

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, 2018, 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, 2018, and the related consolidated and Bank's statements of changes in shareholders' equity and cash flows for the nine-month period ended September 30, 2018, 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 13, 2018

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, 2018

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		September 30, 2018 (Unaudited)	December 31, 2017	September 30, 2018 (Unaudited)	December 31, 2017
ASSETS					
CASH		56,769,770	65,472,802	56,704,228	65,382,699
INTERBANK AND MONEY MARKET ITEMS, NET		448,478,037	437,738,297	405,832,443	385,771,851
DERIVATIVES ASSETS		30,256,007	27,359,581	29,911,158	27,047,821
INVESTMENTS, NET	6.2	597,956,832	591,719,967	560,360,954	563,445,386
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	6.3	1,586,770	1,460,090	37,290,632	37,090,632
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET	6.4				
Loans to customers		2,021,818,409	2,004,496,384	1,965,661,290	1,954,426,697
Accrued interest receivables		5,436,496	5,061,073	5,295,189	4,953,268
Total loans to customers and accrued interest receivables		2,027,254,905	2,009,557,457	1,970,956,479	1,959,379,965
Less Deferred revenue		(572,442)	(507,523)	(529,838)	(469,345)
Less Allowance for doubtful accounts		(145,957,008)	(137,710,621)	(142,688,011)	(134,510,776)
Less Revaluation allowance for debt restructuring		(5,558,320)	(2,310,372)	(5,558,320)	(2,310,372)
Total loans to customers and accrued interest receivables, net		1,875,167,135	1,869,028,941	1,822,180,310	1,822,089,472
CUSTOMER'S LIABILITY UNDER ACCEPTANCES		1,148,694	1,432,858	83,286	128,232
PROPERTIES FOR SALE, NET		10,767,210	11,415,102	8,878,351	8,529,592
PREMISES AND EQUIPMENT, NET		42,726,359	43,834,022	41,329,453	42,368,555
OTHER INTANGIBLE ASSETS, NET		1,020,781	1,032,300	938,089	951,853
DEFERRED TAX ASSETS		3,750,784	3,676,165	2,615,038	2,686,368
SECURITIES BUSINESS RECEIVABLES-CASH ACCOUNTS		2,660,059	5,301,324	-	-
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES		1,484,949	3,203,364	1,379,741	3,077,643
OTHER ASSETS, NET		13,284,388	13,635,575	11,290,131	11,466,882
TOTAL ASSETS		3,087,057,775	3,076,310,388	2,978,793,814	2,970,036,986

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, 2018

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		September 30, 2018 (Unaudited)	December 31, 2017	September 30, 2018 (Unaudited)	December 31, 2017
LIABILITIES AND SHAREHOLDERS' EQUITY					
DEPOSITS		2,297,627,465	2,310,743,284	2,237,954,411	2,252,421,001
INTERBANK AND MONEY MARKET ITEMS		133,253,347	133,583,866	126,594,500	127,212,537
LIABILITY PAYABLE ON DEMAND		7,561,551	7,251,740	7,531,770	7,210,370
DERIVATIVES LIABILITIES		24,735,923	21,001,637	24,008,915	20,213,259
DEBT ISSUED AND BORROWINGS	6.6	132,542,700	107,189,917	132,374,531	106,963,811
BANK'S LIABILITY UNDER ACCEPTANCES		1,148,694	1,432,858	83,286	128,232
PROVISIONS		14,162,810	13,504,271	13,962,624	13,323,068
DEFERRED TAX LIABILITIES		987,456	5,742,629	787,055	5,527,563
OTHER LIABILITIES		70,215,364	73,853,150	47,982,432	50,935,841
TOTAL LIABILITIES		2,682,235,310	2,674,303,352	2,591,279,524	2,583,935,682
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		43,264,727	56,282,626	46,543,823	57,886,128
RETAINED EARNINGS					
Appropriated	6.8				
Legal reserve		23,000,000	22,000,000	23,000,000	22,000,000
Others		101,500,000	96,500,000	101,500,000	96,500,000
Unappropriated		161,374,795	151,506,327	141,035,806	134,280,515
TOTAL BANK'S EQUITY		404,574,183	401,723,614	387,514,290	386,101,304
NON-CONTROLLING INTEREST		248,282	283,422	-	-
TOTAL SHAREHOLDERS' EQUITY		404,822,465	402,007,036	387,514,290	386,101,304
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		3,087,057,775	3,076,310,388	2,978,793,814	2,970,036,986

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvarn Thansathit)
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2018
(Unaudited)

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2018	2017	2018	2017
INTEREST INCOME	6.15	28,220,556	26,753,246	27,012,672	25,624,350
INTEREST EXPENSES	6.16	9,964,137	9,928,133	9,484,437	9,460,599
NET INTEREST INCOME		18,256,419	16,825,113	17,528,235	16,163,751
FEES AND SERVICE INCOME	6.17	8,723,442	8,807,346	7,491,936	7,659,527
FEES AND SERVICE EXPENSES	6.17	2,460,202	2,208,682	2,415,756	2,175,350
NET FEES AND SERVICE INCOME		6,263,240	6,598,664	5,076,180	5,484,177
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS		2,385,638	1,492,492	1,953,834	1,625,653
GAINS ON INVESTMENTS		1,709,184	2,501,502	1,707,690	2,540,775
SHARE OF PROFIT (LOSS) FROM INVESTMENT USING EQUITY METHOD		(22,466)	52,003	-	-
GAINS ON DISPOSAL OF ASSETS		194,724	197,969	185,120	75,186
DIVIDEND INCOME		641,880	710,728	1,116,696	1,069,435
OTHER OPERATING INCOME		148,418	97,370	109,146	64,495
TOTAL OPERATING INCOME		29,577,037	28,475,841	27,676,901	27,023,472
OTHER OPERATING EXPENSES					
Employee's expenses		6,529,563	6,445,705	5,928,994	5,844,337
Directors' remuneration		20,583	22,198	14,250	16,100
Premises and equipment expenses		2,254,334	2,409,167	2,073,518	2,227,293
Taxes and duties		819,661	789,835	807,013	766,933
Others		3,253,878	2,271,479	2,903,586	2,194,770
TOTAL OTHER OPERATING EXPENSES		12,878,019	11,938,384	11,727,361	11,049,433
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	6.18	5,345,597	6,259,153	5,282,265	6,207,220
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		11,353,421	10,278,304	10,667,275	9,766,819
INCOME TAX EXPENSES		2,224,192	2,036,155	1,956,787	1,853,894
NET PROFIT		9,129,229	8,242,149	8,710,488	7,912,925

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2018
(Unaudited)

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2018	2017	2018	2017
OTHER COMPREHENSIVE INCOME (LOSSES)					
Items that will be reclassified subsequently to profit or loss					
Gains (losses) on remeasuring available-for-sale investment					
Net change in fair value		3,461,446	7,309,234	3,430,890	7,244,056
Net amount transferred to profit or loss		135,666	(802,875)	137,138	(800,463)
Losses arising from translating the financial statements of foreign operations					
		(3,489,293)	(1,145,471)	(1,633,168)	(1,062,751)
Income tax relating to components of other comprehensive income (losses)					
		(697,596)	(1,325,933)	(691,665)	(1,312,777)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)		<u>(589,777)</u>	<u>4,034,955</u>	<u>1,243,195</u>	<u>4,068,065</u>
TOTAL COMPREHENSIVE INCOME		<u>8,539,452</u>	<u>12,277,104</u>	<u>9,953,683</u>	<u>11,980,990</u>
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		9,029,887	8,161,315	8,710,488	7,912,925
Non-controlling interest		99,342	80,834	-	-
		<u>9,129,229</u>	<u>8,242,149</u>	<u>8,710,488</u>	<u>7,912,925</u>
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		8,440,110	12,196,262	9,953,683	11,980,990
Non-controlling interest		99,342	80,842	-	-
		<u>8,539,452</u>	<u>12,277,104</u>	<u>9,953,683</u>	<u>11,980,990</u>
BASIC EARNINGS PER SHARE (BAHT)		4.73	4.28	4.56	4.15
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (THOUSAND SHARES)					
		1,908,843	1,908,843	1,908,843	1,908,843

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvarn Thansathit)
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2018
(Unaudited)

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2018	2017	2018	2017
INTEREST INCOME	6.15	82,271,987	78,616,266	78,765,247	75,296,151
INTEREST EXPENSES	6.16	29,319,161	28,945,855	27,918,996	27,574,938
NET INTEREST INCOME		52,952,826	49,670,411	50,846,251	47,721,213
FEES AND SERVICE INCOME	6.17	27,730,494	26,338,628	23,636,550	23,138,627
FEES AND SERVICE EXPENSES	6.17	7,210,199	6,648,423	7,088,441	6,563,748
NET FEES AND SERVICE INCOME		20,520,295	19,690,205	16,548,109	16,574,879
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS		6,226,316	4,521,325	5,553,836	4,691,221
GAINS ON INVESTMENTS		7,545,418	5,463,762	4,040,031	5,498,189
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		56,968	187,728	-	-
GAINS ON DISPOSAL OF ASSETS		883,267	987,083	632,154	518,889
DIVIDEND INCOME		3,090,489	2,895,707	4,520,861	4,291,158
OTHER OPERATING INCOME		1,062,966	308,134	857,315	216,826
TOTAL OPERATING INCOME		92,338,545	83,724,355	82,998,557	79,512,375
OTHER OPERATING EXPENSES					
Employee's expenses		19,662,122	18,937,956	17,645,677	17,153,403
Directors' remuneration		101,103	101,910	69,510	71,230
Premises and equipment expenses		7,437,651	7,516,077	6,898,094	6,970,904
Taxes and duties		2,514,242	2,516,922	2,444,100	2,440,086
Others		9,117,288	6,785,445	7,872,920	6,330,181
TOTAL OTHER OPERATING EXPENSES		38,832,406	35,858,310	34,930,301	32,965,804
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	6.18	19,199,940	17,753,213	18,505,549	17,441,596
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		34,306,199	30,112,832	29,562,707	29,104,975
INCOME TAX EXPENSES		6,787,068	5,375,594	5,444,317	4,940,886
NET PROFIT		27,519,131	24,737,238	24,118,390	24,164,089

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2018
(Unaudited)

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2018	2017	2018	2017
OTHER COMPREHENSIVE INCOME (LOSSES)					
Items that will be reclassified subsequently to profit or loss					
Gains (losses) on remeasuring available-for-sale investment					
Net change in fair value		(3,479,510)	8,109,735	(7,047,941)	7,980,537
Net amount transferred to profit or loss		(7,451,948)	(855,270)	(3,946,617)	(848,037)
Losses arising from translating the financial statements of foreign operations					
		(3,581,912)	(4,191,683)	(1,860,036)	(3,401,488)
Income tax relating to components of other comprehensive income (losses)					
		2,200,847	(1,517,500)	2,214,896	(1,492,450)
Items that will not be reclassified subsequently to profit or loss					
Actuarial gains on defined benefit plans					
		734	226	734	226
Income tax relating to components of other comprehensive income (losses)					
		(454)	(172)	(454)	(172)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)		<u>(12,312,243)</u>	<u>1,545,336</u>	<u>(10,639,418)</u>	<u>2,238,616</u>
TOTAL COMPREHENSIVE INCOME		<u><u>15,206,888</u></u>	<u><u>26,282,574</u></u>	<u><u>13,478,972</u></u>	<u><u>26,402,705</u></u>
NET PROFIT ATTRIBUTABLE					
Owners of the Bank					
		27,228,797	24,513,021	24,118,390	24,164,089
Non-controlling interest					
		290,334	224,217	-	-
		<u><u>27,519,131</u></u>	<u><u>24,737,238</u></u>	<u><u>24,118,390</u></u>	<u><u>24,164,089</u></u>
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank					
		14,916,555	26,058,349	13,478,972	26,402,705
Non-controlling interest					
		290,333	224,225	-	-
		<u><u>15,206,888</u></u>	<u><u>26,282,574</u></u>	<u><u>13,478,972</u></u>	<u><u>26,402,705</u></u>
BASIC EARNINGS PER SHARE (BAHT)		14.26	12.84	12.64	12.66
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, 2018
(Unaudited)

Baht : '000

Notes	CONSOLIDATED											Total	
	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves			Foreign Exchange Adjustment	Unrealized Gains on Net Investment of Subsidiaries	Retained Earnings		Unappropriated	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			Appropriated	Legal Reserve				
Balance as at January 1, 2017	19,088,429	56,346,232	16,829,619	8,427,878	32,168,135	(2,186,251)	-	21,000,000	91,500,000	135,841,529	379,015,571	229,312	379,244,883
Appropriation for previous year													
Dividend paid	6.8	-	-	-	-	-	-	-	-	(8,345,866)	(8,345,866)	(112,975)	(8,458,841)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Appropriation for current year													
Dividend paid	6.8	-	-	-	-	-	-	-	-	(3,709,574)	(3,709,574)	(139,503)	(3,849,077)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Others	6.8	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Total comprehensive income		-	-	-	-	5,736,957	(4,191,683)	-	-	24,513,075	26,058,349	224,225	26,282,574
Transfer to retained earnings		-	-	-	(706,061)	-	-	-	-	706,061	-	-	-
Changes in ownership interests in subsidiaries that did not result in loss of control		-	-	-	-	-	-	193	-	-	193	(2,241)	(2,048)
Balance as at September 30, 2017	19,088,429	56,346,232	16,829,619	7,721,817	37,905,092	(6,377,934)	193	22,000,000	96,500,000	143,005,225	393,018,673	198,818	393,217,491
Balance as at January 1, 2018	19,088,429	56,346,232	16,829,619	7,484,078	39,173,146	(7,204,410)	193	22,000,000	96,500,000	151,506,327	401,723,614	283,422	402,007,036
Appropriation for previous year													
Dividend paid	6.8	-	-	-	-	-	-	-	-	(8,350,349)	(8,350,349)	(150,470)	(8,500,819)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Appropriation for current year													
Dividend paid	6.8	-	-	-	-	-	-	-	-	(3,715,637)	(3,715,637)	(175,003)	(3,890,640)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Others	6.8	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Total comprehensive income		-	-	-	-	(8,730,610)	(3,581,912)	-	-	27,229,077	14,916,555	290,333	15,206,888
Transfer to retained earnings		-	-	-	(705,377)	-	-	-	-	705,377	-	-	-
Balance as at September 30, 2018	19,088,429	56,346,232	16,829,619	6,778,701	30,442,536	(10,786,322)	193	23,000,000	101,500,000	161,374,795	404,574,183	248,282	404,822,465

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, 2018
(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, 2017		19,088,429	56,346,232	16,765,473	8,391,652	32,149,678	(952,252)	21,000,000	91,500,000	120,052,213	364,341,425
Appropriation for previous year											
Dividend paid	6.8	-	-	-	-	-	-	-	-	(8,345,866)	(8,345,866)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year											
Dividend paid	6.8	-	-	-	-	-	-	-	-	(3,709,574)	(3,709,574)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.8	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	-	-	5,640,050	(3,401,488)	-	-	24,164,143	26,402,705
Transfer to retained earnings		-	-	-	(703,351)	-	-	-	-	703,351	-
Balance as at September 30, 2017		<u>19,088,429</u>	<u>56,346,232</u>	<u>16,765,473</u>	<u>7,688,301</u>	<u>37,789,728</u>	<u>(4,353,740)</u>	<u>22,000,000</u>	<u>96,500,000</u>	<u>126,864,267</u>	<u>378,688,690</u>
Balance as at January 1, 2018		19,088,429	56,346,232	16,765,473	7,451,476	39,055,057	(5,385,878)	22,000,000	96,500,000	134,280,515	386,101,304
Appropriation for previous year											
Dividend paid	6.8	-	-	-	-	-	-	-	-	(8,350,349)	(8,350,349)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year											
Dividend paid	6.8	-	-	-	-	-	-	-	-	(3,715,637)	(3,715,637)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.8	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	-	-	(8,779,662)	(1,860,036)	-	-	24,118,670	13,478,972
Transfer to retained earnings		-	-	-	(702,607)	-	-	-	-	702,607	-
Balance as at September 30, 2018		<u>19,088,429</u>	<u>56,346,232</u>	<u>16,765,473</u>	<u>6,748,869</u>	<u>30,275,395</u>	<u>(7,245,914)</u>	<u>23,000,000</u>	<u>101,500,000</u>	<u>141,035,806</u>	<u>387,514,290</u>

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, 2018
(Unaudited)

Baht : '000

	Note	CONSOLIDATED		THE BANK	
		2018	2017	2018	2017
CASH FLOWS FROM OPERATING ACTIVITIES					
Profit from operating before income tax expenses		34,306,199	30,112,832	29,562,707	29,104,975
Items to reconcile profit from operating before income tax expenses					
to cash received (paid) from operating activities					
Depreciation and amortization expenses		2,501,251	2,536,537	2,385,565	2,424,207
Bad debt and doubtful accounts		15,449,791	17,963,700	14,755,400	17,652,083
Loss on debt restructuring (reversal)		3,750,149	(304,062)	3,750,149	(304,062)
Gain on foreign exchange of long-term borrowings		(1,250,330)	(8,550,786)	(1,250,330)	(8,550,786)
Amortization of premium on investment in debt securities		830,638	846,174	922,963	952,332
Unrealized loss on revaluation of trading securities		65,417	7,927	6,304	6,873
Unrealized loss on transfer of investments		66,340	926	66,340	926
Gain on disposal of securities for investments		(10,221,324)	(5,464,891)	(6,715,937)	(5,499,317)
Loss on impairment of investments		2,675,906	94,703	2,675,906	94,703
Share of profit from investment using equity method		(56,968)	(187,728)	-	-
Loss on impairment of properties for sale (reversal)		1,012,962	(16,636)	384,322	90,228
Gain on disposal of premises and equipment		(3,009)	(12,430)	(2,053)	(11,685)
Loss on impairment of other assets (reversal)		274,815	(144,248)	274,815	(143,548)
Provision expenses		714,483	564,548	695,501	543,127
Net interest income		(52,952,826)	(49,670,411)	(50,846,251)	(47,721,213)
Dividend income		(3,090,489)	(2,895,707)	(4,520,861)	(4,291,158)
Proceeds from interest income		82,026,190	78,510,754	78,481,588	75,283,599
Interest expenses paid		(30,482,190)	(28,675,826)	(29,084,640)	(27,718,925)
Proceeds from dividend income		3,206,660	2,894,188	2,992,222	2,735,581
Income tax paid		(11,341,437)	(7,816,983)	(10,126,501)	(6,779,947)
(Increase) decrease in other accrued receivables		29,663	(25,707)	(45,948)	(49,164)
Increase (decrease) in other accrued expenses		163,677	(436,953)	232,242	(207,425)
Profit from operating before changes in operating assets and liabilities		37,675,568	29,329,921	34,593,503	27,611,404
(Increase) decrease in operating assets					
Interbank and money market items		(11,167,720)	(216,606,868)	(20,082,235)	(214,347,925)
Investments in short-term securities		(747,956)	(909,689)	(1,429,067)	1,205,297
Loans to customers		(26,156,070)	1,941,199	(19,705,789)	2,520,499
Properties for sale		1,292,488	1,698,323	924,477	1,051,856
Other assets		1,170,852	(568,372)	(1,550,401)	72,710
Increase (decrease) in operating liabilities					
Deposits		(13,115,819)	122,816,724	(14,466,589)	126,859,813
Interbank and money market items		(330,519)	2,436,649	(618,037)	2,919,208
Liability payable on demand		309,811	(1,305,584)	321,400	(1,325,405)
Short-term borrowings		(61,017)	(24,173)	(3,080)	(38,613)
Other liabilities		(110,244)	(491,062)	2,443,601	(3,408,769)
Net cash from operating activities		(11,240,626)	(61,682,932)	(19,572,217)	(56,879,925)

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, 2018
(Unaudited)

Baht : '000

	Note	CONSOLIDATED		THE BANK	
		2018	2017	2018	2017
CASH FLOWS FROM INVESTING ACTIVITIES					
Purchase of available-for-sale securities		(359,735,171)	(275,454,485)	(352,393,487)	(270,680,547)
Proceeds from disposal of available-for-sale securities		360,619,511	329,197,745	352,828,576	325,549,784
Purchase of held-to-maturity debt securities		(47,911,360)	(34,214,789)	(9,778,637)	(2,565,679)
Proceeds from redemption of held-to-maturity debt securities		33,986,930	37,481,973	2,955,875	4,736,904
Purchase of general investments		(2,391,975)	(2,411,359)	(2,358,751)	(2,411,359)
Proceeds from disposal of general investments		4,897,732	5,534,088	4,897,732	5,534,088
Purchase of investment in subsidiaries and associates		(200,000)	(231,884)	(200,000)	(3,410,964)
Proceeds from disposal of investment in associate		-	42,916	-	42,916
Proceeds from dividend income					
from subsidiaries and associates		130,288	258,540	1,644,810	1,554,058
Purchase of premises, equipment and leasehold		(1,152,784)	(966,853)	(1,083,146)	(872,553)
Proceeds from disposal of premises and equipment		4,150	19,619	2,300	12,103
Net cash from investing activities		<u>(11,752,679)</u>	<u>59,255,511</u>	<u>(3,484,728)</u>	<u>57,488,751</u>
CASH FLOWS FROM FINANCING ACTIVITIES					
Cash received from issuance of senior unsecured notes		38,847,808 *	-	38,847,808 *	-
Cash paid for senior unsecured notes extinguishment		(12,492,623) *	-	(12,492,623) *	-
Increase in borrowings		133,703 *	118,836	133,703 *	118,836
Dividend paid		(12,065,986)	(12,055,440)	(12,065,986)	(12,055,440)
Dividend paid to non-controlling interest		(325,473)	(252,478)	-	-
Net cash from financing activities		<u>14,097,429</u>	<u>(12,189,082)</u>	<u>14,422,902</u>	<u>(11,936,604)</u>
Effect on cash due to changes in the exchange rates		<u>(46,252)</u>	<u>(56,976)</u>	<u>(44,428)</u>	<u>(55,732)</u>
Net decrease in cash and cash equivalents		<u>(8,942,128)</u>	<u>(14,673,479)</u>	<u>(8,678,471)</u>	<u>(11,383,510)</u>
Cash and cash equivalents as at January 1,		65,767,586	70,137,679	65,382,699	66,261,272
Cash and cash equivalents as at September 30,	6.1.1	<u>56,825,458</u>	<u>55,464,200</u>	<u>56,704,228</u>	<u>54,877,762</u>

* Non-cash item of long-term borrowings due to gain on foreign exchange amounting to Baht 1,250 million.

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvarn Thansathit)
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
NOTES TO THE INTERIM FINANCIAL STATEMENTS
FOR THE THREE-MONTH AND NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2018
(UNAUDITED)

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BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
NOTES TO THE INTERIM FINANCIAL STATEMENTS
FOR THE THREE-MONTH AND NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2018
(UNAUDITED)

1. GENERAL INFORMATION AND REGULATORY REQUIREMENTS

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

The Bank is subject to various capital and regulatory requirements administered by the Bank of Thailand ("BOT"). Under these capital adequacy guidelines and the regulatory framework for prompt corrective action, the Bank must satisfy specific capital guidelines that involve quantitative measurements of the Bank's assets, liabilities and certain off-balance sheet items calculated in accordance with regulatory requirements. The Bank's capital amounts and classification are also subject to qualitative judgment by the BOT about components, risk weightings and other factors. The Bank believes that as at September 30, 2018 and December 31, 2017, the Bank complied with all capital adequacy requirements. However, these capital and regulatory requirements are subject to change by the BOT.

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

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

The consolidated and the Bank's interim financial statements are prepared in accordance with Thai Accounting Standard No. 34 (Revised 2017) regarding Interim Financial Reporting; and relevant official regulations, and presented in accordance with the BOT's Notification regarding the Preparation and Announcement of Financial Statements of Commercial Banks and Parent Companies of Financial Holding Groups dated December 4, 2015.

Certain financial information which is normally included in financial statements prepared in accordance with Thai Financial Reporting Standards, but which is not required for interim reporting purposes, has been omitted. The aforementioned interim financial statements should be read in conjunction with the audited financial statements for the year ended December 31, 2017.

The consolidated and the Bank's statements of financial position as at December 31, 2017, 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, 2018 are not necessarily indicative of the operating results anticipated for the full year.

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

2.2 New or Revised Thai Financial Reporting Standards

2.2.1 The Bank and subsidiaries have adopted the new or revised Thai Accounting Standards, Thai Financial Reporting Standards, Thai Accounting Standards Interpretations and Thai Financial Reporting Interpretations, issued by the FAP and announced in the Royal Gazette, applying for the financial statements of the periods beginning on or after January 1, 2018 onward with no material impact on the Bank and subsidiaries' financial statements.

2.2.2 The Federation of Accounting Professions had issued the Notification of Federation of Accounting Professions regarding Thai Accounting Standards, Thai Financial Reporting Standards and Thai Financial Reporting Interpretations which had been announced in the Royal Gazette, that are relevant to the Bank but not yet effective in 2018 as follows :

Thai Financial Reporting Standards		Effective date
Thai Financial Reporting Standards (TFRS)		
TFRS 15	Revenue from Contracts with Customers	January 1, 2019
Financial Instruments Standards		
Thai Accounting Standards (TAS)		
TAS 32	Financial Instruments: Presentation	January 1, 2020
Thai Financial Reporting Standards (TFRS)		
TFRS 7	Financial Instruments: Disclosures	January 1, 2020
TFRS 9	Financial Instruments	January 1, 2020
Thai Financial Reporting Interpretations (TFRIC)		
TFRIC 16	Hedges of a Net Investment in a Foreign Operation	January 1, 2020
TFRIC 19	Extinguishing Financial Liabilities with Equity Instruments	January 1, 2020

The Bank has considered the impact of the above accounting standards, financial reporting standards and financial reporting interpretations and determined that they will not have any material impact on the Bank's financial statements, except for financial instruments standards effective on January 1, 2020, which is under the process of the assessment of impact it may have on the Bank's financial statements.

2.3 The consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2018 and 2017, and the consolidated statement of financial position as at December 31, 2017, included the accounts of the head office and all branches of the Bank and its subsidiaries, by eliminating significant business transactions and outstanding balances between the Bank and its subsidiaries, and included equity interest in associates. The subsidiaries consist of BBL (Cayman) Limited, Bangkok Bank Berhad, Sinnsuptawee Asset Management Company Limited, BBL Asset Management Company Limited, Bualuang Securities Public Company Limited, Bangkok Bank (China) Company Limited and Bualuang Ventures Limited.

In addition, the consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2018 and 2017 and the consolidated statement of financial position as at December 31, 2017, also included BBL Nominees (Tempatan) Sdn. Bhd., the 100.00% owned subsidiary of Bangkok Bank Berhad and Bangkok Capital Asset Management Company Limited, the 100.00% owned subsidiary of Bualuang Securities Public Company Limited.

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

2.4 The Bank's interim financial statements for the three-month and nine-month periods ended September 30, 2018 and 2017, and the Bank's statement of financial position as at December 31, 2017 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, 2017. This includes the application of the new or revised Thai financial reporting standards as mentioned in Note 2.2.1.

4. FAIR VALUE OF FINANCIAL INSTRUMENTS MEASURED AT FAIR VALUE

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

The following table shows an analysis of financial assets and financial liabilities by level of the fair value hierarchy as at September 30, 2018 and December 31, 2017.

	Million Baht								
	CONSOLIDATED								
	Level 1	September 30, 2018			Total	Level 1	December 31, 2017		Total
	Level 2	Level 3				Level 2	Level 3		
Items measured at fair value :									
Financial assets									
Derivatives	-	30,380	-	30,380	-	27,815	-	27,815	
Investments, net	91,360	451,559	-	542,919	103,117	445,647	-	548,764	
Financial liabilities									
Derivatives	517	24,263	-	24,780	366	21,193	-	21,559	

	Million Baht								
	THE BANK								
	Level 1	September 30, 2018			Total	Level 1	December 31, 2017		Total
	Level 2	Level 3				Level 2	Level 3		
Items measured at fair value :									
Financial assets									
Derivatives	-	30,039	-	30,039	-	27,506	-	27,506	
Investments, net	87,140	431,794	-	518,934	98,123	428,748	-	526,871	
Financial liabilities									
Derivatives	-	24,053	-	24,053	-	20,771	-	20,771	

Fair values are determined according to the following hierarchy :

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

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

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

The fair value determination of investments in debt securities

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

The fair value determination of investments in equity securities

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

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

5. CAPITAL FUND

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

The guideline on capital fund based on the Basel III guidelines of the BOT requires the Bank to maintain a capital conservation buffer in addition to minimum capital adequacy ratios which sets out to phasing in additional capital ratio of more than 0.625 percent p.a. starting January 1, 2016 until completion of the increment to more than 2.50 percent in January 1, 2019. The minimum capital adequacy and a capital conservation buffer ratios to risk assets is as follows :

Capital Fund Ratio	Percentage	
	September 30, 2018	December 31, 2017
Common Equity Tier 1 ratio	More than 6.375	More than 5.75
Tier 1 capital ratio	More than 7.875	More than 7.25
Total capital fund ratio	More than 10.375	More than 9.75

In September 2017, the BOT has announced the guideline to identify and regulate Domestic Systemically Important Banks (D-SIBs). The BOT requires the Bank, classified as D-SIBs, must have additional capital requirement for Higher Loss Absorbency (HLA) requirement by increasing the Common Equity Tier 1 ratio at 1 percent, beginning at 0.5 percent from January 1, 2019 and increasing to be 1 percent from January 1, 2020 onwards.

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

As at September 30, 2018 and December 31, 2017, the Bank maintained capital adequacy ratios to risk assets and capital fund in accordance with the BOT's Notification relating to the Basel III guidelines as follows :

	CONSOLIDATED		THE BANK	
	Percentage		Percentage	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
Common Equity Tier 1 capital to risk assets ratio	16.34	16.62	16.21	16.47
Tier 1 capital to risk assets ratio	16.34	16.63	16.21	16.47
Total capital to risk assets ratio	17.86	18.17	17.75	18.03

	CONSOLIDATED		THE BANK	
	Million Baht		Million Baht	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
Tier 1 capital	390,773	383,942	375,005	369,261
Common Equity Tier 1 capital	390,716	383,841	375,005	369,261
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	23,000	22,000	23,000	22,000
Reserves appropriated from net profit	101,500	96,500	101,500	96,500
Net profit after appropriation	152,107	134,606	132,089	118,714
Other comprehensive income	42,459	56,126	45,748	57,374
Deductions from Common Equity				
Tier 1 capital	(3,784)	(825)	(2,766)	(761)
Additional Tier 1 capital	57	101	-	-
Tier 2 capital	36,436	35,638	35,644	34,965
Total capital fund	427,209	419,580	410,649	404,226

As at September 30, 2018 and December 31, 2017, the Bank has no capital add-on arising from Single Lending Limit.

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

Location of disclosure [www.bangkokbank.com/Investor Relations/Financial Information/Basel III - Pillar 3](http://www.bangkokbank.com/Investor%20Relations/Financial%20Information/Basel%20III%20-%20Pillar%203)

Date of disclosure October 31, 2018

Information as of June 30, 2018

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, 2018 and 2017 are as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
Cash	56,770	54,985	56,704	54,878
Cash equivalents				
Cash at Bank - current and savings accounts	55	237	-	-
Fixed deposit and notes with a maturity less than or equal to three months	<u>-</u>	<u>242</u>	<u>-</u>	<u>-</u>
Total cash and cash equivalents	<u><u>56,825</u></u>	<u><u>55,464</u></u>	<u><u>56,704</u></u>	<u><u>54,878</u></u>

6.1.2 Significant non-cash items for the nine-month periods ended September 30, 2018 and 2017 are as follows :

	Million Baht			
	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
Unrealized gains on investments in shareholders' equity increase (decrease)	(8,731)	5,737	(8,780)	5,640
Properties for sale increased from loans payment/inactive assets	1,658	797	1,658	797
Unrealized increment per premises appraisal transferred to retained earnings	705	706	703	703

6.2 Investments, net

6.2.1 Investments as at September 30, 2018 and December 31, 2017 consisted of the following :

	CONSOLIDATED		THE BANK	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
	Fair Value	Fair Value	Fair Value	Fair Value
Trading securities				
Government and state enterprise securities	7,677	8,949	7,677	8,949
Private enterprise debt securities	1,529	260	1,529	260
Foreign debt securities	1,295	980	1,295	980
Domestic marketable equity securities	4,184	4,924	-	-
Total	14,685	15,113	10,501	10,189

	CONSOLIDATED		THE BANK	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
	Fair Value	Fair Value	Fair Value	Fair Value
Available-for-sale securities				
Government and state enterprise securities	299,386	298,464	299,386	298,464
Private enterprise debt securities	53,583	43,208	53,042	42,668
Foreign debt securities	84,471	95,617	76,021	86,005
Domestic marketable equity securities	64,089	69,604	64,089	69,569
Foreign marketable equity securities	6,267	7,537	6,267	7,537
Others	20,438	19,221	9,628	12,439
Total	528,234	533,651	508,433	516,682

	CONSOLIDATED		THE BANK	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
	Cost/ Amortized Cost	Cost/ Amortized Cost	Cost/ Amortized Cost	Cost/ Amortized Cost
Held-to-maturity debt securities				
Government and state enterprise securities	14,827	8,417	2,048	2,051
Foreign debt securities	10,261	2,816	9,478	2,816
Total	25,088	11,233	11,526	4,867

	CONSOLIDATED		THE BANK	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
	Cost	Cost	Cost	Cost
General investments				
Domestic non-marketable equity securities	6,738	6,640	6,728	6,631
Foreign non-marketable equity securities	<u>31,444</u>	<u>30,632</u>	<u>31,405</u>	<u>30,625</u>
Total	38,182	37,272	38,133	37,256
<u>Less</u> Allowance for impairment	<u>(8,232)</u>	<u>(5,549)</u>	<u>(8,232)</u>	<u>(5,549)</u>
Total	<u><u>29,950</u></u>	<u><u>31,723</u></u>	<u><u>29,901</u></u>	<u><u>31,707</u></u>
Total investments, net	<u><u>597,957</u></u>	<u><u>591,720</u></u>	<u><u>560,361</u></u>	<u><u>563,445</u></u>

Investments classified in accordance with the Notification of the BOT as at September 30, 2018 and December 31, 2017 are presented in Note 6.5.

As at September 30, 2018 and December 31, 2017, 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, 2018 and December 31, 2017, the Bank has investments in 2 listed companies that are under the SET delisting criteria, amounting to Baht 2 million and Baht 4 million, with the fair value of Baht 0 million and Baht 2 million, which the Bank had set aside allowance for impairment of these investments amounting to Baht 2 million.

On December 30, 2004, the Bank entered into a transaction to transfer certain investments classified as available-for-sale securities received from debt restructuring to Sinnsuptawee Asset Management Co., Ltd., a subsidiary of the Bank, at the closing price on December 28, 2004 quoted on The Stock Exchange of Thailand in the amount of Baht 3,323 million. The proceeds from the aforementioned transfer were recorded as other liabilities and the related securities were recorded as securities transferred to subsidiary under available-for-sale securities in accordance with accounting treatment guidance for Transfer and Transferred Financial Assets. As at September 30, 2018 and December 31, 2017, the Bank had outstanding balances of other liabilities from such transaction amounting to Baht 372 million and Baht 720 million, respectively.

6.2.2 As at September 30, 2018 and December 31, 2017, 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, 2018	December 31, 2017	September 30, 2018	December 31, 2017
Manufacturing and commercial	12	12	12	12
Real estate and construction	187	187	187	187
Utilities and services	41	41	41	41
Others	<u>1,866</u>	<u>1,591</u>	<u>1,866</u>	<u>1,591</u>
Total	<u><u>2,106</u></u>	<u><u>1,831</u></u>	<u><u>2,106</u></u>	<u><u>1,831</u></u>

6.3 Investments in subsidiaries and associates, net

As at September 30, 2018 and December 31, 2017, the Bank had investments in subsidiaries and associates, net as follows :

Company	Type of Business	Type of Shares	Million Baht					
			CONSOLIDATED				Investment	
			Direct and Indirect Shareholding (%)		(Cost Method)		(Equity Method)	
			September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
Associates								
BSL Leasing Co., Ltd.	Finance	Ordinary share	35.88	35.88	201	201	727	699
Processing Center Co., Ltd.	Service	Ordinary share	30.00	30.00	15	15	459	481
National ITMX Co., Ltd.	Service	Ordinary share	13.84	13.84	7	7	215	201
Thai Payment Network Co., Ltd.	Service	Ordinary share	69.08	49.99	<u>362</u>	<u>162</u>	<u>186</u>	<u>79</u>
Total					585	385	1,587	1,460
<u>Less</u> Allowance for impairment					<u>(2)</u>	<u>(2)</u>	<u>-</u>	<u>-</u>
Investments in associates, net					<u><u>583</u></u>	<u><u>383</u></u>	<u><u>1,587</u></u>	<u><u>1,460</u></u>

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

Company	Type of Business	Type of Shares	THE BANK		Investment		Million Baht	
			Direct and Indirect		(Cost Method)			
			Shareholding (%)		September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
					2018	2017	2018	2017
Subsidiaries								
BBL (Cayman) Limited	Finance	Ordinary share	100.00	100.00	2	2		
Bangkok Bank Berhad	Banking	Ordinary share	100.00	100.00	9,261	9,261		
Sinnsuptawee Asset Management Co., Ltd.	Asset Management	Ordinary share	100.00	100.00	2,500	2,500		
Bangkok Bank (China) Co., Ltd.	Banking	Ordinary share	100.00	100.00	19,585	19,585		
Bualuang Ventures Ltd.	Venture Capital	Ordinary share	100.00	100.00	500	500		
	Company							
BBL Asset Management Co., Ltd.	Finance	Ordinary share	75.00	75.00	183	183		
Bualuang Securities PCL.	Securities	Ordinary share	99.91	99.91	4,772	4,772		
Associates								
BSL Leasing Co., Ltd.	Finance	Ordinary share	35.88	35.88	201	201		
Processing Center Co., Ltd.	Service	Ordinary share	30.00	30.00	15	15		
National ITMX Co., Ltd.	Service	Ordinary share	13.84	13.84	7	7		
Thai Payment Network Co., Ltd.	Service	Ordinary share	69.08	49.99	362	162		
Total					37,388	37,188		
<u>Less</u> Allowance for impairment					(97)	(97)		
Investments in subsidiaries and associates, net					37,291	37,091		

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

	Million Baht	
	FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2018	September 30, 2017
Net profit	133	192
Total comprehensive income	133	192

	Million Baht	
	FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2018	September 30, 2017
Net profit	561	624
Total comprehensive income	561	624

6.4 Loans to customers and accrued interest receivables, net

6.4.1 As at September 30, 2018 and December 31, 2017, 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, 2018			Million Baht
	Loans to Customers and Accrued Interest Receivables	Net Outstanding used in Determining the Allowance for Doubtful Accounts	Rate used in Determining the Allowance for Doubtful Accounts (%)	Allowance for Doubtful Accounts Recorded by the Bank
Minimum provision according to the BOT's requirement				
Normal	1,905,406	1,245,509	1	15,491
Special mentioned	37,087	21,693	2	572
Substandard	7,416	2,137	100	2,137
Doubtful	22,963	11,883	100	11,892
Doubtful of loss	53,810	30,198	100	30,198
Excess provision according to the BOT's requirement				85,667
Total	<u>2,026,682</u>	<u>1,311,420</u>		<u>145,957</u>

	CONSOLIDATED December 31, 2017			Million Baht
	Loans to Customers and Accrued Interest Receivables	Net Outstanding used in Determining the Allowance for Doubtful Accounts	Rate used in Determining the Allowance for Doubtful Accounts (%)	Allowance for Doubtful Accounts Recorded by the Bank
Minimum provision according to the BOT's requirement				
Normal	1,875,782	1,229,095	1	14,983
Special mentioned	45,815	23,624	2	591
Substandard	11,760	5,274	100	5,275
Doubtful	19,012	10,378	100	10,387
Doubtful of loss	56,681	36,471	100	36,471
Excess provision according to the BOT's requirement				70,004
Total	<u>2,009,050</u>	<u>1,304,842</u>		<u>137,711</u>

	THE BANK September 30, 2018			Million Baht
	Loans to Customers and Accrued Interest Receivables	Net Outstanding used in Determining the Allowance for Doubtful Accounts	Rate used in Determining the Allowance for Doubtful Accounts (%)	Allowance for Doubtful Accounts Recorded by the Bank
Minimum provision according to the BOT's requirement				
Normal	1,850,396	1,202,994	1	15,096
Special mentioned	36,874	21,480	2	568
Substandard	7,407	2,136	100	2,137
Doubtful	22,827	11,780	100	11,788
Doubtful of loss	52,923	29,784	100	29,784
Excess provision according to the BOT's requirement				83,315
Total	<u><u>1,970,427</u></u>	<u><u>1,268,174</u></u>		<u><u>142,688</u></u>

	THE BANK December 31, 2017			Million Baht
	Loans to Customers and Accrued Interest Receivables	Net Outstanding used in Determining the Allowance for Doubtful Accounts	Rate used in Determining the Allowance for Doubtful Accounts (%)	Allowance for Doubtful Accounts Recorded by the Bank
Minimum provision according to the BOT's requirement				
Normal	1,827,393	1,196,832	1	14,688
Special mentioned	45,486	23,362	2	585
Substandard	11,756	5,271	100	5,272
Doubtful	18,918	10,283	100	10,293
Doubtful of loss	55,357	35,648	100	35,648
Excess provision according to the BOT's requirement				68,025
Total	<u><u>1,958,910</u></u>	<u><u>1,271,396</u></u>		<u><u>134,511</u></u>

As at September 30, 2018 and December 31, 2017, the consolidated and the Bank's financial statements included the allowance for doubtful accounts amounting to Baht 5,682 million and Baht 5,320 million, respectively, on a collective approach, for loans classified as normal and special mentioned.

6.4.2 As at September 30, 2018 and December 31, 2017, 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, 2018	December 31, 2017	September 30, 2018	December 31, 2017
	Million Baht			
NPLs before allowance for doubtful accounts	84,137	87,419	83,105	85,997
NPLs as percentage of total loans	3.63	3.88	3.69	3.92
Net NPLs after allowance for doubtful accounts	28,103	26,576	27,816	26,295
Net NPLs as percentage of net total loans	1.24	1.21	1.27	1.23

6.4.3 Troubled debt restructurings

Details of the restructured debts of the Bank for the three-month and nine-month periods ended September 30, 2018 and 2017, classified by the restructuring methods, are as follows :

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

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

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

The weighted average tenure of the above-mentioned restructuring is 4 years; and the total debt outstanding after debt restructuring at the restructuring contract date is Baht 8,025 million.

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

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

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

The weighted average tenure of the above-mentioned restructuring is 4 years; and the total debt outstanding after debt restructuring at the restructuring contract date is Baht 25,419 million.

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

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

As at September 30, 2018 and December 31, 2017, the Bank had outstanding balances of loans to restructured debtors amounting to Baht 88,828 million and Baht 76,698 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, 2018 and 2017 have not been provided, as such information is not significantly different from the above disclosures for the Bank's financial statements.

6.5 Classified assets in accordance with the Notification of the BOT

As at September 30, 2018 and December 31, 2017, classified assets in accordance with the Notification of the BOT are as follows :

	CONSOLIDATED September 30, 2018				Million Baht
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,905,406	-	-	-	1,905,406
Special mentioned	37,087	-	-	-	37,087
Substandard	7,416	-	-	-	7,416
Doubtful	22,963	-	-	-	22,963
Doubtful of loss	53,810	14,258	1,893	1,460	71,421
Total	2,026,682	14,258	1,893	1,460	2,044,293

	CONSOLIDATED December 31, 2017				Million Baht
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,875,782	-	-	-	1,875,782
Special mentioned	45,815	-	-	-	45,815
Substandard	11,760	-	-	-	11,760
Doubtful	19,012	-	-	-	19,012
Doubtful of loss	56,681	8,095	1,168	1,188	67,132
Total	2,009,050	8,095	1,168	1,188	2,019,501

	THE BANK September 30, 2018				Million Baht
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,850,396	-	-	-	1,850,396
Special mentioned	36,874	-	-	-	36,874
Substandard	7,407	-	-	-	7,407
Doubtful	22,827	-	-	-	22,827
Doubtful of loss	52,923	14,289	397	1,457	69,066
Total	1,970,427	14,289	397	1,457	1,986,570

THE BANK					Million Baht
December 31, 2017					
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,827,393	-	-	-	1,827,393
Special mentioned	45,486	-	-	-	45,486
Substandard	11,756	-	-	-	11,756
Doubtful	18,918	-	-	-	18,918
Doubtful of loss	55,357	8,107	360	1,183	65,007
Total	<u>1,958,910</u>	<u>8,107</u>	<u>360</u>	<u>1,183</u>	<u>1,968,560</u>

6.6 Debt issued and borrowings

6.6.1 Classified by type of instruments and source of fund as at September 30, 2018 and December 31, 2017 :

CONSOLIDATED							Million Baht
	September 30, 2018			December 31, 2017			
	Domestic	Foreign	Total	Domestic	Foreign	Total	
Senior unsecured notes	-	123,280	123,280	-	98,003	98,003	
Unsecured subordinated notes	-	14,591	14,591	-	14,692	14,692	
Bills of exchange	23	-	23	26	-	26	
Others	460	-	460	384	-	384	
<u>Less Discount on borrowings</u>	<u>-</u>	<u>(5,811)</u>	<u>(5,811)</u>	<u>-</u>	<u>(5,915)</u>	<u>(5,915)</u>	
Total	<u>483</u>	<u>132,060</u>	<u>132,543</u>	<u>410</u>	<u>106,780</u>	<u>107,190</u>	

THE BANK							Million Baht
	September 30, 2018			December 31, 2017			
	Domestic	Foreign	Total	Domestic	Foreign	Total	
Senior unsecured notes	-	123,280	123,280	-	98,003	98,003	
Unsecured subordinated notes	-	14,591	14,591	-	14,692	14,692	
Bills of exchange	23	-	23	26	-	26	
Others	292	-	292	158	-	158	
<u>Less Discount on borrowings</u>	<u>-</u>	<u>(5,811)</u>	<u>(5,811)</u>	<u>-</u>	<u>(5,915)</u>	<u>(5,915)</u>	
Total	<u>315</u>	<u>132,060</u>	<u>132,375</u>	<u>184</u>	<u>106,780</u>	<u>106,964</u>	

6.6.2 Classified by type of instruments, currency, maturity and interest rate as at September 30, 2018 and December 31, 2017 :

Type	Currency	Maturity	Interest Rate	CONSOLIDATED	
				Amount	
				September 30, 2018	December 31, 2017
Senior unsecured notes	USD	2018 - 2028	2.75% - 5.00%	123,280	98,003
Unsecured subordinated notes	USD	2029	9.025%	14,591	14,692
Bills of exchange	THB	2019	1.00%	23	26
Others	THB	2018 - 2023	0.00% - 0.50%	460	384
<u>Less</u> Discount on borrowings				(5,811)	(5,915)
Total				132,543	107,190

Type	Currency	Maturity	Interest Rate	THE BANK	
				Amount	
				September 30, 2018	December 31, 2017
Senior unsecured notes	USD	2018 - 2028	2.75% - 5.00%	123,280	98,003
Unsecured subordinated notes	USD	2029	9.025%	14,591	14,692
Bills of exchange	THB	2019	1.00%	23	26
Others	THB	2019 - 2023	0.00% - 0.50%	292	158
<u>Less</u> Discount on borrowings				(5,811)	(5,915)
Total				132,375	106,964

On March 27, 2018, the Bank redeemed senior unsecured notes with a maturity of 5.5 years at a coupon of 2.75% p.a., amounting to USD 400 million.

On September 19, 2018, the Bank issued and offered 2 series of senior unsecured notes for sale to foreign investors according to the resolution of the 14th Annual Ordinary Meeting of Shareholders convened on April 12, 2007 consisting of senior unsecured notes with a maturity of 5.5 years at a coupon of 4.05% p.a., amounting to USD 600 million and senior unsecured notes with a maturity of 10 years at a coupon of 4.45% p.a., amounting to USD 600 million. The Bank received net proceeds from the sale of senior unsecured notes amounting to USD 1,198 million.

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, 2018 and December 31, 2017, 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, 2018	December 31, 2017
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, 2018 and December 31, 2017, 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 Notification of the Securities and Exchange Commission.
 - 1.3) Allocation of 440,000,000 ordinary shares for offer and sale to the existing shareholders and the beneficial owners of the ordinary shares in proportion to their shareholdings.
2. Allocation of 50,000,000 ordinary shares to be reserved for the exercise of the conversion right attached to the subordinated convertible bonds issued by the Bank and offered for sale in 1999 as part of the Capital Augmented Preferred Securities (CAPS).
3. Allocation of 500,000,000 ordinary shares to be reserved for the exercise of the conversion right attached to the subordinated convertible bonds and/or convertible bonds that may further be issued in the future by the Bank.
4. Allocation of 200,000,000 ordinary shares to be reserved for the exercise of right to purchase ordinary shares by holders of warrants that may further be issued in the future by the Bank.
5. Allocation of 655,000 Class A preferred shares for offer and sale in foreign markets and/or domestic markets, which may be offered and sold in conjunction with subordinated bonds.

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

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

6.8 The appropriation of the profit and the dividend payments

On April 12, 2017, the 24th Annual Ordinary Meeting of Shareholders approved the resolutions regarding the appropriation of the profit and the payment of dividend for the year 2016 as follows :

- The appropriation as legal reserve and as other reserves amounting to Baht 1,000 million and Baht 5,000 million, respectively, with the amount to be appropriated for the period of January - June 2016 amounting to Baht 500 million as legal reserve and Baht 5,000 million as other reserves (all of which had already been appropriated as stated in the financial statements for the year ended December 31, 2016), and the amount to be appropriated for the period of July - December 2016 amounting to Baht 500 million as legal reserve.
- The payment of dividend at the rate of Baht 6.50 per ordinary share, totaling Baht 12,058 million, a part of which had been paid as interim dividend at the rate of Baht 2.00 per share amounting to Baht 3,712 million on September 23, 2016, and the remaining amount will be paid on May 11, 2017 at the rate of Baht 4.50 per share amounting to Baht 8,346 million.

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

On August 24, 2017, the meeting of the Board of Directors of the Bank No. 8/2017 approved the resolutions regarding the appropriation of the profit and the payment of interim dividend as follows :

- The appropriation as legal reserve and as other reserves for the period of January - June 2017 amounting to Baht 500 million and Baht 5,000 million, respectively.
- The payment of interim dividend at the rate of Baht 2.00 per ordinary share amounting to Baht 3,710 million on September 22, 2017.

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

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

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

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

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

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

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

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, 2018 and December 31, 2017 amounted to Baht 16,181 million and Baht 9,005 million, respectively.

6.10 Contingent liabilities

As at September 30, 2018 and December 31, 2017, the Bank and subsidiaries had contingent liabilities as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
Avals to bills	7,490	8,187	7,490	8,187
Guarantees of loans	77,228	20,445	64,451	8,284
Liability under unmatured import bills	17,150	16,394	13,735	14,449
Letters of credit	42,960	31,803	41,358	31,077
Other commitments				
Underwriting commitment	-	1,098	-	1,098
Amount of unused bank overdraft	172,917	174,083	171,752	172,901
Other guarantees	262,414	259,314	259,852	257,089
Others	129,310	88,622	132,551	91,390
Total	<u>709,469</u>	<u>599,946</u>	<u>691,189</u>	<u>584,475</u>

6.11 Litigation

As at September 30, 2018 and December 31, 2017, 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, 2018 and December 31, 2017, 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, 2018	December 31, 2017	September 30, 2018	December 31, 2017
Placement				
Subsidiaries				
Bangkok Bank Berhad	-	-	1,301	1,970
Bangkok Bank (China) Co., Ltd.	-	-	164	5,066
Total	<u>-</u>	<u>-</u>	<u>1,465</u>	<u>7,036</u>
Loans				
Subsidiary				
Sinnsuptawee Asset Management Co., Ltd.	-	-	2,710	2,710
Associate				
BSL Leasing Co., Ltd.	80	300	80	300
Other related parties	50	23	50	20
Total	<u>130</u>	<u>323</u>	<u>2,840</u>	<u>3,030</u>
Allowance for doubtful accounts				
Subsidiary				
Sinnsuptawee Asset Management Co., Ltd.	-	-	33	33
Associate				
BSL Leasing Co., Ltd.	1	3	1	3
Total	<u>1</u>	<u>3</u>	<u>34</u>	<u>36</u>
Other assets				
Subsidiaries				
Bangkok Bank Berhad	-	-	10	5
Sinnsuptawee Asset Management Co., Ltd.	-	-	2	2
BBL Asset Management Co., Ltd.	-	-	376	357
Bualuang Securities PCL.	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	1	30
Associates				
Processing Center Co., Ltd.	30	35	30	35
Thai Payment Network Co., Ltd.	25	3	25	3
Other related parties	8	6	-	-
Total	<u>63</u>	<u>44</u>	<u>445</u>	<u>433</u>

	CONSOLIDATED		THE BANK	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
Deposits				
Subsidiaries				
BBL (Cayman) Limited	-	-	759	756
Bangkok Bank Berhad	-	-	73	127
Sinnsuptawee Asset Management Co., Ltd.	-	-	9	7
BBL Asset Management Co., Ltd.	-	-	271	112
Bualuang Securities PCL.	-	-	135	244
Bangkok Bank (China) Co., Ltd.	-	-	127	111
Bualuang Venture Co., Ltd.	-	-	426	473
Bangkok Capital Asset Management Co., Ltd.*	-	-	163	194
Associates				
BSL Leasing Co., Ltd.	42	61	42	61
Processing Center Co., Ltd.	103	69	103	69
National ITMX Co., Ltd.	68	57	68	57
Thai Payment Network Co., Ltd.	181	47	181	47
Other related parties	<u>8,333</u>	<u>8,834</u>	<u>8,333</u>	<u>8,834</u>
Total	<u>8,727</u>	<u>9,068</u>	<u>10,690</u>	<u>11,092</u>
Borrowings				
Subsidiary				
Bangkok Bank (China) Co., Ltd.	<u>-</u>	<u>-</u>	<u>519</u>	<u>530</u>
Total	<u>-</u>	<u>-</u>	<u>519</u>	<u>530</u>
Other liabilities				
Subsidiaries				
BBL (Cayman) Limited	-	-	3	1
Bangkok Bank Berhad	-	-	-	2
Sinnsuptawee Asset Management Co., Ltd.	-	-	372	720
BBL Asset Management Co., Ltd.	-	-	1	-
Bualuang Securities PCL.	-	-	1	1
Bualuang Venture Co., Ltd.	-	-	1	-
Associates				
Processing Center Co., Ltd.	1	8	1	8
National ITMX Co., Ltd.	10	7	10	7
Other related parties	<u>38</u>	<u>46</u>	<u>25</u>	<u>17</u>
Total	<u>49</u>	<u>61</u>	<u>414</u>	<u>756</u>

* Holding by Bualuang Securities PCL.

	CONSOLIDATED		THE BANK	
	September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
	Million Baht			
Commitments				
Subsidiaries				
Bangkok Bank Berhad	-	-	58	156
Bualuang Securities PCL.	-	-	25	189
Associates				
BSL Leasing Co., Ltd.	30	9	30	9
National ITMX Co., Ltd.	1	1	1	1
Other related parties	<u>3</u>	<u>12</u>	<u>3</u>	<u>12</u>
Total	<u><u>34</u></u>	<u><u>22</u></u>	<u><u>117</u></u>	<u><u>367</u></u>

For the nine-month period ended September 30, 2018 , the Bank and subsidiaries charged interest at rates between 1.59% and 13.00% on loans to these related parties depending on the types of loans and collateral and charged interest at rate of 1.59% on loans to Sinnsuptawee Asset Management Co., Ltd.

For the year ended December 31, 2017, the Bank and subsidiaries charged interest at rates between 1.57% and 13.00% on loans to these related parties depending on the types of loans and collateral and charged interest at rate of 1.57% 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, 2018 and December 31, 2017 are shown in Note 6.3.

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

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

	Million Baht			
	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
Interest and discount received				
Subsidiaries				
Bangkok Bank Berhad	-	-	13	9
Sinnsuptawee Asset Management Co., Ltd.	-	-	11	11
Bangkok Bank (China) Co., Ltd.	-	-	1	25
Associate				
BSL Leasing Co., Ltd.	1	5	1	5
Total	<u>1</u>	<u>5</u>	<u>26</u>	<u>50</u>
Fees and service income				
Subsidiaries				
BBL Asset Management Co., Ltd.	-	-	550	451
Bualuang Securities PCL.	-	-	6	6
Associate				
Processing Center Co., Ltd.	3	3	3	3
Other related parties	9	18	-	-
Total	<u>12</u>	<u>21</u>	<u>559</u>	<u>460</u>
Dividend income				
Subsidiary				
BBL Asset Management Co., Ltd.	-	-	525	418
Other income				
Subsidiaries				
Bualuang Securities PCL.	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	31	33
Associates				
National ITMX Co., Ltd.	1	1	1	1
Thai Payment Network Co., Ltd.	3	2	3	2
Total	<u>4</u>	<u>3</u>	<u>36</u>	<u>37</u>
Interest paid				
Subsidiaries				
BBL (Cayman) Limited	-	-	4	3
Sinnsuptawee Asset Management Co., Ltd.	-	-	1	-
BBL Asset Management Co., Ltd.	-	-	1	1
Bualuang Securities PCL.	-	-	-	1
Bangkok Bank (China) Co., Ltd.	-	-	3	2
Bualuang Ventures Limited	-	-	1	1
Other related parties	18	18	18	18
Total	<u>18</u>	<u>18</u>	<u>28</u>	<u>26</u>
Commission paid				
Other related parties	16	14	-	-
Total	<u>16</u>	<u>14</u>	<u>-</u>	<u>-</u>

	Million Baht			
	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
Other expenses				
Subsidiary				
Bangkok Bank Berhad	-	-	1	-
Associates				
Processing Center Co., Ltd.	2	19	2	19
National ITMX Co., Ltd.	26	16	26	16
Other related parties	29	20	23	16
Total	<u>57</u>	<u>55</u>	<u>52</u>	<u>51</u>

	Million Baht			
	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
Interest and discount received				
Subsidiaries				
Bangkok Bank Berhad	-	-	35	30
Sinnsuptawee Asset Management Co., Ltd.	-	-	32	32
Bualuang Securities PCL.	-	-	2	-
Bangkok Bank (China) Co., Ltd.	-	-	18	71
Associate				
BSL Leasing Co., Ltd.	3	14	3	14
Other related parties	1	1	1	1
Total	<u>4</u>	<u>15</u>	<u>91</u>	<u>148</u>

Fees and service income				
Subsidiaries				
Bangkok Bank Berhad	-	-	1	1
BBL Asset Management Co., Ltd.	-	-	1,671	1,270
Bualuang Securities PCL.	-	-	19	17
Associate				
Processing Center Co., Ltd.	7	8	7	8
Other related parties	61	38	1	1
Total	<u>68</u>	<u>46</u>	<u>1,699</u>	<u>1,297</u>
Dividend income				
Subsidiaries				
BBL Asset Management Co., Ltd.	-	-	975	755
Bualuang Securities PCL.	-	-	540	540
Associates				
BSL Leasing Co., Ltd.	18	178	18	178
Processing Center Co., Ltd.	109	76	109	76
National ITMX Co., Ltd.	3	5	3	5
Total	<u>130</u>	<u>259</u>	<u>1,645</u>	<u>1,554</u>

	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH		FOR THE NINE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
Million Baht				
Other income				
Subsidiaries				
Bualuang Securities PCL.	-	-	15	4
Bangkok Bank (China) Co., Ltd.	-	-	91	102
Associates				
National ITMX Co., Ltd.	4	4	4	4
Thai Payment Network Co., Ltd.	7	7	7	7
Total	<u>11</u>	<u>11</u>	<u>117</u>	<u>117</u>
Interest paid				
Subsidiaries				
BBL (Cayman) Limited	-	-	10	6
Bangkok Bank Berhad	-	-	-	1
Sinnsuptawee Asset Management Co., Ltd.	-	-	1	-
BBL Asset Management Co., Ltd.	-	-	2	1
Bualuang Securities PCL.	-	-	2	1
Bangkok Bank (China) Co., Ltd.	-	-	9	5
Bualuang Ventures Limited	-	-	2	3
Bangkok Capital Asset				
Management Co., Ltd.*	-	-	1	-
Associate				
Processing Center Co., Ltd.	1	1	1	1
Other related parties	57	54	57	54
Total	<u>58</u>	<u>55</u>	<u>85</u>	<u>72</u>
Commission paid				
Subsidiary				
Bualuang Securities PCL.	-	-	17	9
Other related parties	48	39	-	-
Total	<u>48</u>	<u>39</u>	<u>17</u>	<u>9</u>
Other expenses				
Subsidiaries				
Bangkok Bank Berhad	-	-	3	-
Bangkok Bank (China) Co., Ltd.	-	-	3	5
Associates				
Processing Center Co., Ltd.	55	50	55	50
National ITMX Co., Ltd.	63	48	63	48
Other related parties	74	55	64	46
Total	<u>192</u>	<u>153</u>	<u>188</u>	<u>149</u>

* Holding by Bualuang Securities PCL.

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

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

SINNSUPTAWEE ASSET MANAGEMENT COMPANY LIMITED		STATEMENT OF CASH FLOWS	
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2018		(UNAUDITED)	
	Million Baht		
	2018	2017	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit from operating before income tax expenses	3,202	612	
Items to reconcile profit from operating before income tax expenses to cash received (paid) from operating activities			
Net gain on disposal of securities	(3,474)	(7)	
Gain on reverse impairment of properties for sale	-	(112)	
Loss on impairment of properties for sale	539	5	
Net interest expenses	31	32	
Dividend income	(87)	(104)	
Proceeds from dividend income	87	104	
Interest expenses paid	(32)	(32)	
Income tax paid	(397)	(264)	
Profit (loss) from operating before changes in operating assets and liabilities	(131)	234	
Operating assets (increase) decrease			
Receivables from rental of properties	-	2	
Properties for sale	458	646	
Operating liabilities increase (decrease)			
Accrued expenses	-	1	
Deposits	(159)	69	
Other liabilities	-	(1)	
Net cash from operating activities	<u>168</u>	<u>951</u>	
CASH FLOWS FROM INVESTING ACTIVITIES			
Purchase of available-for-sale securities	(4369)	(2,357)	
Proceeds from disposal of available-for-sale securities	4,203	1,408	
Net cash from investing activities	<u>(166)</u>	<u>(949)</u>	
Net increase in cash and cash equivalents	2	2	
Cash and cash equivalents as at January 1,	6	4	
Cash and cash equivalents as at September 30,	<u><u>8</u></u>	<u><u>6</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, 2018 and 2017 are as follows :

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

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

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

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

The financial position of operating segments as at September 30, 2018 and December 31, 2017 are as follows :

	CONSOLIDATED					Million Baht
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total assets						
As at September 30, 2018	1,615,105	786,394	1,119,327	146,295	(580,063)	3,087,058
As at December 31, 2017	1,627,512	752,751	1,066,340	165,334	(535,627)	3,076,310

6.14.2 Geographical Segments

The operating results classified by geographical areas for the three-month and nine-month periods ended September 30, 2018 and 2017 are as follows :

	CONSOLIDATED						Million Baht
	FOR THE THREE-MONTH PERIODS ENDED						
	September 30, 2018			September 30, 2017			
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total	
Total operating income	25,000	4,577	29,577	25,097	3,379	28,476	
Total operating expenses*	(16,047)	(2,177)	(18,224)	(16,355)	(1,843)	(18,198)	
Profit from operating							
before income tax expenses	8,953	2,400	11,353	8,742	1,536	10,278	

	CONSOLIDATED						Million Baht
	FOR THE NINE-MONTH PERIODS ENDED						
	September 30, 2018			September 30, 2017			
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total	
Total operating income	79,938	12,400	92,338	73,612	10,112	83,724	
Total operating expenses*	(51,095)	(6,937)	(58,032)	(47,889)	(5,722)	(53,611)	
Profit from operating							
before income tax expenses	28,843	5,463	34,306	25,723	4,390	30,113	

* Including credit losses.

The financial position classified by geographical areas as at September 30, 2018 and December 31, 2017 are as follows :

	Million Baht					
	CONSOLIDATED					
	September 30, 2018			December 31, 2017		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
Non-current assets *	36,743	7,004	43,747	37,568	7,298	44,866
Total assets	2,577,298	509,760	3,087,058	2,567,548	508,762	3,076,310

6.15 Interest income

Interest income for the three-month and nine-month periods ended September 30, 2018 and 2017 are as follows :

	Million Baht			
	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
	Interest on interbank and money market items	2,021	2,335	1,640
Investments and trading transactions	54	60	54	60
Investment in debt securities	2,400	1,927	2,272	1,804
Interest on loans	23,727	22,418	23,029	21,830
Others	<u>18</u>	<u>13</u>	<u>18</u>	<u>13</u>
Total interest income	<u>28,220</u>	<u>26,753</u>	<u>27,013</u>	<u>25,624</u>

	Million Baht			
	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
	Interest on interbank and money market items	6,356	6,091	5,171
Investments and trading transactions	220	175	219	174
Investment in debt securities	6,544	5,909	6,214	5,536
Interest on loans	69,105	66,412	67,114	64,676
Others	<u>47</u>	<u>29</u>	<u>47</u>	<u>29</u>
Total interest income	<u>82,272</u>	<u>78,616</u>	<u>78,765</u>	<u>75,296</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, 2018 and 2017 are as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH		FOR THE THREE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
Interest on deposits	5,534	5,552	5,115	5,152
Interest on interbank and money market items	577	297	518	232
Contributions to the Deposit Protection Agency	2,479	2,442	2,477	2,440
Interest on debt issued				
Bonds and subordinated notes	1,358	1,627	1,358	1,627
Others	<u>16</u>	<u>10</u>	<u>16</u>	<u>10</u>
Total interest expenses	<u>9,964</u>	<u>9,928</u>	<u>9,484</u>	<u>9,461</u>

	Million Baht			
	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH		FOR THE NINE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
Interest on deposits	16,264	15,981	15,058	14,789
Interest on interbank and money market items	1,623	781	1,433	606
Contributions to the Deposit Protection Agency	7,417	7,188	7,413	7,184
Interest on debt issued				
Bonds and subordinated notes	3,965	4,972	3,965	4,972
Others	<u>50</u>	<u>24</u>	<u>50</u>	<u>24</u>
Total interest expenses	<u>29,319</u>	<u>28,946</u>	<u>27,919</u>	<u>27,575</u>

6.17 Net fees and service income

Net fees and service income for the three-month and nine-month periods ended September 30, 2018 and 2017 are as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH		FOR THE THREE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
Fees and service income				
Acceptances, aval and guarantees of loans	39	34	29	24
Others	<u>8,684</u>	<u>8,773</u>	<u>7,463</u>	<u>7,635</u>
Total fees and service income	8,723	8,807	7,492	7,659
Fees and service expenses	<u>2,460</u>	<u>2,208</u>	<u>2,416</u>	<u>2,175</u>
Net fees and service income	<u>6,263</u>	<u>6,599</u>	<u>5,076</u>	<u>5,484</u>

	Million Baht			
	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH		FOR THE NINE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
Fees and service income				
Acceptances, aval and guarantees of loans	143	153	113	129
Others	<u>27,587</u>	<u>26,186</u>	<u>23,523</u>	<u>23,010</u>
Total fees and service income	27,730	26,339	23,636	23,139
Fees and service expenses	<u>7,210</u>	<u>6,649</u>	<u>7,088</u>	<u>6,564</u>
Net fees and service income	<u><u>20,520</u></u>	<u><u>19,690</u></u>	<u><u>16,548</u></u>	<u><u>16,575</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, 2018 and 2017 are as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH		FOR THE THREE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
Interbank and money market items (reversal)	(92)	72	(24)	(42)
Loans to customers	5,328	6,348	5,196	6,410
Loss on debt restructuring (reversal)	110	(161)	110	(161)

	Million Baht			
	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH		FOR THE NINE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
Interbank and money market items (reversal)	52	375	(68)	114
Loans to customers	15,398	17,589	14,823	17,538
Loss on debt restructuring (reversal)	3,750	(304)	3,750	(304)
Available-for-sale debt securities	-	93	-	93

6.19 Approval of the financial statements

On November 13, 2018, the Audit Committee and the Board of Executive Directors have authorized to issue these interim financial statements.