 661,341 | (109,869) |
| Items that will not be reclassified subsequently to profit or loss | | | | | |
| Actuarial losses on defined benefit plans | | (24,737) | - | (24,737) | - |
| Related income tax | | 14,930 | - | 14,930 | - |
| TOTAL OTHER COMPREHENSIVE INCOME (LOSSES) | | (14,322) | (18,097) | (745,768) | (54,127) |
| TOTAL COMPREHENSIVE INCOME | | 9,094,306 | 9,596,766 | 6,613,782 | 8,909,281 |
| NET PROFIT ATTRIBUTABLE | | | | | |
| Owners of the Bank | | 9,057,193 | 9,574,654 | 7,359,550 | 8,963,408 |
| Non-controlling interest | | 51,435 | 40,209 | - | - |
| | | 9,108,628 | 9,614,863 | 7,359,550 | 8,963,408 |
| TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE | | | | | |
| Owners of the Bank | | 9,042,969 | 9,556,606 | 6,613,782 | 8,909,281 |
| Non-controlling interest | | 51,337 | 40,160 | - | - |
| | | 9,094,306 | 9,596,766 | 6,613,782 | 8,909,281 |
| BASIC EARNINGS PER SHARE (BAHT) | | 4.74 | 5.02 | 3.86 | 4.70 |
| 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 PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015
(Unaudited)

Baht : '000

| | Notes | CONSOLIDATED | | THE BANK | |
|---|-------|--------------|-------------|-------------|-------------|
| | | 2015 | 2014 | 2015 | 2014 |
| INTEREST INCOME | 6.15 | 78,139,812 | 77,180,481 | 74,355,860 | 73,252,737 |
| INTEREST EXPENSES | 6.16 | 36,246,808 | 33,043,044 | 34,468,803 | 31,285,412 |
| NET INTEREST INCOME | | 41,893,004 | 44,137,437 | 39,887,057 | 41,967,325 |
| FEES AND SERVICE INCOME | 6.17 | 23,789,775 | 21,500,600 | 20,424,576 | 19,185,043 |
| FEES AND SERVICE EXPENSES | 6.17 | 5,956,772 | 5,525,972 | 5,671,857 | 5,470,926 |
| NET FEES AND SERVICE INCOME | | 17,833,003 | 15,974,628 | 14,752,719 | 13,714,117 |
| GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS | | 5,796,089 | 4,535,661 | 4,997,827 | 3,918,612 |
| GAINS ON INVESTMENTS | | 4,765,980 | 3,449,732 | 2,977,499 | 3,451,205 |
| SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD | | 154,198 | 146,589 | - | - |
| GAINS ON DISPOSAL OF ASSETS | | 2,635,035 | 1,545,563 | 2,124,993 | 1,252,786 |
| DIVIDEND INCOME | | 2,816,908 | 2,735,306 | 3,589,860 | 2,972,847 |
| OTHER OPERATING INCOME | | 429,148 | 499,219 | 319,375 | 433,293 |
| TOTAL OPERATING INCOME | | 76,323,365 | 73,024,135 | 68,649,330 | 67,710,185 |
| OTHER OPERATING EXPENSES | | | | | |
| Employee's expenses | | 18,211,934 | 16,593,799 | 16,419,471 | 15,030,794 |
| Directors' remuneration | | 95,132 | 82,231 | 66,140 | 66,750 |
| Premises and equipment expenses | | 6,869,971 | 7,015,836 | 6,366,758 | 6,541,259 |
| Taxes and duties | | 2,718,476 | 2,657,754 | 2,583,233 | 2,521,381 |
| Others | | 5,008,311 | 4,679,949 | 4,439,213 | 4,239,201 |
| TOTAL OTHER OPERATING EXPENSES | | 32,903,824 | 31,029,569 | 29,874,815 | 28,399,385 |
| IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES | 6.18 | 10,773,503 | 7,747,144 | 10,156,961 | 7,270,961 |
| PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES | | 32,646,038 | 34,247,422 | 28,617,554 | 32,039,839 |
| INCOME TAX EXPENSES | | 5,987,381 | 6,564,649 | 4,982,171 | 6,032,445 |
| NET PROFIT | | 26,658,657 | 27,682,773 | 23,635,383 | 26,007,394 |
| OTHER COMPREHENSIVE INCOME (LOSSES) | | | | | |
| Items that may be reclassified subsequently to profit or loss | | | | | |
| Gains on remeasuring available-for-sale investment | | 3,095,788 | 11,350,437 | 3,032,834 | 11,309,667 |
| Gain (losses) arising from translating the financial statements of foreign operations | | 2,464,928 | (1,347,490) | 1,470,184 | (695,642) |
| Related income tax | | (587,394) | (2,266,010) | (574,342) | (2,257,965) |
| Items that will not be reclassified subsequently to profit or loss | | | | | |
| Changes in revaluation surplus | | 15,628,505 | - | 15,505,053 | - |
| Actuarial losses on defined benefit plans | | (39,106) | - | (39,106) | - |
| Related income tax | | (3,098,020) | - | (3,080,662) | - |
| TOTAL OTHER COMPREHENSIVE INCOME | | 17,464,701 | 7,736,937 | 16,313,961 | 8,356,060 |
| TOTAL COMPREHENSIVE INCOME | | 44,123,358 | 35,419,710 | 39,949,344 | 34,363,454 |
| NET PROFIT ATTRIBUTABLE | | | | | |
| Owners of the Bank | | 26,499,419 | 27,568,992 | 23,635,383 | 26,007,394 |
| Non-controlling interest | | 159,238 | 113,781 | - | - |
| | | 26,658,657 | 27,682,773 | 23,635,383 | 26,007,394 |
| TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE | | | | | |
| Owners of the Bank | | 43,964,323 | 35,305,857 | 39,949,344 | 34,363,454 |
| Non-controlling interest | | 159,035 | 113,853 | - | - |
| | | 44,123,358 | 35,419,710 | 39,949,344 | 34,363,454 |
| BASIC EARNINGS PER SHARE (BAHT) | | 13.88 | 14.44 | 12.38 | 13.62 |
| WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (THOUSAND SHARES) | | 1,908,843 | 1,908,843 | 1,908,843 | 1,908,843 |

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvarn Thansathit)
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015
(Unaudited)

Baht : '000

| | Notes | CONSOLIDATED | | | | | | | | | | Total | |
|---|-------|--|--------------------------------|--|--|---------------------------------------|-----------------------------------|-------------------|-------------------|--------------------|---|----------------|-----------------------------|
| | | Issued and Paid-up Share Capital Common Shares | Premium on Common Shares | Other Reserves | | | | Retained Earnings | | | Total Equity Attributable to the Bank's Shareholders | | Non-controlling Interest |
| | | | | Unrealized Increment per Land Appraisal | Unrealized Increment per Premises Appraisal | Unrealized Gains on Investments | Foreign Exchange Adjustment | Appropriated | | Unappropriated | | | |
| | | | | | | | | Legal Reserve | Others | | | | |
| Balance as at January 1, 2014 | | 19,088,429 | 56,346,232 | 10,280,263 | 5,246,682 | 25,328,396 | (1,018,192) | 18,000,000 | 76,500,000 | 86,164,059 | 295,935,869 | 115,821 | 296,051,690 |
| Appropriation for previous year | | | | | | | | | | | | | |
| Dividend paid | 6.8 | - | - | - | - | - | - | - | - | (8,589,793) | (8,589,793) | (50,001) | (8,639,794) |
| Legal reserve | 6.8 | - | - | - | - | - | - | 500,000 | - | (500,000) | - | - | - |
| Appropriation for current year | | | | | | | | | | | | | |
| Dividend paid | 6.8 | - | - | - | - | - | - | - | - | (3,817,686) | (3,817,686) | (72,501) | (3,890,187) |
| Legal reserve | 6.8 | - | - | - | - | - | - | 500,000 | - | (500,000) | - | - | - |
| Others | 6.8 | - | - | - | - | - | - | - | 5,000,000 | (5,000,000) | - | - | - |
| Total comprehensive income | | - | - | - | - | 9,084,355 | (1,347,490) | - | - | 27,568,992 | 35,305,857 | 113,853 | 35,419,710 |
| Transfer to retained earnings | | - | - | - | (676,250) | - | - | - | - | 676,250 | - | - | - |
| Balance as at September 30, 2014 | | <u>19,088,429</u> | <u>56,346,232</u> | <u>10,280,263</u> | <u>4,570,432</u> | <u>34,412,751</u> | <u>(2,365,682)</u> | <u>19,000,000</u> | <u>81,500,000</u> | <u>96,001,822</u> | <u>318,834,247</u> | <u>107,172</u> | <u>318,941,419</u> |
| Balance as at January 1, 2015 | | 19,088,429 | 56,346,232 | 10,280,263 | 4,342,722 | 31,015,155 | (2,501,056) | 19,000,000 | 81,500,000 | 104,419,537 | 323,491,282 | 152,304 | 323,643,586 |
| Appropriation for previous year | | | | | | | | | | | | | |
| Dividend paid | 6.8 | - | - | - | - | - | - | - | - | (8,589,793) | (8,589,793) | (72,992) | (8,662,785) |
| Legal reserve | 6.8 | - | - | - | - | - | - | 500,000 | - | (500,000) | - | - | - |
| Appropriation for current year | | | | | | | | | | | | | |
| Dividend paid | 6.8 | - | - | - | - | - | - | - | - | (3,817,686) | (3,817,686) | (100,002) | (3,917,688) |
| Legal reserve | 6.8 | - | - | - | - | - | - | 500,000 | - | (500,000) | - | - | - |
| Others | 6.8 | - | - | - | - | - | - | - | 5,000,000 | (5,000,000) | - | - | - |
| Total comprehensive income | | - | - | 6,549,356 | 5,960,780 | 2,508,597 | 2,464,928 | - | - | 26,480,662 | 43,964,323 | 159,035 | 44,123,358 |
| Transfer to retained earnings | | - | - | - | (689,864) | - | - | - | - | 689,864 | - | - | - |
| Balance as at September 30, 2015 | | <u>19,088,429</u> | <u>56,346,232</u> | <u>16,829,619</u> | <u>9,613,638</u> | <u>33,523,752</u> | <u>(36,128)</u> | <u>20,000,000</u> | <u>86,500,000</u> | <u>113,182,584</u> | <u>355,048,126</u> | <u>138,345</u> | <u>355,186,471</u> |

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY (CONTINUED)
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015

(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 | | |
| Balance as at January 1, 2014 | | 19,088,429 | 56,346,232 | 10,280,263 | 5,246,682 | 25,385,682 | (2,416,996) | 18,000,000 | 76,500,000 | 80,534,438 | 288,964,730 |
| Appropriation for previous year | | | | | | | | | | | |
| Dividend paid | 6.8 | - | - | - | - | - | - | - | - | (8,589,793) | (8,589,793) |
| Legal reserve | 6.8 | - | - | - | - | - | - | 500,000 | - | (500,000) | - |
| Appropriation for current year | | | | | | | | | | | |
| Dividend paid | 6.8 | - | - | - | - | - | - | - | - | (3,817,686) | (3,817,686) |
| Legal reserve | 6.8 | - | - | - | - | - | - | 500,000 | - | (500,000) | - |
| Others | 6.8 | - | - | - | - | - | - | - | 5,000,000 | (5,000,000) | - |
| Total comprehensive income | | - | - | - | - | 9,051,702 | (695,642) | - | - | 26,007,394 | 34,363,454 |
| Transfer to retained earnings | | - | - | - | (676,250) | - | - | - | - | 676,250 | - |
| Balance as at September 30, 2014 | | <u>19,088,429</u> | <u>56,346,232</u> | <u>10,280,263</u> | <u>4,570,432</u> | <u>34,437,384</u> | <u>(3,112,638)</u> | <u>19,000,000</u> | <u>81,500,000</u> | <u>88,810,603</u> | <u>310,920,705</u> |
| Balance as at January 1, 2015 | | 19,088,429 | 56,346,232 | 10,280,263 | 4,342,722 | 31,034,749 | (3,042,076) | 19,000,000 | 81,500,000 | 96,578,591 | 315,128,910 |
| Appropriation for previous year | | | | | | | | | | | |
| Dividend paid | 6.8 | - | - | - | - | - | - | - | - | (8,589,793) | (8,589,793) |
| Legal reserve | 6.8 | - | - | - | - | - | - | 500,000 | - | (500,000) | - |
| Appropriation for current year | | | | | | | | | | | |
| Dividend paid | 6.8 | - | - | - | - | - | - | - | - | (3,817,686) | (3,817,686) |
| Legal reserve | 6.8 | - | - | - | - | - | - | 500,000 | - | (500,000) | - |
| Others | 6.8 | - | - | - | - | - | - | - | 5,000,000 | (5,000,000) | - |
| Total comprehensive income | | - | - | 6,485,210 | 5,918,832 | 2,458,492 | 1,470,184 | - | - | 23,616,626 | 39,949,344 |
| Transfer to retained earnings | | - | - | - | (688,547) | - | - | - | - | 688,547 | - |
| Balance as at September 30, 2015 | | <u>19,088,429</u> | <u>56,346,232</u> | <u>16,765,473</u> | <u>9,573,007</u> | <u>33,493,241</u> | <u>(1,571,892)</u> | <u>20,000,000</u> | <u>86,500,000</u> | <u>102,476,285</u> | <u>342,670,775</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, 2015
(Unaudited)

Baht : '000

| | Note | CONSOLIDATED | | THE BANK | |
|--|------|--------------|--------------|--------------|--------------|
| | | 2015 | 2014 | 2015 | 2014 |
| CASH FLOWS FROM OPERATING ACTIVITIES | | | | | |
| Profit from operating before income tax expenses | | 32,646,038 | 34,247,422 | 28,617,554 | 32,039,839 |
| Items to reconcile profit from operating before income tax expenses | | | | | |
| to cash received (paid) from operating activities | | | | | |
| Depreciation and amortization expenses | | 2,652,629 | 2,610,586 | 2,557,728 | 2,505,519 |
| Bad debt and doubtful accounts | | 11,293,098 | 7,744,551 | 10,676,556 | 7,268,368 |
| Loss on debt restructuring (reversal) | | (519,595) | 2,593 | (519,595) | 2,593 |
| Loss (gain) on foreign exchange | | 4,317,473 | (1,627,549) | 4,317,136 | (1,586,501) |
| Amortization of premium (discount) on investment in debt securities | | 637,125 | (258,665) | 691,821 | (193,523) |
| Unrealized loss (gain) on revaluation of trading securities | | 42,771 | (19,535) | 69,997 | (11,906) |
| Unrealized gain on transfer of investments | | (5,803) | (15,519) | (5,803) | (15,519) |
| Gain on disposal of securities for investments | | (5,540,825) | (4,353,819) | (3,752,344) | (4,355,292) |
| Loss on impairment of investments | | 774,845 | 904,087 | 774,845 | 904,087 |
| Share of profit from investment using equity method | | (154,198) | (146,589) | - | - |
| Loss on impairment of properties for sale (reversal) | | 184,817 | (234,047) | 124,060 | (241,052) |
| Gain on disposal of premises and equipment | | (32,959) | (19,546) | (28,632) | (19,536) |
| Gain on revaluation of land and premises | | (293,511) | - | (293,511) | - |
| Loss on valuation adjustment of other assets (reversal) | | (12,964) | 610,478 | (12,964) | 610,478 |
| Provision expenses | | 377,958 | 439,476 | 360,052 | 425,002 |
| Net interest income | | (41,893,004) | (44,137,437) | (39,887,057) | (41,967,325) |
| Dividend income | | (2,816,908) | (2,735,306) | (3,589,860) | (2,972,847) |
| Proceeds from interest income | | 80,691,838 | 79,267,528 | 76,838,728 | 75,537,363 |
| Interest expenses paid | | (34,555,230) | (36,967,888) | (33,145,371) | (35,574,552) |
| Proceeds from dividend income | | 2,815,895 | 2,727,537 | 2,604,696 | 2,571,731 |
| Income tax paid | | (8,080,938) | (7,999,694) | (7,373,627) | (7,332,549) |
| Decrease (increase) in other accrued receivables | | 216 | (57,424) | (223,541) | 4,678 |
| Decrease in other accrued expenses | | (819,201) | (670,488) | (861,277) | (544,686) |
| Profit from operating before changes in operating assets and liabilities | | 41,709,567 | 29,310,752 | 37,939,591 | 27,054,370 |
| Decrease (increase) in operating assets | | | | | |
| Interbank and money market items | | (97,166) | (56,640,509) | (9,982,307) | (52,801,137) |
| Investments in short-term securities | | (17,433,715) | (13,497,090) | (18,356,978) | (12,415,852) |
| Loans to customers | | (31,574,184) | 1,998,312 | (33,197,549) | 6,481,711 |
| Properties for sale | | 2,825,627 | 3,060,994 | 2,077,567 | 1,828,069 |
| Other assets | | (18,595,288) | 283,115 | (18,359,765) | 2,716,010 |
| Increase (decrease) in operating liabilities | | | | | |
| Deposits | | 9,461,173 | (15,915,605) | 20,561,167 | (16,647,317) |
| Interbank and money market items | | (23,994,663) | 6,934,886 | (18,328,550) | 3,283,430 |
| Liabilities payable on demand | | 163,366 | 134,479 | 200,091 | 185,835 |
| Short-term borrowings | | (49,163) | (664,561) | (197,501) | (664,561) |
| Other liabilities | | 36,765,743 | (9,244,692) | 33,582,290 | (13,246,036) |
| Net cash from operating activities | | (818,703) | (54,239,919) | (4,061,944) | (54,225,478) |

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, 2015
(Unaudited)

Baht : '000

| | Note | CONSOLIDATED | | THE BANK | |
|--|-------|---------------------|---------------------|---------------------|---------------------|
| | | 2015 | 2014 | 2015 | 2014 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | | | | |
| Purchase of available-for-sale securities | | (361,296,861) | (190,490,796) | (342,402,908) | (184,294,700) |
| Proceeds from disposal of available-for-sale securities | | 352,349,262 | 233,472,647 | 335,739,124 | 229,539,186 |
| Purchase of held-to-maturity debt securities | | (26,373,343) | (29,787,959) | (1,496,024) | (5,043,790) |
| Proceeds from redemption of held-to-maturity debt securities | | 38,864,619 | 44,803,211 | 13,593,042 | 17,102,384 |
| Purchase of general investments | | (2,992,737) | (4,753,674) | (2,992,737) | (4,753,674) |
| Proceeds from disposal of general investments | | 686,987 | 911,484 | 686,987 | 911,484 |
| Purchase of investment in associate | | - | (89,982) | - | (89,982) |
| Proceeds from disposal of investments in associates | | 32,611 | - | 32,611 | - |
| Proceeds from dividend income | | | | | |
| from subsidiaries and associates | | 35,149 | 25,850 | 984,152 | 393,348 |
| Purchase of premises, equipment and leasehold | | (1,353,464) | (1,582,927) | (1,201,787) | (1,199,356) |
| Proceeds from disposal of premises and equipment | | 160,234 | 20,891 | 28,921 | 20,671 |
| Net cash from investing activities | | <u>112,457</u> | <u>52,528,745</u> | <u>2,971,381</u> | <u>52,585,571</u> |
| CASH FLOWS FROM FINANCING ACTIVITIES | | | | | |
| Decrease in borrowings | | (29,981) | (63,414) | (29,981) | (63,414) |
| Dividend paid | | (12,407,479) | (12,407,479) | (12,407,479) | (12,407,479) |
| Dividend paid to non-controlling interest | | (172,994) | (122,502) | - | - |
| Net cash from financing activities | | <u>(12,610,454)</u> | <u>(12,593,395)</u> | <u>(12,437,460)</u> | <u>(12,470,893)</u> |
| Effect on cash due to changes in the exchange rates | | 113,701 | (77,807) | 135,594 | (76,156) |
| Net decrease in cash and cash equivalents | | <u>(13,202,999)</u> | <u>(14,382,376)</u> | <u>(13,392,429)</u> | <u>(14,186,956)</u> |
| Cash and cash equivalents as at January 1, | | 62,802,942 | 57,168,584 | 59,782,344 | 53,299,523 |
| Cash and cash equivalents as at September 30, | 6.1.1 | <u>49,599,943</u> | <u>42,786,208</u> | <u>46,389,915</u> | <u>39,112,567</u> |

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvann 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, 2015
(UNAUDITED)

1. REGULATORY REQUIREMENTS

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, 2015 and December 31, 2014, 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

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.

2.1 The consolidated and the Bank's interim financial statements are prepared in accordance with Thai Accounting Standard No. 34 (Revised 2014) regarding Interim Financial Reporting; and in accordance with the Regulations of The Stock Exchange of Thailand (SET) regarding the Basis, Conditions and Procedures for the Preparation and Submission of Financial Position and Results of Operations of Listed Companies B.E. 2544 dated January 22, 2001, including the BOT's Notification regarding the Preparation and Announcement of Financial Statements of Commercial Banks and Parent Companies of Financial Holding Groups dated December 3, 2010.

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, 2014.

The consolidated and the Bank's statements of financial position as at December 31, 2014, 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, 2015 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.

The Bank prepares its statutory financial statements in the Thai language in conformity with Thai Financial Reporting Standards and the regulations as stated above. These financial statements are prepared in accordance with accounting principles and practices generally accepted in Thailand.

2.2 New or Revised Thai Financial Reporting Standards

2.2.1 The Application of the New or Revised Thai Financial Reporting Standards

Thai Accounting Standards, Thai Financial Reporting Standards, Thai Accounting Standards Interpretations and Thai Financial Reporting Interpretations to be applied for the financial statements of the periods beginning on or after January 1, 2015 and Conceptual Framework for Financial Reporting (Revised 2015) to be effective since November 6, 2015 onward that are relevant to the Bank are as follows :

| | Thai Financial Reporting Standards | Effective date |
|--|---|-----------------|
| Thai Accounting Standards (TAS) | | |
| TAS 1 (Revised 2014) | Presentation of Financial Statements | January 1, 2015 |
| TAS 7 (Revised 2014) | Statement of Cash Flows | January 1, 2015 |
| TAS 8 (Revised 2014) | Accounting Policies, Changes in Accounting Estimates and Errors | January 1, 2015 |
| TAS 10 (Revised 2014) | Events after the Reporting Period | January 1, 2015 |
| TAS 12 (Revised 2014) | Income Taxes | January 1, 2015 |
| TAS 16 (Revised 2014) | Property, Plant and Equipment | January 1, 2015 |
| TAS 17 (Revised 2014) | Leases | January 1, 2015 |
| TAS 18 (Revised 2014) | Revenue | January 1, 2015 |
| TAS 19 (Revised 2014) | Employee Benefits | January 1, 2015 |
| TAS 21 (Revised 2014) | The Effects of Changes in Foreign Exchange Rates | January 1, 2015 |
| TAS 24 (Revised 2014) | Related Party Disclosures | January 1, 2015 |
| TAS 27 (Revised 2014) | Separate Financial Statements | January 1, 2015 |
| TAS 28 (Revised 2014) | Investments in Associates and Joint Ventures | January 1, 2015 |
| TAS 33 (Revised 2014) | Earnings per Share | January 1, 2015 |
| TAS 34 (Revised 2014) | Interim Financial Reporting | January 1, 2015 |
| TAS 36 (Revised 2014) | Impairment of Assets | January 1, 2015 |

| Thai Financial Reporting Standards | | Effective date |
|---|--|------------------|
| Thai Accounting Standards (TAS) | | |
| TAS 37 (Revised 2014) | Provisions, Contingent Liabilities and Contingent Assets | January 1, 2015 |
| TAS 38 (Revised 2014) | Intangible assets | January 1, 2015 |
| Thai Financial Reporting Standards (TFRS) | | |
| TFRS 5 (Revised 2014) | Non - current Assets Held for Sale and Discontinued Operations | January 1, 2015 |
| TFRS 8 (Revised 2014) | Operating Segments | January 1, 2015 |
| TFRS 10 | Consolidated Financial Statements | January 1, 2015 |
| TFRS 11 | Joint Arrangements | January 1, 2015 |
| TFRS 12 | Disclosure of Interests in Other Entities | January 1, 2015 |
| TFRS 13 | Fair Value Measurement | January 1, 2015 |
| Thai Accounting Standards Interpretations (TSI) | | |
| TSI 15 (Revised 2014) | Operating Leases - Incentives | January 1, 2015 |
| TSI 32 (Revised 2014) | Intangible Assets - Web Site Costs | January 1, 2015 |
| Thai Financial Reporting Interpretations (TFRI) | | |
| TFRI 4 (Revised 2014) | Determining whether an arrangement contains a lease | January 1, 2015 |
| TFRI 10 (Revised 2014) | Interim Financial Reporting and Impairment | January 1, 2015 |
| TFRI 13 (Revised 2014) | Customer loyalty programmes | January 1, 2015 |
| TFRI 14 | IAS 19 (Revised 2014)-The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction | January 1, 2015 |
| TFRI 17 (Revised 2014) | Distributions of Non-cash Assets to Owners | January 1, 2015 |
| Conceptual Framework for Financial Reporting (Revised 2015) | | November 6, 2015 |

The Bank has adopted the above accounting standards, financial reporting standards, accounting standards interpretations, financial reporting interpretations and conceptual framework for financial reporting with no material impact on the Bank's financial statements. The Bank has disclosed the accounting policy and information according to TFRS 12 Disclosure of Interests in Other Entities in Note 6.3, and TFRS 13 Fair Value Measurement in Note 4, respectively.

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 2015 as follows :

| Thai Financial Reporting Standards | | Effective date |
|--|--------------------------------------|-----------------|
| Thai Accounting Standards (TAS) | | |
| TAS 1 (Revised 2015) | Presentation of Financial Statements | January 1, 2016 |
| TAS 7 (Revised 2015) | Statement of Cash Flows | January 1, 2016 |

| Thai Financial Reporting Standards | | Effective date |
|--|--|-----------------------|
| Thai Accounting Standards (TAS) | | |
| TAS 8 (Revised 2015) | Accounting Policies, Changes in Accounting Estimates and Errors | January 1, 2016 |
| TAS 10 (Revised 2015) | Events after the Reporting Period | January 1, 2016 |
| TAS 12 (Revised 2015) | Income Taxes | January 1, 2016 |
| TAS 16 (Revised 2015) | Property, Plant and Equipment | January 1, 2016 |
| TAS 17 (Revised 2015) | Leases | January 1, 2016 |
| TAS 18 (Revised 2015) | Revenue | January 1, 2016 |
| TAS 19 (Revised 2015) | Employee Benefits | January 1, 2016 |
| TAS 21 (Revised 2015) | The Effects of Changes in Foreign Exchange Rates | January 1, 2016 |
| TAS 24 (Revised 2015) | Related Party Disclosures | January 1, 2016 |
| TAS 27 (Revised 2015) | Separate Financial Statements | January 1, 2016 |
| TAS 28 (Revised 2015) | Investments in Associates and Joint Ventures | January 1, 2016 |
| TAS 33 (Revised 2015) | Earnings per Share | January 1, 2016 |
| TAS 34 (Revised 2015) | Interim Financial Reporting | January 1, 2016 |
| TAS 36 (Revised 2015) | Impairment of Assets | January 1, 2016 |
| TAS 37 (Revised 2015) | Provisions, Contingent Liabilities and Contingent Assets | January 1, 2016 |
| TAS 38 (Revised 2015) | Intangible assets | January 1, 2016 |
| Thai Financial Reporting Standards (TFRS) | | |
| TFRS 5 (Revised 2015) | Non - current Assets Held for Sale and Discontinued Operations | January 1, 2016 |
| TFRS 8 (Revised 2015) | Operating Segments | January 1, 2016 |
| TFRS 10 (Revised 2015) | Consolidated Financial Statements | January 1, 2016 |
| TFRS 11 (Revised 2015) | Joint Arrangements | January 1, 2016 |
| TFRS 12 (Revised 2015) | Disclosure of Interests in Other Entities | January 1, 2016 |
| TFRS 13 (Revised 2015) | Fair Value Measurement | January 1, 2016 |
| Thai Accounting Standards Interpretations (TSI) | | |
| TSI 15 (Revised 2015) | Operating Leases - Incentives | January 1, 2016 |
| TSI 25 (Revised 2015) | Income Taxes - Changes in the Tax Status of an Entity or its Shareholders | January 1, 2016 |
| TSI 32 (Revised 2015) | Intangible Assets - Web Site Costs | January 1, 2016 |
| Thai Financial Reporting Interpretations (TFRI) | | |
| TFRI 4 (Revised 2015) | Determining whether an arrangement contains a lease | January 1, 2016 |
| TFRI 10 (Revised 2015) | Interim Financial Reporting and Impairment | January 1, 2016 |
| TFRI 13 (Revised 2015) | Customer loyalty programmes | January 1, 2016 |
| TFRI 14 (Revised 2015) | IAS 19 (Revised 2015) - The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction | January 1, 2016 |
| TFRI 17 (Revised 2015) | Distributions of Non-cash Assets to Owners | January 1, 2016 |
| TFRI 21 | Levies | January 1, 2016 |

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, 2015 and 2014, included the accounts of the head office and all branches of the Bank and its subsidiaries, which the accounts of subsidiaries had been derived from their reviewed financial statements except for the financial statements of BBL Asset Management Company Limited which had not been reviewed, and the consolidated statement of financial position as at December 31, 2014, included the accounts of the head office and all branches of the Bank and its subsidiaries, which the accounts of subsidiaries had been derived from their audited financial statements by eliminating significant business transactions and outstanding balances between the Bank and its subsidiaries. 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 and Bangkok Bank (China) Company Limited.

In addition, the consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2015 and 2014 and the consolidated statement of financial position as at December 31, 2014, 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.

The consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2015 and 2014 included equity interest in associates which was determined from the unreviewed financial statements of these companies and the consolidated statement of financial position as at December 31, 2014 included equity interest in associates which was determined from the unaudited financial statements of these companies and all associates of the Bank 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, 2015 and 2014 and the Bank's statement of financial position as at December 31, 2014, 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, 2014. 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

Since January 1, 2015, the Bank has applied the new accounting policy regarding the fair value measurement which is in accordance with TFRS 13 Fair Value Measurement.

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, 2015.

| | CONSOLIDATED September 30, 2015 | | | Million Baht |
|--------------------------------|------------------------------------|---------|---------|--------------|
| | Level 1 | Level 2 | Level 3 | Total |
| Items measured at fair value : | | | | |
| Financial assets | | | | |
| Derivatives | - | 28,674 | - | 28,674 |
| Investments, net | 79,102 | 283,840 | - | 362,942 |
| Financial liabilities | | | | |
| Derivatives | 355 | 42,873 | - | 43,228 |

| | THE BANK September 30, 2015 | | | Million Baht |
|--------------------------------|--------------------------------|---------|---------|--------------|
| | Level 1 | Level 2 | Level 3 | Total |
| Items measured at fair value : | | | | |
| Financial assets | | | | |
| Derivatives | - | 28,435 | - | 28,435 |
| Investments, net | 74,933 | 272,765 | - | 347,698 |
| Financial liabilities | | | | |
| Derivatives | - | 42,613 | - | 42,613 |

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 bid yield of debt securities published in 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 Bank of Thailand maintain the minimum capital adequacy ratios as follows :

| | Capital fund ratio | Percentage |
|----------------------------|--------------------|------------|
| Common equity Tier 1 ratio | | 4.50 |
| Tier 1 capital ratio | | 6.00 |
| Total capital fund ratio | | 8.50 |

As at September 30, 2015 and December 31, 2014, the Bank had capital fund and maintained capital adequacy ratios to risk assets in accordance with the BOT's Notification relating to the Basel III guidelines as follows :

| | Million Baht | | | |
|---|--------------------|-------------------|--------------------|-------------------|
| | CONSOLIDATED | | THE BANK | |
| | September 30, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 |
| Tier 1 capital | 342,977 | 303,810 | 333,146 | 297,006 |
| Common Equity Tier 1 capital | 342,882 | 303,683 | 333,146 | 297,006 |
| 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 | 20,000 | 19,000 | 20,000 | 19,000 |
| Reserves appropriated from net profit | 86,500 | 81,500 | 86,500 | 81,500 |
| Net profit after appropriation | 103,897 | 86,200 | 94,889 | 79,619 |
| Other comprehensive income | 57,250 | 41,689 | 56,501 | 41,581 |
| Deductions from Common Equity | | | | |
| Tier 1 capital | (199) | (140) | (178) | (128) |
| Additional Tier 1 capital | 95 | 127 | - | - |
| Tier 2 capital | 44,612 | 46,287 | 43,846 | 45,417 |
| Total capital fund | 387,589 | 350,097 | 376,992 | 342,423 |
| | PERCENTAGE | | | |
| | CONSOLIDATED | | THE BANK | |
| | September 30, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 |
| Common equity Tier 1 capital to risk assets ratio | 16.11 | 15.10 | 16.19 | 15.24 |
| Tier 1 capital to risk assets ratio | 16.11 | 15.11 | 16.19 | 15.24 |
| Total capital to risk assets ratio | 18.21 | 17.41 | 18.32 | 17.56 |

As at September 30, 2015, the Bank has the increment per land and premises appraisal which the BOT had approved to include in Tier 2 capital in July 2015.

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

Date of disclosure October 30, 2015

Information as of June 30, 2015

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, 2015 and 2014 are as follows :

| | Million Baht | | | |
|---|--------------------|--------------------|--------------------|--------------------|
| | CONSOLIDATED | | THE BANK | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Cash | 46,539 | 39,252 | 46,390 | 39,113 |
| Cash equivalents | | | | |
| Cash at Bank - current and saving account | 84 | 142 | - | - |
| Fixed deposit and notes with a maturity less than or equal to three months | <u>2,977</u> | <u>3,392</u> | <u>-</u> | <u>-</u> |
| Total cash and cash equivalents | <u>49,600</u> | <u>42,786</u> | <u>46,390</u> | <u>39,113</u> |

6.1.2 Significant non-cash items for the nine-month periods ended September 30, 2015 and 2014 are as follows :

| | Million Baht | | | |
|--|---|--------------------|---|--------------------|
| | CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED | | THE BANK FOR THE NINE-MONTH PERIODS ENDED | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Unrealized gains on investments in shareholders' equity increase | 2,509 | 9,084 | 2,458 | 9,052 |
| Properties for sale increased from loans payment/inactive assets | 529 | 571 | 529 | 571 |
| Unrealized increment per land and premises appraisal transferred to retained earnings | 690 | 676 | 689 | 676 |
| Unrealized increment per land and premises appraisal increase | 12,510 | - | 12,404 | - |

6.2 Investments, net

6.2.1 Investments as at September 30, 2015 and December 31, 2014 consisted of the following :

| | CONSOLIDATED | | THE BANK | |
|--|--------------------|-------------------|--------------------|-------------------|
| | September 30, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 |
| | Fair Value | Fair Value | Fair Value | Fair Value |
| Million Baht | | | | |
| Trading securities | | | | |
| Government and state enterprise securities | 51,500 | 34,848 | 51,500 | 34,848 |
| Private enterprise debt securities | 240 | 5 | 240 | 5 |
| Foreign debt securities | - | 471 | - | - |
| Domestic marketable equity securities | 956 | 1,380 | - | - |
| Total | 52,696 | 36,704 | 51,740 | 34,853 |

| | CONSOLIDATED | | THE BANK | |
|--|--------------------|-------------------|--------------------|-------------------|
| | September 30, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 |
| | Fair Value | Fair Value | Fair Value | Fair Value |
| Million Baht | | | | |
| Available-for-sale securities | | | | |
| Government and state enterprise securities | 188,460 | 194,607 | 188,460 | 194,607 |
| Private enterprise debt securities | 7,765 | 10,378 | 7,765 | 10,378 |
| Foreign debt securities | 43,906 | 26,978 | 32,831 | 16,526 |
| Domestic marketable equity securities | 61,712 | 52,829 | 60,266 | 52,791 |
| Foreign marketable equity securities | 1,516 | 1,537 | 1,516 | 1,537 |
| Others | 6,887 | 4,832 | 5,120 | 4,487 |
| Total | 310,246 | 291,161 | 295,958 | 280,326 |

| | CONSOLIDATED | | THE BANK | |
|--|-------------------------|-------------------------|-------------------------|-------------------------|
| | September 30, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 |
| | Cost/ Amortized Cost | Cost/ Amortized Cost | Cost/ Amortized Cost | Cost/ Amortized Cost |
| Million Baht | | | | |
| Held-to-maturity debt securities | | | | |
| Government and state enterprise securities | 13,086 | 25,935 | 9,547 | 22,040 |
| Private enterprise debt securities | 700 | 700 | 700 | 700 |
| Foreign debt securities | 2,940 | 2,745 | 2,940 | 2,745 |
| Total | 16,726 | 29,380 | 13,187 | 25,485 |

| | CONSOLIDATED | | THE BANK | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|
| | September 30, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 |
| | Cost | Cost | Cost | Cost |
| General investments | | | | |
| Domestic non-marketable equity securities | 6,455 | 6,743 | 6,446 | 6,734 |
| Foreign non-marketable equity securities | <u>25,237</u> | <u>21,242</u> | <u>25,230</u> | <u>21,234</u> |
| Total | 31,692 | 27,985 | 31,676 | 27,968 |
| <u>Less</u> Allowance for impairment | <u>(3,729)</u> | <u>(3,176)</u> | <u>(3,729)</u> | <u>(3,176)</u> |
| Total | <u><u>27,963</u></u> | <u><u>24,809</u></u> | <u><u>27,947</u></u> | <u><u>24,792</u></u> |
| | | | | |
| Total investments, net | <u><u>407,631</u></u> | <u><u>382,054</u></u> | <u><u>388,832</u></u> | <u><u>365,456</u></u> |

Investments classified in accordance with the notification of the BOT as at September 30, 2015 and December 31, 2014 are presented in Note 6.5.

As at September 30, 2015 and December 31, 2014, the Bank has investments in 32 companies with cost values of Baht 256 million, which are companies whose prospects as a going concern are uncertain or are unlisted companies but whose financial positions and operations would fall under the SET delisting criteria, which the Bank had set aside allowance for impairment of these investments amounting to Baht 256 million and these companies had net book value totaling Baht 0 million.

As at September 30, 2015 and December 31, 2014, the Bank has investments in 3 listed companies and 4 listed companies that are under the SET delisting criteria, amounting to Baht 4 million and Baht 72 million, with the fair value of Baht 2 million and Baht 43 million, which the Bank had set aside allowance for impairment of these investments amounting to Baht 2 million and Baht 29 million, respectively.

For the nine-month periods ended September 30, 2015 and 2014, the Bank has recorded loss for impairment of investments in the statements of profit or loss and other comprehensive income amounting to Baht 775 million and Baht 904 million, respectively.

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, 2015 and December 31, 2014, the Bank had outstanding balances of other liabilities from such transaction amounting to Baht 993 million and Baht 1,133 million, respectively.

6.2.2 As at September 30, 2015 and December 31, 2014, 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, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 |
| Manufacturing and commercial | 11 | 11 | 11 | 11 |
| Real estate and construction | 187 | 187 | 187 | 187 |
| Utilities and services | 41 | 41 | 41 | 41 |
| Others | <u>1,459</u> | <u>1,450</u> | <u>1,459</u> | <u>1,450</u> |
| Total | <u><u>1,698</u></u> | <u><u>1,689</u></u> | <u><u>1,698</u></u> | <u><u>1,689</u></u> |

6.3 Investments in subsidiaries and associates, net

As at September 30, 2015 and December 31, 2014, the Bank had investments in subsidiaries and associates, net as follows :

| Company | Type of Business | Type of Shares | CONSOLIDATED | | | | | |
|---------------------------------------|------------------|----------------|--------------------------------------|-------------------|--------------------------|-------------------|----------------------------|---------------------|
| | | | Direct and Indirect Shareholding (%) | | Investment (Cost Method) | | Investment (Equity Method) | |
| | | | September 30, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 |
| | | | | | | | | |
| Associates | | | | | | | | |
| BSL Leasing Co., Ltd. | Finance | Ordinary share | 35.88 | 35.88 | 43 | 43 | 642 | 568 |
| Processing Center Co., Ltd. | Service | Ordinary share | 30.00 | 30.00 | 15 | 15 | 297 | 277 |
| National ITMX Co., Ltd. | Service | Ordinary share | 16.91 | 19.80 | 9 | 10 | 215 | 221 |
| Thai Payment Network Co., Ltd. | Service | Ordinary share | 49.99 | 49.99 | <u>90</u> | <u>90</u> | <u>88</u> | <u>90</u> |
| Total | | | | | 157 | 158 | 1,242 | 1,156 |
| <u>Less</u> Allowance for impairment | | | | | <u>(2)</u> | <u>(2)</u> | <u>-</u> | <u>-</u> |
| Investments in associates, net | | | | | <u><u>155</u></u> | <u><u>156</u></u> | <u><u>1,242</u></u> | <u><u>1,156</u></u> |

| Company | Type of Business | Type of Shares | THE BANK | | | | Million Baht | |
|--|------------------|----------------|--------------------------------------|-------------------|--------------------------|-------------------|--------------------|-------------------|
| | | | Direct and Indirect Shareholding (%) | | Investment (Cost Method) | | | |
| | | | September 30, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 |
| | | | | | | | | |
| Subsidiaries | | | | | | | | |
| BBL (Cayman) Limited | Finance | Ordinary share | 100.00 | 100.00 | 2 | | 2 | |
| Bangkok Bank Berhad | Banking | Ordinary share | 100.00 | 100.00 | 6,082 | | 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 | |
| BBL Asset Management Co., Ltd. | Finance | Ordinary share | 75.00 | 75.00 | 183 | | 183 | |
| Bualuang Securities PCL. | Securities | Ordinary share | 99.89 | 99.89 | 4,769 | | 4,769 | |
| Associates | | | | | | | | |
| BSL Leasing Co., Ltd. | Finance | Ordinary share | 35.88 | 35.88 | 43 | | 43 | |
| Processing Center Co., Ltd. | Service | Ordinary share | 30.00 | 30.00 | 15 | | 15 | |
| National ITMX Co., Ltd. | Service | Ordinary share | 16.91 | 19.80 | 9 | | 10 | |
| Thai Payment Network Co., Ltd. | Service | Ordinary share | 49.99 | 49.99 | 90 | | 90 | |
| Total | | | | | 33,278 | | 33,279 | |
| <u>Less</u> Allowance for impairment | | | | | (97) | | (97) | |
| Investments in subsidiaries and associates, net | | | | | 33,181 | | 33,182 | |

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

| | Million Baht | |
|----------------------------|-----------------------------------|--------------------|
| | FOR THE THREE-MONTH PERIODS ENDED | |
| | September 30, 2015 | September 30, 2014 |
| Net profit | 154 | 163 |
| Total comprehensive income | 154 | 163 |

| | Million Baht | |
|----------------------------|----------------------------------|--------------------|
| | FOR THE NINE-MONTH PERIODS ENDED | |
| | September 30, 2015 | September 30, 2014 |
| Net profit | 532 | 525 |
| Total comprehensive income | 532 | 525 |

6.4 Loans to customers and accrued interest receivables, net

6.4.1 As at September 30, 2015 and December 31, 2014, 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, 2015 | | | 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 | 1,714,644 | 1,097,194 | 1 | 13,073 |
| Special mentioned | 40,265 | 20,149 | 2 | 508 |
| Substandard | 11,493 | 3,047 | 100 | 3,062 |
| Doubtful | 14,962 | 6,426 | 100 | 6,450 |
| Doubtful of loss | 31,700 | 21,102 | 100 | 21,102 |
| Excess provision according to the BOT's requirement | | | | 54,122 |
| Total | <u>1,813,064</u> | <u>1,147,918</u> | | <u>98,317</u> |

| | CONSOLIDATED DECEMBER 31, 2014 | | | 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 | 1,704,086 | 1,055,551 | 1 | 12,687 |
| Special mentioned | 37,312 | 17,695 | 2 | 449 |
| Substandard | 5,803 | 1,619 | 100 | 1,631 |
| Doubtful | 17,156 | 4,822 | 100 | 4,860 |
| Doubtful of loss | 22,109 | 10,998 | 100 | 11,005 |
| Excess provision according to the BOT's requirement | | | | 58,779 |
| Total | <u>1,786,466</u> | <u>1,090,685</u> | | <u>89,411</u> |

| | THE BANK SEPTEMBER 30, 2015 | | | 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 | 1,666,503 | 1,066,394 | 1 | 12,777 |
| Special mentioned | 39,513 | 19,826 | 2 | 501 |
| Substandard | 11,318 | 3,025 | 100 | 3,044 |
| Doubtful | 14,754 | 6,248 | 100 | 6,272 |
| Doubtful of loss | 30,767 | 20,515 | 100 | 20,515 |
| Excess provision according to the BOT's requirement | | | | 52,451 |
| Total | <u><u>1,762,855</u></u> | <u><u>1,116,008</u></u> | | <u><u>95,560</u></u> |

| | THE BANK DECEMBER 31, 2014 | | | 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 | 1,654,059 | 1,020,170 | 1 | 12,346 |
| Special mentioned | 36,437 | 17,056 | 2 | 436 |
| Substandard | 5,733 | 1,599 | 100 | 1,614 |
| Doubtful | 17,059 | 4,726 | 100 | 4,764 |
| Doubtful of loss | 21,335 | 10,528 | 100 | 10,535 |
| Excess provision according to the BOT's requirement | | | | 57,400 |
| Total | <u><u>1,734,623</u></u> | <u><u>1,054,079</u></u> | | <u><u>87,095</u></u> |

As at September 30, 2015 and December 31, 2014, the consolidated and the Bank's financial statements included the allowance for doubtful accounts amounting to Baht 4,343 million and Baht 4,280 million, respectively, on a collective approach, for loans classified as normal and special mentioned.

6.4.2 As at September 30, 2015 and December 31, 2014, 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, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 |
| | Million Baht | | | |
| NPLs before allowance for doubtful accounts | 58,112 | 45,046 | 56,796 | 44,105 |
| NPLs as percentage of total loans | 2.75 | 2.14 | 2.77 | 2.15 |
| Net NPLs after allowance for doubtful accounts | 18,669 | 18,260 | 18,233 | 17,917 |
| Net NPLs as percentage of net total loans | 0.90 | 0.88 | 0.91 | 0.89 |

6.4.3 As at September 30, 2015 and December 31, 2014, 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 :

| | No. of Companies | Outstanding Balance | CONSOLIDATED | | |
|---|------------------|---------------------|---|-------------------------------|--------------------------------|
| | | | SEPTEMBER 30, 2015 | | |
| | | | Loans Net of Collateral/Present Value of Future Cash Flows According to the BOT | Provision Required by the BOT | Provision Recorded by the Bank |
| Financial institutions ordered closed | - | - | - | - | - |
| Listed companies identified for delisting | 1 | 373 | 373 | 373 | 373 |
| Total | 1 | 373 | 373 | 373 | 373 |

| | No. of Companies | Outstanding Balance | CONSOLIDATED | | |
|---|------------------|---------------------|---|-------------------------------|--------------------------------|
| | | | DECEMBER 31, 2014 | | |
| | | | Loans Net of Collateral/Present Value of Future Cash Flows According to the BOT | Provision Required by the BOT | Provision Recorded by the Bank |
| Financial institutions ordered closed | - | - | - | - | - |
| Listed companies identified for delisting | 1 | 373 | 373 | 373 | 373 |
| Total | 1 | 373 | 373 | 373 | 373 |

| | | | | | Million Baht |
|---|---------------------|------------------------|--|-------------------------------------|--------------------------------------|
| THE BANK SEPTEMBER 30, 2015 | | | | | |
| | 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 |
| Financial institutions ordered closed | - | - | - | - | - |
| Listed companies identified for delisting | 1 | 373 | 373 | 373 | 373 |
| Total | 1 | 373 | 373 | 373 | 373 |

| | | | | | Million Baht |
|---|---------------------|------------------------|--|-------------------------------------|--------------------------------------|
| THE BANK DECEMBER 31, 2014 | | | | | |
| | 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 |
| Financial institutions ordered closed | - | - | - | - | - |
| Listed companies identified for delisting | 1 | 373 | 373 | 373 | 373 |
| Total | 1 | 373 | 373 | 373 | 373 |

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, 2015 and 2014, classified by the restructuring methods are as follows :

| | | | | | Million Baht |
|---|--------------|---|----------------------------------|------------|--------------|
| THE BANK FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2015 | | | | | |
| Restructuring Method | No. of Cases | Outstanding Debt before Restructuring | Type of Transferred Assets | Fair Value | |
| Debt restructuring in | | | | | |
| various forms | 1,848 | 7,351 | - | - | |
| Total | 1,848 | 7,351 | | | |

The weighted average tenure of the above-mentioned restructuring is 6 years; and the total debt outstanding after debt restructuring at the restructuring contract date is Baht 7,351 million.

Million Baht

| THE BANK | | | | |
|---|---------------------|---------------------------------------|----------------------------|------------|
| FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2014 | | | | |
| Restructuring Method | No. of Cases | Outstanding Debt before Restructuring | Type of Transferred Assets | Fair Value |
| Asset transfer | 16 | 507 | Land, building | 507 |
| Debt restructuring in various forms | <u>1,994</u> | <u>12,324</u> | - | - |
| Total | <u>2,010</u> | <u>12,831</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 12,831 million.

Million Baht

| THE BANK | | | | |
|--|---------------------|---------------------------------------|----------------------------|------------|
| FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015 | | | | |
| Restructuring Method | No. of Cases | Outstanding Debt before Restructuring | Type of Transferred Assets | Fair Value |
| Asset transfer | 7 | 83 | Land, building | 83 |
| Debt restructuring in various forms | <u>4,980</u> | <u>27,985</u> | - | - |
| Total | <u>4,987</u> | <u>28,068</u> | | |

The weighted average tenure of the above-mentioned restructuring is 5 years; and the total debt outstanding after debt restructuring at the restructuring contract date is Baht 28,068 million.

Million Baht

| THE BANK | | | | |
|--|---------------------|---------------------------------------|----------------------------|------------|
| FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2014 | | | | |
| Restructuring Method | No. of Cases | Outstanding Debt before Restructuring | Type of Transferred Assets | Fair Value |
| Asset transfer | 16 | 507 | Land, building | 507 |
| Debt restructuring in various forms | <u>5,822</u> | <u>41,473</u> | - | - |
| Total | <u>5,838</u> | <u>41,980</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 41,980 million.

For the three-month and nine-month periods ended September 30, 2015, the Bank recognized interest income from restructured debts amounting to Baht 994 million and Baht 2,784 million, respectively.

For the three-month and nine-month periods ended September 30, 2014, the Bank recognized interest income from restructured debts amounting to Baht 837 million and Baht 2,555 million, respectively.

As at September 30, 2015 and December 31, 2014, the Bank had outstanding balances of loans to restructured debtors amounting to Baht 60,407 million and Baht 63,328 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, 2015 and 2014 have not been provided, as such information is not significantly different from the above disclosures for the Bank's financial statements.

6.5 As at September 30, 2015 and December 31, 2014, classified assets in accordance with the notification of the BOT are as follows :

| | CONSOLIDATED SEPTEMBER 30, 2015 | | | | Million Baht |
|-------------------|---|--------------|------------------------|--------------|------------------|
| | Loans to Customers and Accrued Interest Receivables | Investments | Properties for Sale | Other Assets | Total |
| Normal | 1,714,644 | - | - | - | 1,714,644 |
| Special mentioned | 40,265 | - | - | - | 40,265 |
| Substandard | 11,493 | - | - | - | 11,493 |
| Doubtful | 14,962 | - | - | - | 14,962 |
| Doubtful of loss | 31,700 | 6,981 | 2,136 | 1,210 | 42,027 |
| Total | 1,813,064 | 6,981 | 2,136 | 1,210 | 1,823,391 |

| | CONSOLIDATED DECEMBER 31, 2014 | | | | Million Baht |
|-------------------|---|--------------|------------------------|--------------|------------------|
| | Loans to Customers and Accrued Interest Receivables | Investments | Properties for Sale | Other Assets | Total |
| Normal | 1,704,086 | - | - | - | 1,704,086 |
| Special mentioned | 37,312 | - | - | - | 37,312 |
| Substandard | 5,803 | - | - | - | 5,803 |
| Doubtful | 17,156 | - | - | - | 17,156 |
| Doubtful of loss | 22,109 | 6,219 | 2,235 | 1,224 | 31,787 |
| Total | 1,786,466 | 6,219 | 2,235 | 1,224 | 1,796,144 |

| | | | | | Million Baht |
|--------------------|---|--------------|------------------------|--------------|------------------|
| THE BANK | | | | | |
| SEPTEMBER 30, 2015 | | | | | |
| | Loans to Customers and Accrued Interest Receivables | Investments | Properties for Sale | Other Assets | Total |
| Normal | 1,666,503 | - | - | - | 1,666,503 |
| Special mentioned | 39,513 | - | - | - | 39,513 |
| Substandard | 11,318 | - | - | - | 11,318 |
| Doubtful | 14,754 | - | - | - | 14,754 |
| Doubtful of loss | 30,767 | 7,003 | 1,148 | 1,205 | 40,123 |
| Total | 1,762,855 | 7,003 | 1,148 | 1,205 | 1,772,211 |

| | | | | | Million Baht |
|-------------------|---|--------------|------------------------|--------------|------------------|
| THE BANK | | | | | |
| DECEMBER 31, 2014 | | | | | |
| | Loans to Customers and Accrued Interest Receivables | Investments | Properties for Sale | Other Assets | Total |
| Normal | 1,654,059 | - | - | - | 1,654,059 |
| Special mentioned | 36,437 | - | - | - | 36,437 |
| Substandard | 5,733 | - | - | - | 5,733 |
| Doubtful | 17,059 | - | - | - | 17,059 |
| Doubtful of loss | 21,335 | 6,221 | 1,306 | 1,219 | 30,081 |
| Total | 1,734,623 | 6,221 | 1,306 | 1,219 | 1,743,369 |

6.6 Debt Issued and Borrowings

6.6.1 Classified by type of instruments and source of fund as at September 30, 2015 and December 31, 2014 :

| | | | | | | | Million Baht |
|------------------------------------|---------------|----------------|-------------------|---------------|----------------|----------------|--------------|
| CONSOLIDATED | | | | | | | |
| September 30, 2015 | | | December 31, 2014 | | | | |
| | Domestic | Foreign | Total | Domestic | Foreign | Total | |
| Senior unsecured notes | - | 123,759 | 123,759 | - | 112,155 | 112,155 | |
| Unsecured subordinated notes | 20,000 | 16,368 | 36,368 | 20,000 | 14,832 | 34,832 | |
| Bills of exchange | 75 | - | 75 | 273 | - | 273 | |
| Others | 224 | - | 224 | 96 | - | 96 | |
| <u>Less Discount on borrowings</u> | <u>-</u> | <u>(6,400)</u> | <u>(6,400)</u> | <u>-</u> | <u>(6,511)</u> | <u>(6,511)</u> | |
| Total | 20,299 | 133,727 | 154,026 | 20,369 | 120,476 | 140,845 | |

Million Baht

| | THE BANK | | | | | |
|------------------------------------|----------------------|-----------------------|-----------------------|----------------------|-----------------------|-----------------------|
| | September 30, 2015 | | | December 31, 2014 | | |
| | Domestic | Foreign | Total | Domestic | Foreign | Total |
| Senior unsecured notes | - | 123,759 | 123,759 | - | 112,155 | 112,155 |
| Unsecured subordinated notes | 20,000 | 16,368 | 36,368 | 20,000 | 14,832 | 34,832 |
| Bills of exchange | 75 | - | 75 | 273 | - | 273 |
| Others | 55 | - | 55 | 75 | - | 75 |
| <u>Less</u> Discount on borrowings | <u>-</u> | <u>(6,400)</u> | <u>(6,400)</u> | <u>-</u> | <u>(6,511)</u> | <u>(6,511)</u> |
| Total | <u>20,130</u> | <u>133,727</u> | <u>153,857</u> | <u>20,348</u> | <u>120,476</u> | <u>140,824</u> |

6.6.2 Classified by type of instruments, currency, maturity and interest rate as at September 30, 2015 and December 31, 2014 :

Million Baht

| Type | Currency | Maturity | Interest Rate | CONSOLIDATED | |
|------------------------------------|----------|-------------|---------------|-----------------------|-----------------------|
| | | | | Amount | |
| | | | | September 30, 2015 | December 31, 2014 |
| Senior unsecured notes | USD | 2015 - 2023 | 2.75% - 5.00% | 123,759 | 112,155 |
| Unsecured subordinated notes | USD | 2029 | 9.025% | 16,368 | 14,832 |
| Unsecured subordinated notes | THB | 2022 | 4.375% | 20,000 | 20,000 |
| Bills of exchange | THB | 2015-2016 | 1.00% - 1.50% | 75 | 273 |
| Others | THB | 2015 - 2019 | 0.00% - 0.50% | 224 | 96 |
| <u>Less</u> Discount on borrowings | | | | <u>(6,400)</u> | <u>(6,511)</u> |
| Total | | | | <u>154,026</u> | <u>140,845</u> |

Million Baht

| Type | Currency | Maturity | Interest Rate | THE BANK | |
|------------------------------------|----------|-------------|---------------|-----------------------|-----------------------|
| | | | | Amount | |
| | | | | September 30, 2015 | December 31, 2014 |
| Senior unsecured notes | USD | 2015 - 2023 | 2.75% - 5.00% | 123,759 | 112,155 |
| Unsecured subordinated notes | USD | 2029 | 9.025% | 16,368 | 14,832 |
| Unsecured subordinated notes | THB | 2022 | 4.375% | 20,000 | 20,000 |
| Bills of exchange | THB | 2015-2016 | 1.00% - 1.50% | 75 | 273 |
| Others | THB | 2015 - 2019 | 0.50% | 55 | 75 |
| <u>Less</u> Discount on borrowings | | | | <u>(6,400)</u> | <u>(6,511)</u> |
| Total | | | | <u>153,857</u> | <u>140,824</u> |

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, 2015 and December 31, 2014, 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, 2015 | December 31, 2014 |
| Ordinary shares | 3,998,345,000 | 3,998,345,000 |
| Class A preferred shares | 655,000 | 655,000 |
| Class B preferred shares | 1,000,000 | 1,000,000 |
| Total | <u>4,000,000,000</u> | <u>4,000,000,000</u> |

As at September 30, 2015 and December 31, 2014, 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 12th 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 11, 2014, the 21th Annual Ordinary Meeting of Shareholders approved the resolutions regarding the appropriation of the profit and the payment of dividend for the year 2013 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 2013 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, 2013), and the amount to be appropriated for the period of July - December 2013 amounting to Baht 500 million as legal reserve.
- The payment of dividend at the rate of Baht 6.50 per ordinary share, totaling Baht 12,407 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 20, 2013, and the remaining amount will be paid on May 9, 2014 at the rate of Baht 4.50 per share amounting to Baht 8,589 million.

The Bank already paid dividend according to the above-mentioned resolution amounting to Baht 8,589 million on May 9, 2014.

On August 28, 2014, the meeting of the Board of Directors of the Bank No. 8/2014 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 2014 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 3,818 million on September 26, 2014.

The Bank already paid dividend according to the above-mentioned resolution amounting to Baht 3,818 million on September 26, 2014.

On April 10, 2015, the 22nd Annual Ordinary Meeting of Shareholders approved the resolutions regarding the appropriation of the profit and the payment of dividend for the year 2014 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 2014 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, 2014), and the amount to be appropriated for the period of July - December 2014 amounting to Baht 500 million as legal reserve.
- The payment of dividend at the rate of Baht 6.50 per ordinary share, totaling Baht 12,407 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 26, 2014, and the remaining amount will be paid on May 8, 2015 at the rate of Baht 4.50 per share amounting to Baht 8,589 million.

The Bank already paid dividend according to the above-mentioned resolution amounting to Baht 8,589 million on May 8, 2015.

On August 27, 2015, the meeting of the Board of Directors of the Bank No. 8/2015 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 2015 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 3,818 million on September 25, 2015.

The Bank already paid dividend according to the above-mentioned resolution amounting to Baht 3,818 million on September 25, 2015.

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, 2015 and December 31, 2014 amounted to Baht 7,510 million and Baht 33,519 million, respectively.

6.10 Contingent liabilities

As at September 30, 2015 and December 31, 2014, the Bank and subsidiaries had contingent liabilities as follows :

| | Million Baht | | | |
|--|-----------------------|-----------------------|-----------------------|-----------------------|
| | CONSOLIDATED | | THE BANK | |
| | September 30, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 |
| Avals to bills | 6,435 | 5,237 | 6,435 | 5,237 |
| Guarantees of loans | 11,295 | 9,479 | 6,795 | 6,650 |
| Liability under unmatured import bills | 20,718 | 19,788 | 18,092 | 18,221 |
| Letters of credit | 29,823 | 31,927 | 29,074 | 30,578 |
| Other commitments | | | | |
| Amount of unused bank overdraft | 181,111 | 176,298 | 179,716 | 174,981 |
| Other guarantees | 204,875 | 226,608 | 203,345 | 224,854 |
| Others | <u>48,928</u> | <u>4,927</u> | <u>48,928</u> | <u>4,543</u> |
| Total | <u><u>503,185</u></u> | <u><u>474,264</u></u> | <u><u>492,385</u></u> | <u><u>465,064</u></u> |

6.11 Litigation

As at September 30, 2015 and December 31, 2014, 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, 2015 and December 31, 2014, 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, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 |
| PLACEMENT | | | | |
| Subsidiaries | | | | |
| Bangkok Bank Berhad | - | - | 3,317 | 5,382 |
| Bangkok Bank (China) Co., Ltd. | - | - | 6,955 | 5,333 |
| Total | <u>-</u> | <u>-</u> | <u>10,272</u> | <u>10,715</u> |
| LOANS | | | | |
| Subsidiary | | | | |
| Sinnsuptawee Asset Management Co., Ltd. | - | - | 2,710 | 4,300 |
| Associate | | | | |
| BSL Leasing Co., Ltd. | 245 | 400 | 245 | 400 |
| Other related parties | 135 | 118 | 114 | 110 |
| Total | <u>380</u> | <u>518</u> | <u>3,069</u> | <u>4,810</u> |
| ALLOWANCE FOR DOUBTFUL ACCOUNTS | | | | |
| Subsidiary | | | | |
| Sinnsuptawee Asset Management Co., Ltd. | - | - | 33 | 52 |
| Associate | | | | |
| BSL Leasing Co., Ltd. | 3 | 5 | 3 | 5 |
| Total | <u>3</u> | <u>5</u> | <u>36</u> | <u>57</u> |
| OTHER ASSETS | | | | |
| Subsidiaries | | | | |
| Bangkok Bank Berhad | - | - | 3 | 5 |
| Sinnsuptawee Asset Management Co., Ltd. | - | - | - | 1 |
| BBL Asset Management Co., Ltd. | - | - | 218 | - |
| Bualuang Securities PCL. | - | - | 1 | 2 |
| Bangkok Bank (China) Co., Ltd. | - | - | 4 | 2 |
| Associate | | | | |
| Processing Center Co., Ltd. | 19 | 27 | 19 | 27 |
| Other related parties | 8 | 5 | - | - |
| Total | <u>27</u> | <u>32</u> | <u>245</u> | <u>37</u> |

Million Baht

| | CONSOLIDATED | | THE BANK | |
|---|--------------------|-------------------|--------------------|-------------------|
| | September 30, 2015 | December 31, 2014 | September 30, 2015 | December 31, 2014 |
| DEPOSITS | | | | |
| Subsidiaries | | | | |
| BBL (Cayman) Limited | - | - | 829 | 750 |
| Bangkok Bank Berhad | - | - | 80 | 67 |
| Sinnsuptawee Asset Management Co., Ltd. | - | - | 11 | 55 |
| BBL Asset Management Co., Ltd. | - | - | 8 | 40 |
| Bualuang Securities PCL. | - | - | 108 | 33 |
| Bangkok Bank (China) Co., Ltd. | - | - | 61 | 52 |
| Bangkok Capital Asset Management Co., Ltd.* | - | - | 38 | 18 |
| Associates | | | | |
| BSL Leasing Co., Ltd. | 49 | 63 | 49 | 63 |
| Processing Center Co., Ltd. | 54 | 90 | 54 | 90 |
| National ITMX Co., Ltd. | 32 | 19 | 32 | 19 |
| Thai Payment Network Co., Ltd. | 91 | 179 | 91 | 179 |
| Other related parties | 7,052 | 5,291 | 7,052 | 5,291 |
| Total | 7,278 | 5,642 | 8,413 | 6,657 |
| BORROWINGS | | | | |
| Subsidiary | | | | |
| Bangkok Bank (China) Co., Ltd. | - | - | 575 | 557 |
| OTHER LIABILITIES | | | | |
| Subsidiaries | | | | |
| Sinnsuptawee Asset Management Co., Ltd. | - | - | 993 | 1,133 |
| Bangkok Bank (China) Co., Ltd. | - | - | 1 | - |
| Associates | | | | |
| Processing Center Co., Ltd. | 3 | 2 | 3 | 2 |
| National ITMX Co., Ltd. | 5 | 7 | 5 | 7 |
| Thai Payment Network Co., Ltd. | - | 1 | - | 1 |
| Other related parties | 27 | 20 | 21 | 6 |
| Total | 35 | 30 | 1,023 | 1,149 |
| COMMITMENTS | | | | |
| Subsidiaries | | | | |
| Bangkok Bank Berhad | - | - | - | 14 |
| Bualuang Securities PCL. | - | - | 355 | 16 |
| Bangkok Bank (China) Co., Ltd. | - | - | 402 | - |
| Associate | | | | |
| BSL Leasing Co., Ltd. | 56 | 22 | 56 | 22 |
| Other related parties | 6 | 6 | 6 | 6 |
| Total | 62 | 28 | 819 | 58 |

* Holding by Bualuang Securities PCL.

For the nine-month period ended September 30, 2015, the Bank and subsidiaries charged interest at rates between 1.56% to 13.00% on loans to these related parties depending on the types of loans and collateral and interest rate charged 1.56% on loans to Sinnsuptawee Asset Management Co., Ltd.

For the year ended December 31, 2014, the Bank and subsidiaries charged interest at rates between 2.00% to 13.13% on loans to these related parties depending on the types of loans and collateral and interest rate charged between 2.08% to 2.10% 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, 2015 and December 31, 2014 are shown in Note 6.3.

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

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

| | Million Baht | | | |
|---|--------------------------------------|--------------------|--------------------------------------|--------------------|
| | CONSOLIDATED | | THE BANK | |
| | FOR THE THREE-MONTH PERIODS ENDED | | FOR THE THREE-MONTH PERIODS ENDED | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Interest and discount received | | | | |
| Subsidiaries | | | | |
| Bangkok Bank Berhad | - | - | 4 | 4 |
| Sinnsuptawee Asset Management Co., Ltd. | - | - | 11 | 29 |
| Bangkok Bank (China) Co., Ltd. | - | - | 6 | 6 |
| Associate | | | | |
| BSL Leasing Co., Ltd. | 2 | 2 | 2 | 2 |
| Other related parties | - | 1 | - | 1 |
| Total | <u>2</u> | <u>3</u> | <u>23</u> | <u>42</u> |
| Fees and service income | | | | |
| Subsidiaries | | | | |
| BBL Asset Management Co., Ltd. | - | - | 340 | 282 |
| Bualuang Securities PCL. | - | - | 5 | 6 |
| Associate | | | | |
| Processing Center Co., Ltd. | 4 | 3 | 4 | 3 |
| Other related parties | 15 | 12 | - | - |
| Total | <u>19</u> | <u>15</u> | <u>349</u> | <u>291</u> |

| | Million Baht | | | |
|--------------------------------|--|--------------------|--|--------------------|
| | CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED | | THE BANK FOR THE THREE-MONTH PERIODS ENDED | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Dividend income | | | | |
| Subsidiary | | | | |
| BBL Asset Management Co., Ltd. | - | - | 300 | 217 |
| Other income | | | | |
| Subsidiaries | | | | |
| Bualuang Securities PCL. | - | - | 1 | - |
| Bangkok Bank (China) Co., Ltd. | - | - | 39 | 31 |
| Associate | | | | |
| National ITMX Co., Ltd. | 1 | 1 | 1 | 1 |
| Total | <u>1</u> | <u>1</u> | <u>41</u> | <u>32</u> |
| Interest paid | | | | |
| Subsidiary | | | | |
| Bangkok Bank (China) Co., Ltd. | - | - | 1 | 1 |
| Other related parties | 21 | 16 | 21 | 16 |
| Total | <u>21</u> | <u>16</u> | <u>22</u> | <u>17</u> |
| Commission paid | | | | |
| Subsidiary | | | | |
| Bualuang Securities PCL. | - | - | - | 10 |
| Other related parties | 6 | 5 | - | - |
| Total | <u>6</u> | <u>5</u> | <u>-</u> | <u>10</u> |
| Other expenses | | | | |
| Subsidiaries | | | | |
| Bualuang Securities PCL. | - | - | - | 1 |
| Bangkok Bank (China) Co., Ltd. | - | - | - | 8 |
| Associates | | | | |
| Processing Center Co., Ltd. | 8 | 5 | 8 | 5 |
| National ITMX Co., Ltd. | 15 | 20 | 15 | 20 |
| Other related parties | 9 | 5 | 4 | 5 |
| Total | <u>32</u> | <u>30</u> | <u>27</u> | <u>39</u> |

| | Million Baht | | | |
|---|---|--------------------|---|--------------------|
| | CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED | | THE BANK FOR THE NINE-MONTH PERIODS ENDED | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Interest and discount received | | | | |
| Subsidiaries | | | | |
| Bangkok Bank Berhad | - | - | 12 | 10 |
| Sinnsuptawee Asset Management Co., Ltd. | - | - | 46 | 92 |
| Bualuang Securities PCL. | - | - | 1 | - |
| Bangkok Bank (China) Co., Ltd. | - | - | 18 | 23 |
| Associate | | | | |
| BSL Leasing Co., Ltd. | 6 | 12 | 6 | 12 |
| Other related parties | 1 | 6 | 1 | 6 |
| Total | <u>7</u> | <u>18</u> | <u>84</u> | <u>143</u> |

| | CONSOLIDATED | | THE BANK | |
|--------------------------------|----------------------------|--------------------|----------------------------|--------------------|
| | FOR THE NINE-MONTH PERIODS | | FOR THE NINE-MONTH PERIODS | |
| | ENDED | | ENDED | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Million Baht | | | | |
| Fees and service income | | | | |
| Subsidiaries | | | | |
| Bangkok Bank Berhad | - | - | 2 | 1 |
| BBL Asset Management Co., Ltd. | - | - | 961 | 768 |
| Bualuang Securities PCL. | - | - | 17 | 13 |
| Associates | | | | |
| BSL Leasing Co., Ltd. | 1 | - | 1 | - |
| Processing Center Co., Ltd. | 9 | 8 | 9 | 8 |
| Other related parties | 40 | 35 | - | 1 |
| Total | <u>50</u> | <u>43</u> | <u>990</u> | <u>791</u> |
| Dividend income | | | | |
| Subsidiaries | | | | |
| BBL Asset Management Co., Ltd. | - | - | 517 | 367 |
| Bualuang Securities PCL. | - | - | 432 | - |
| Associates | | | | |
| BSL Leasing Co., Ltd. | 2 | 2 | 2 | 2 |
| Processing Center Co., Ltd. | 33 | 24 | 33 | 24 |
| Total | <u>35</u> | <u>26</u> | <u>984</u> | <u>393</u> |
| Other income | | | | |
| Subsidiaries | | | | |
| Bualuang Securities PCL. | - | - | 2 | 1 |
| Bangkok Bank (China) Co., Ltd. | - | - | 108 | 104 |
| Associate | | | | |
| National ITMX Co., Ltd. | 3 | 4 | 3 | 4 |
| Total | <u>3</u> | <u>4</u> | <u>113</u> | <u>109</u> |
| Interest paid | | | | |
| Subsidiaries | | | | |
| BBL (Cayman) Limited | - | - | 1 | 6 |
| BBL Asset Management Co., Ltd. | - | - | 1 | 1 |
| Bualuang Securities PCL. | - | - | 2 | - |
| Bangkok Bank (China) Co., Ltd. | - | - | 2 | 1 |
| Associate | | | | |
| Thai Payment Network Co., Ltd. | 1 | - | 1 | - |
| Other related parties | 54 | 71 | 54 | 71 |
| Total | <u>55</u> | <u>71</u> | <u>61</u> | <u>79</u> |

| | CONSOLIDATED | | THE BANK | |
|--------------------------------|----------------------------|--------------------|----------------------------|--------------------|
| | FOR THE NINE-MONTH PERIODS | | FOR THE NINE-MONTH PERIODS | |
| | ENDED | | ENDED | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Million Baht | | | | |
| Commission paid | | | | |
| Subsidiary | | | | |
| Bualuang Securities PCL. | - | - | 4 | 10 |
| Other related parties | 19 | 13 | - | - |
| Total | <u>19</u> | <u>13</u> | <u>4</u> | <u>10</u> |
| Other expenses | | | | |
| Subsidiary | | | | |
| Bangkok Bank (China) Co., Ltd. | - | - | 5 | 11 |
| Associates | | | | |
| Processing Center Co., Ltd. | 21 | 14 | 21 | 14 |
| National ITMX Co., Ltd. | 49 | 59 | 49 | 59 |
| Other related parties | 31 | 30 | 18 | 18 |
| Total | <u>101</u> | <u>103</u> | <u>93</u> | <u>102</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, 2015 | | (UNAUDITED) | |
| | Million Baht | | |
| | 2015 | 2014 | |
| CASH FLOWS FROM OPERATING ACTIVITIES | | | |
| Profit from operating before income tax expenses | 2,290 | 240 | |
| Items to reconcile profit from operating before income tax expenses to cash received (paid) from operating activities | | | |
| Net gain on disposal of securities | (1,813) | (2) | |
| Loss on impairment of properties for sale | 61 | 7 | |
| Net interest expenses | 46 | 92 | |
| Dividend income | (144) | (120) | |
| Proceeds from dividend income | 144 | 120 | |
| Interest expenses paid | (46) | (92) | |
| Income tax paid | (65) | (29) | |
| Profit from operating before changes in operating assets and liabilities | 473 | 216 | |
| Operating assets (increase) decrease | | | |
| Properties for sale | 748 | 1,233 | |
| Operating liabilities increase (decrease) | | | |
| Deposits | (76) | (111) | |
| Advance received for properties for sale | (129) | (24) | |
| Other liabilities | (1) | (1) | |
| Net cash from operating activities | <u>1,015</u> | <u>1,313</u> | |
| CASH FLOWS FROM INVESTING ACTIVITIES | | | |
| Purchase of available-for-sale securities | (2,090) | (910) | |
| Proceeds from disposal of available-for-sale securities | 2,621 | 910 | |
| Purchase of equipment | - | (1) | |
| Net cash from investing activities | <u>531</u> | <u>(1)</u> | |
| CASH FLOWS FROM FINANCING ACTIVITIES | | | |
| Cash paid for loan from the parent company | (1,590) | (720) | |
| Net cash from financing activities | <u>(1,590)</u> | <u>(720)</u> | |
| Net increase in cash and cash equivalents | (44) | 592 | |
| Cash and cash equivalents as at January 1, | <u>55</u> | <u>16</u> | |
| Cash and cash equivalents as at September 30, | <u><u>11</u></u> | <u><u>608</u></u> | |

6.14 Operating Segments

6.14.1 Operating Segments

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

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

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

Domestic Banking

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

International Banking

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

Investment Banking

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

Others

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

The operating results of operating segments for the three-month and nine-month periods ended September 30, 2015 and 2014 are as follows :

| CONSOLIDATED | | | | | | Million Baht |
|---|---------------------|--------------------------|-----------------------|----------------|-------------|-----------------|
| FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2015 | | | | | | |
| | Domestic Banking | International Banking | Investment Banking | Others | Elimination | Total |
| Total operating income | 15,490 | 3,146 | 2,667 | 5,436 | - | 26,739 |
| Total operating expenses before credit losses | <u>(5,864)</u> | <u>(1,001)</u> | <u>(123)</u> | <u>(3,960)</u> | <u>-</u> | <u>(10,948)</u> |
| Profit from operating before credit losses and income tax expenses | <u>9,626</u> | <u>2,145</u> | <u>2,544</u> | <u>1,476</u> | <u>-</u> | <u>15,791</u> |

| CONSOLIDATED | | | | | | Million Baht |
|---|---------------------|--------------------------|-----------------------|----------------|-------------|-----------------|
| FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2014 | | | | | | |
| | Domestic Banking | International Banking | Investment Banking | Others | Elimination | Total |
| Total operating income | 15,746 | 2,652 | 5,298 | 2,346 | - | 26,042 |
| Total operating expenses before credit losses | <u>(5,502)</u> | <u>(940)</u> | <u>(109)</u> | <u>(4,105)</u> | <u>-</u> | <u>(10,656)</u> |
| Profit from operating before credit losses and income tax expenses | <u>10,244</u> | <u>1,712</u> | <u>5,189</u> | <u>(1,759)</u> | <u>-</u> | <u>15,386</u> |

| CONSOLIDATED | | | | | | Million Baht |
|---|---------------------|--------------------------|-----------------------|----------------|-------------|-----------------|
| FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015 | | | | | | |
| | Domestic Banking | International Banking | Investment Banking | Others | Elimination | Total |
| Total operating income | 45,066 | 8,250 | 12,102 | 10,905 | - | 76,323 |
| Total operating expenses before credit losses | <u>(20,722)</u> | <u>(3,645)</u> | <u>(452)</u> | <u>(8,085)</u> | <u>-</u> | <u>(32,904)</u> |
| Profit from operating before credit losses and income tax expenses | <u>24,344</u> | <u>4,605</u> | <u>11,650</u> | <u>2,820</u> | <u>-</u> | <u>43,419</u> |

| CONSOLIDATED | | | | | | Million Baht |
|---|---------------------|--------------------------|-----------------------|----------------|-------------|-----------------|
| FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2014 | | | | | | |
| | Domestic Banking | International Banking | Investment Banking | Others | Elimination | Total |
| Total operating income | 46,424 | 7,845 | 11,849 | 6,906 | - | 73,024 |
| Total operating expenses before credit losses | <u>(19,569)</u> | <u>(2,862)</u> | <u>(437)</u> | <u>(8,162)</u> | <u>-</u> | <u>(31,030)</u> |
| Profit from operating before credit losses and income tax expenses | <u>26,855</u> | <u>4,983</u> | <u>11,412</u> | <u>(1,256)</u> | <u>-</u> | <u>41,994</u> |

The financial position of operating segments as at September 30, 2015 and December 31, 2014 are as follows :

| | CONSOLIDATED | | | | | Million Baht |
|--------------------------|------------------|-----------------------|--------------------|---------|-------------|--------------|
| | Domestic Banking | International Banking | Investment Banking | Others | Elimination | Total |
| Total assets | | | | | | |
| As at September 30, 2015 | 1,471,615 | 750,425 | 957,702 | 147,204 | (506,105) | 2,820,841 |
| As at December 31, 2014 | 1,474,751 | 665,498 | 894,465 | 148,255 | (423,079) | 2,759,890 |

6.14.2 Geographical Segments

The operating results classified by geographical areas for the three-month and nine-month periods ended September 30, 2015 and 2014 are as follows :

| | CONSOLIDATED | | | | | | Million Baht |
|----------------------------|-----------------------------------|--------------------|----------|---------------------|--------------------|----------|--------------|
| | FOR THE THREE-MONTH PERIODS ENDED | | | | | | |
| | September 30, 2015 | | | September 30, 2014 | | | |
| | Domestic Operations | Foreign Operations | Total | Domestic Operations | Foreign Operations | Total | |
| Total operating income | 23,223 | 3,516 | 26,739 | 23,034 | 3,008 | 26,042 | |
| Total operating expenses* | (13,911) | (1,909) | (15,820) | (12,533) | (1,436) | (13,969) | |
| Profit from operating | | | | | | | |
| before income tax expenses | 9,312 | 1,607 | 10,919 | 10,501 | 1,572 | 12,073 | |

| | CONSOLIDATED | | | | | | Million Baht |
|----------------------------|----------------------------------|--------------------|----------|---------------------|--------------------|----------|--------------|
| | FOR THE NINE-MONTH PERIODS ENDED | | | | | | |
| | September 30, 2015 | | | September 30, 2014 | | | |
| | Domestic Operations | Foreign Operations | Total | Domestic Operations | Foreign Operations | Total | |
| Total operating income | 67,085 | 9,238 | 76,323 | 64,193 | 8,831 | 73,024 | |
| Total operating expenses* | (37,634) | (6,043) | (43,677) | (34,110) | (4,667) | (38,777) | |
| Profit from operating | | | | | | | |
| before income tax expenses | 29,451 | 3,195 | 32,646 | 30,083 | 4,164 | 34,247 | |

* Including credit losses.

The financial position classified by geographical areas as at September 30, 2015 and December 31, 2014 are as follows :

| | Million Baht | | | | | |
|----------------------|------------------------|-----------------------|-----------|------------------------|-----------------------|-----------|
| | CONSOLIDATED | | | | | |
| | September 30, 2015 | | | December 31, 2014 | | |
| | Domestic Operations | Foreign Operations | Total | Domestic Operations | Foreign Operations | Total |
| Non-current assets * | 39,426 | 7,603 | 47,029 | 28,171 | 3,982 | 32,153 |
| Total assets | 2,273,167 | 547,674 | 2,820,841 | 2,267,564 | 492,326 | 2,759,890 |

6.15 Interest income

Interest income for the three-month and nine-month periods ended September 30, 2015 and 2014 are as follows :

| | Million Baht | | | |
|--|--------------------------------------|-----------------------------|--------------------------------------|-----------------------------|
| | CONSOLIDATED | | THE BANK | |
| | FOR THE THREE-MONTH PERIODS ENDED | | FOR THE THREE-MONTH PERIODS ENDED | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Interest on interbank and money market items | 2,330 | 2,190 | 1,849 | 1,604 |
| Investments and trading transactions | 114 | 81 | 114 | 81 |
| Investment in debt securities | 1,363 | 1,967 | 1,251 | 1,880 |
| Interest on loans | 21,920 | 21,311 | 21,279 | 20,694 |
| Others | <u>15</u> | <u>1</u> | <u>15</u> | <u>1</u> |
| Total interest income | <u><u>25,742</u></u> | <u><u>25,550</u></u> | <u><u>24,508</u></u> | <u><u>24,260</u></u> |

| | Million Baht | | | |
|--|-------------------------------------|-----------------------------|-------------------------------------|-----------------------------|
| | CONSOLIDATED | | THE BANK | |
| | FOR THE NINE-MONTH PERIODS ENDED | | FOR THE NINE-MONTH PERIODS ENDED | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Interest on interbank and money market items | 7,880 | 6,928 | 6,370 | 5,080 |
| Investments and trading transactions | 327 | 229 | 326 | 229 |
| Investment in debt securities | 4,644 | 6,199 | 4,318 | 5,906 |
| Interest on loans | 65,258 | 63,819 | 63,310 | 62,033 |
| Others | <u>31</u> | <u>5</u> | <u>32</u> | <u>5</u> |
| Total interest income | <u><u>78,140</u></u> | <u><u>77,180</u></u> | <u><u>74,356</u></u> | <u><u>73,253</u></u> |

* 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, 2015 and 2014 are as follows :

| | Million Baht | | | |
|--|-----------------------------|----------------------|-----------------------------|---------------------|
| | CONSOLIDATED | | THE BANK | |
| | FOR THE THREE-MONTH PERIODS | | FOR THE THREE-MONTH PERIODS | |
| | ENDED | | ENDED | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Interest on deposits | 6,926 | 6,466 | 6,404 | 5,942 |
| Interest on interbank and money market items | 296 | 349 | 234 | 304 |
| Contributions to the Deposit Protection Agency | 2,254 | 1,964 | 2,252 | 1,964 |
| Interest on debt issued | | | | |
| Bonds and subordinated notes | 1,824 | 1,660 | 1,824 | 1,660 |
| Others | - | 1 | - | 1 |
| Others | 1 | 1 | 1 | 1 |
| Total interest expenses | <u>11,301</u> | <u>10,441</u> | <u>10,715</u> | <u>9,872</u> |

| | Million Baht | | | |
|--|----------------------------|----------------------|----------------------------|----------------------|
| | CONSOLIDATED | | THE BANK | |
| | FOR THE NINE-MONTH PERIODS | | FOR THE NINE-MONTH PERIODS | |
| | ENDED | | ENDED | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Interest on deposits | 23,086 | 20,678 | 21,501 | 19,077 |
| Interest on interbank and money market items | 1,100 | 1,234 | 910 | 1,072 |
| Contributions to the Deposit Protection Agency | 6,837 | 6,117 | 6,834 | 6,117 |
| Interest on debt issued | | | | |
| Bonds and subordinated notes | 5,219 | 5,004 | 5,219 | 5,009 |
| Others | 1 | 6 | 1 | 6 |
| Others | 4 | 4 | 4 | 4 |
| Total interest expenses | <u>36,247</u> | <u>33,043</u> | <u>34,469</u> | <u>31,285</u> |

6.17 Net fees and service income

Net fees and service income for the three-month and nine-month periods ended September 30, 2015 and 2014 are as follows :

| | Million Baht | | | |
|---|-----------------------------------|---------------------|-----------------------------------|---------------------|
| | CONSOLIDATED | | THE BANK | |
| | FOR THE THREE-MONTH PERIODS ENDED | | FOR THE THREE-MONTH PERIODS ENDED | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Fees and service income | | | | |
| Acceptances, aval and guarantees of loans | 31 | 28 | 24 | 24 |
| Others | <u>7,909</u> | <u>7,256</u> | <u>7,035</u> | <u>6,324</u> |
| Total fees and service income | 7,940 | 7,284 | 7,059 | 6,348 |
| Fees and service expenses | <u>1,927</u> | <u>1,798</u> | <u>1,900</u> | <u>1,778</u> |
| Net fees and service income | <u><u>6,013</u></u> | <u><u>5,486</u></u> | <u><u>5,159</u></u> | <u><u>4,570</u></u> |

| | Million Baht | | | |
|---|----------------------------------|----------------------|----------------------------------|----------------------|
| | CONSOLIDATED | | THE BANK | |
| | FOR THE NINE-MONTH PERIODS ENDED | | FOR THE NINE-MONTH PERIODS ENDED | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Fees and service income | | | | |
| Acceptances, aval and guarantees of loans | 99 | 93 | 81 | 77 |
| Others | <u>23,691</u> | <u>21,408</u> | <u>20,344</u> | <u>19,108</u> |
| Total fees and service income | 23,790 | 21,501 | 20,425 | 19,185 |
| Fees and service expenses | <u>5,957</u> | <u>5,526</u> | <u>5,672</u> | <u>5,471</u> |
| Net fees and service income | <u><u>17,833</u></u> | <u><u>15,975</u></u> | <u><u>14,753</u></u> | <u><u>13,714</u></u> |

6.18 Impairment loss of loans and debt securities

Impairment loss of loans and debt securities for the three-month and nine-month periods ended September 30, 2015 and 2014 are as follows :

| | Million Baht | | | |
|---|-----------------------------------|--------------------|-----------------------------------|--------------------|
| | CONSOLIDATED | | THE BANK | |
| | FOR THE THREE-MONTH PERIODS ENDED | | FOR THE THREE-MONTH PERIODS ENDED | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Interbank and money market items (reversal) | 232 | (110) | 128 | (78) |
| Loans to customers | 4,976 | 3,442 | 4,819 | 3,388 |
| Loss on debt restructuring (reversal) | (336) | (19) | (336) | (19) |

| | CONSOLIDATED | | THE BANK | |
|---|----------------------------|--------------------|----------------------------|--------------------|
| | FOR THE NINE-MONTH PERIODS | | FOR THE NINE-MONTH PERIODS | |
| | ENDED | | ENDED | |
| | September 30, 2015 | September 30, 2014 | September 30, 2015 | September 30, 2014 |
| Interbank and money market items (reversal) | 271 | 3 | 141 | (136) |
| Loans to customers | 11,022 | 7,741 | 10,536 | 7,404 |
| Loss on debt restructuring (reversal) | (520) | 3 | (520) | 3 |

Million Baht

6.19 Approval of the financial statements

On November 10, 2015, the Audit Committee and the Board of Executive Directors have authorized to issue these interim financial statements.