

**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, 2014, and the related consolidated and Bank's statements of comprehensive income for the three-month and nine-month periods ended September 30, 2014, and the related consolidated and Bank's statements of changes in shareholders' equity and cash flows for the nine-month period ended September 30, 2014, 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 11, 2014

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, 2014

Baht : '000

		CONSOLIDATED		THE BANK	
	Notes	September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
		(Unaudited)		(Unaudited)	
ASSETS					
CASH		39,252,413	53,550,467	39,112,567	53,299,523
INTERBANK AND MONEY MARKET ITEMS, NET		464,683,265	407,632,067	410,083,828	356,833,087
CLAIMS ON SECURITY		124,297	6,810	-	-
DERIVATIVES ASSETS		13,796,142	13,770,312	13,671,550	13,672,755
INVESTMENTS, NET	5.2	351,834,442	377,412,764	337,518,477	363,575,834
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	5.3	1,120,893	910,177	31,213,401	31,123,425
LOANS TO CUSTOMERS AND ACCRUED	5.4				
INTEREST RECEIVABLES, NET					
Loans to customers		1,742,083,241	1,753,344,023	1,691,171,690	1,706,723,444
Accrued interest receivables		3,205,736	4,571,094	3,097,959	4,472,766
Total loans to customers and accrued interest receivables		1,745,288,977	1,757,915,117	1,694,269,649	1,711,196,210
Less Deferred revenue		(637,147)	(676,580)	(566,261)	(603,865)
Less Allowance for doubtful accounts		(88,569,841)	(89,697,165)	(86,378,133)	(87,621,580)
Less Revaluation allowance for debt restructuring		(2,840,104)	(2,885,668)	(2,840,104)	(2,885,668)
Total loans to customers and accrued interest receivables, net		1,653,241,885	1,664,655,704	1,604,485,151	1,620,085,097
CUSTOMER'S LIABILITY UNDER ACCEPTANCES		1,702,134	2,051,165	296,619	332,527
PROPERTIES FOR SALE, NET		16,644,715	18,900,941	11,270,553	12,286,849
PREMISES AND EQUIPMENT, NET		31,394,681	32,275,104	30,100,248	31,280,619
OTHER INTANGIBLE ASSETS, NET		655,060	606,416	595,407	530,002
DEFERRED TAX ASSETS		1,993,934	2,006,821	1,027,381	904,395
OTHER ASSETS, NET		19,491,123	22,728,494	13,240,598	18,825,607
TOTAL ASSETS		2,595,934,984	2,596,507,242	2,492,615,780	2,502,749,720

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, 2014

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
		(Unaudited)		(Unaudited)	
LIABILITIES AND SHAREHOLDERS' EQUITY					
DEPOSITS		1,919,356,874	1,935,272,479	1,854,413,842	1,871,061,159
INTERBANK AND MONEY MARKET ITEMS, NET		131,230,502	124,295,617	117,700,864	114,417,434
LIABILITY PAYABLE ON DEMAND		11,044,161	10,909,681	10,989,477	10,803,643
LIABILITY TO DELIVER SECURITY		238,837	133,317	-	-
DERIVATIVES LIABILITIES		12,432,133	21,710,574	11,789,697	21,316,105
DEBT ISSUED AND BORROWINGS	5.6	138,484,526	140,147,252	138,484,526	140,734,626
BANK'S LIABILITY UNDER ACCEPTANCES		1,702,134	2,051,165	296,619	332,527
PROVISIONS		8,378,154	8,257,159	8,282,851	8,174,667
DEFERRED TAX LIABILITIES		5,011,299	3,106,688	4,759,797	2,802,278
OTHER LIABILITIES		49,114,945	54,571,620	34,977,402	44,142,551
TOTAL LIABILITIES		2,276,993,565	2,300,455,552	2,181,695,075	2,213,784,990
SHAREHOLDERS' EQUITY					
SHARE CAPITAL	5.7				
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		46,897,764	39,837,149	46,175,441	38,495,631
RETAINED EARNINGS	5.8				
Appropriated					
Legal reserve		19,000,000	18,000,000	19,000,000	18,000,000
Others		81,500,000	76,500,000	81,500,000	76,500,000
Unappropriated		96,001,822	86,164,059	88,810,603	80,534,438
TOTAL BANK'S EQUITY		318,834,247	295,935,869	310,920,705	288,964,730
NON-CONTROLLING INTEREST		107,172	115,821	-	-
TOTAL SHAREHOLDERS' EQUITY		318,941,419	296,051,690	310,920,705	288,964,730
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		2,595,934,984	2,596,507,242	2,492,615,780	2,502,749,720

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 COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2014
(Unaudited)

				Baht : '000	
	Notes	CONSOLIDATED		THE BANK	
		2014	2013	2014	2013
INTEREST INCOME	5.15	25,550,306	25,229,895	24,260,346	24,161,452
INTEREST EXPENSES	5.16	10,441,345	11,036,287	9,871,622	10,512,530
NET INTEREST INCOME		15,108,961	14,193,608	14,388,724	13,648,922
FEES AND SERVICE INCOME	5.17	7,283,893	7,037,474	6,348,055	6,301,223
FEES AND SERVICE EXPENSES	5.17	1,798,211	1,829,988	1,777,868	1,811,807
NET FEES AND SERVICE INCOME		5,485,682	5,207,486	4,570,187	4,489,416
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS		1,222,621	1,491,187	1,048,206	1,288,505
GAINS ON INVESTMENTS		2,465,125	556,441	2,456,048	567,227
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		46,391	39,243	-	-
GAINS ON DISPOSAL OF ASSETS		628,252	404,851	506,437	215,981
DIVIDEND INCOME		830,110	557,636	980,221	645,825
OTHER OPERATING INCOME		254,392	161,645	221,268	126,474
TOTAL OPERATING INCOME		26,041,534	22,612,097	24,171,091	20,982,350
OTHER OPERATING EXPENSES					
Employee's expenses		5,704,363	5,231,350	5,109,549	4,693,369
Directors' remuneration		19,869	19,740	14,700	14,700
Premises and equipment expenses		1,989,596	2,048,530	1,831,163	1,928,145
Taxes and duties		887,471	858,486	831,533	821,766
Others		2,055,079	1,524,323	1,901,631	1,377,740
Total other operating expenses		10,656,378	9,682,429	9,688,576	8,835,720
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	5.18	3,312,576	1,735,844	3,290,767	1,750,395
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		12,072,580	11,193,824	11,191,748	10,396,235
INCOME TAX EXPENSES		2,457,717	2,209,246	2,228,340	2,054,753
NET PROFIT		9,614,863	8,984,578	8,963,408	8,341,482
OTHER COMPREHENSIVE INCOME (LOSSES)					
Gains (losses) on remeasuring available-for-sale investment		590,160	(1,668,341)	591,315	(1,640,609)
Losses arising from translating the financial statements of foreign operations		(500,041)	(685,325)	(535,573)	(894,510)
Income tax relating to components of other comprehensive income (losses)		(108,216)	699,404	(109,869)	686,613
Total other comprehensive income (losses)		(18,097)	(1,654,262)	(54,127)	(1,848,506)
TOTAL COMPREHENSIVE INCOME		9,596,766	7,330,316	8,909,281	6,492,976
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		9,574,654	8,954,693	8,963,408	8,341,482
Non-controlling interest		40,209	29,885	-	-
		9,614,863	8,984,578	8,963,408	8,341,482
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		9,556,606	7,300,436	8,909,281	6,492,976
Non-controlling interest		40,160	29,880	-	-
		9,596,766	7,330,316	8,909,281	6,492,976
BASIC EARNINGS PER SHARE (BAHT)		5.02	4.69	4.70	4.37
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. Suvann Thansathit)
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2014
(Unaudited)

				Baht : '000	
	Notes	CONSOLIDATED		THE BANK	
		2014	2013	2014	2013
INTEREST INCOME	5.15	77,180,481	74,710,614	73,252,737	71,743,618
INTEREST EXPENSES	5.16	33,043,044	32,704,596	31,285,412	31,185,062
NET INTEREST INCOME		44,137,437	42,006,018	41,967,325	40,558,556
FEES AND SERVICE INCOME	5.17	21,500,600	21,516,594	19,185,043	18,901,119
FEES AND SERVICE EXPENSES	5.17	5,525,972	5,399,368	5,470,926	5,346,225
NET FEES AND SERVICE INCOME		15,974,628	16,117,226	13,714,117	13,554,894
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS		4,535,661	4,166,959	3,918,612	4,020,926
GAINS ON INVESTMENTS		3,449,732	2,541,540	3,451,205	2,532,604
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		146,589	127,856	-	-
GAINS ON DISPOSAL OF ASSETS		1,545,563	1,536,226	1,252,786	1,259,642
DIVIDEND INCOME		2,735,306	2,520,770	2,972,847	2,612,251
OTHER OPERATING INCOME		499,219	385,612	433,293	303,880
TOTAL OPERATING INCOME		73,024,135	69,402,207	67,710,185	64,842,753
OTHER OPERATING EXPENSES					
Employee's expenses		16,593,799	15,631,442	15,030,794	14,004,852
Directors' remuneration		82,231	81,418	66,750	66,950
Premises and equipment expenses		7,015,836	6,542,413	6,541,259	6,198,434
Taxes and duties		2,657,754	2,505,026	2,521,381	2,412,940
Others		4,679,949	2,627,703	4,239,201	2,180,668
Total other operating expenses		31,029,569	27,388,002	28,399,385	24,863,844
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	5.18	7,747,144	6,856,023	7,270,961	6,753,230
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		34,247,422	35,158,182	32,039,839	33,225,679
INCOME TAX EXPENSES		6,564,649	6,848,003	6,032,445	6,414,732
NET PROFIT		27,682,773	28,310,179	26,007,394	26,810,947
OTHER COMPREHENSIVE INCOME (LOSSES)					
Changes in revaluation surplus		-	(839)	-	(839)
Gains (losses) on remeasuring available-for-sale investment		11,350,437	(1,665,170)	11,309,667	(1,618,862)
Losses arising from translating the financial statements of foreign operations		(1,347,490)	(241,560)	(695,642)	(981,976)
Income tax relating to components of other comprehensive income (losses)		(2,266,010)	643,370	(2,257,965)	629,473
Total other comprehensive income (losses)		7,736,937	(1,264,199)	8,356,060	(1,972,204)
TOTAL COMPREHENSIVE INCOME		35,419,710	27,045,980	34,363,454	24,838,743
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		27,568,992	28,219,245	26,007,394	26,810,947
Non-controlling interest		113,781	90,934	-	-
		27,682,773	28,310,179	26,007,394	26,810,947
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		35,305,857	26,955,216	34,363,454	24,838,743
Non-controlling interest		113,853	90,764	-	-
		35,419,710	27,045,980	34,363,454	24,838,743
BASIC EARNINGS PER SHARE (BAHT)		14.44	14.78	13.62	14.05
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, 2014

(Unaudited)

Baht : '000

CONSOLIDATED													
Notes	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves				Retained Earnings			Total equity attributable to the Bank's shareholders	Non-controlling Interest	Total	
			Unrealized Increment per Land Appraisal	Unrealized Increment per Premises Appraisal	Unrealized Gains on Investments	Foreign Exchange Adjustment	Appropriated		Unappropriated				
							Legal Reserve	Others					
Balance as at January 1, 2013	19,088,429	56,346,232	10,289,454	6,151,485	26,260,120	(2,667,209)	17,000,000	71,500,000	68,056,239	272,024,750	71,619	272,096,369	
Appropriation for previous year													
Dividend paid	5.8	-	-	-	-	-	-	-	(8,589,793)	(8,589,793)	(32,500)	(8,622,293)	
Legal reserve	5.8	-	-	-	-	-	-	500,000	-	(500,000)	-	-	
Appropriation for current year													
Dividend paid	5.8	-	-	-	-	-	-	-	(3,817,686)	(3,817,686)	(50,001)	(3,867,687)	
Legal reserve	5.8	-	-	-	-	-	-	500,000	-	(500,000)	-	-	
Others	5.8	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	
Total comprehensive income		-	-	-	(839)	(1,021,630)	(241,560)	-	-	28,219,245	26,955,216	90,764	27,045,980
Transfer to retained earnings		-	-	(9,191)	(676,231)	-	-	-	-	685,422	-	-	-
Changes in ownership interests in subsidiaries that did not result in loss of control		-	-	-	-	-	-	-	-	(45)	(45)	(59)	(104)
Balance as at September 30, 2013	19,088,429	56,346,232	10,280,263	5,474,415	25,238,490	(2,908,769)	18,000,000	76,500,000	78,553,382	286,572,442	79,823	286,652,265	
Balance as at January 1, 2014	19,088,429	56,346,232	10,280,263	5,246,682	25,328,396	(1,018,192)	18,000,000	76,500,000	86,164,059	295,935,869	115,821	296,051,690	
Appropriation for previous year													
Dividend paid	5.8	-	-	-	-	-	-	-	(8,589,793)	(8,589,793)	(50,001)	(8,639,794)	
Legal reserve	5.8	-	-	-	-	-	-	500,000	-	(500,000)	-	-	
Appropriation for current year													
Dividend paid	5.8	-	-	-	-	-	-	-	(3,817,686)	(3,817,686)	(72,501)	(3,890,187)	
Legal reserve	5.8	-	-	-	-	-	-	500,000	-	(500,000)	-	-	
Others	5.8	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	
Total comprehensive income		-	-	-	-	9,084,355	(1,347,490)	-	-	27,568,992	35,305,857	113,853	35,419,710
Transfer to retained earnings		-	-	-	(676,250)	-	-	-	-	676,250	-	-	-
Balance as at September 30, 2014	19,088,429	56,346,232	10,280,263	4,570,432	34,412,751	(2,365,682)	19,000,000	81,500,000	96,001,822	318,834,247	107,172	318,941,419	

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, 2014
(Unaudited)

Baht : '000

THE BANK											
	Notes	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves				Retained Earnings		Total	
				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, 2013		19,088,429	56,346,232	10,289,454	6,151,485	26,256,485	(1,958,204)	17,000,000	71,500,000	64,459,217	269,133,098
Appropriation for previous year											
Dividend paid	5.8	-	-	-	-	-	-	-	-	(8,589,793)	(8,589,793)
Legal reserve	5.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year											
Dividend paid	5.8	-	-	-	-	-	-	-	-	(3,817,686)	(3,817,686)
Legal reserve	5.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	5.8	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	-	(839)	(989,389)	(981,976)	-	-	26,810,947	24,838,743
Transfer to retained earnings		-	-	(9,191)	(676,231)	-	-	-	-	685,422	-
Balance as at September 30, 2013		19,088,429	56,346,232	10,280,263	5,474,415	25,267,096	(2,940,180)	18,000,000	76,500,000	73,548,107	281,564,362
Balance as at January 1, 2014		19,088,429	56,346,232	10,280,263	5,246,682	25,385,682	(2,416,996)	18,000,000	76,500,000	80,534,438	288,964,730
Appropriation for previous year											
Dividend paid	5.8	-	-	-	-	-	-	-	-	(8,589,793)	(8,589,793)
Legal reserve	5.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year											
Dividend paid	5.8	-	-	-	-	-	-	-	-	(3,817,686)	(3,817,686)
Legal reserve	5.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	5.8	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	-	-	9,051,702	(695,642)	-	-	26,007,394	34,363,454
Transfer to retained earnings		-	-	-	(676,250)	-	-	-	-	676,250	-
Balance as at September 30, 2014		19,088,429	56,346,232	10,280,263	4,570,432	34,437,384	(3,112,638)	19,000,000	81,500,000	88,810,603	310,920,705

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvann Thansathit)
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CASH FLOWS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2014
(Unaudited)

				Baht : '000	
		CONSOLIDATED		THE BANK	
	Note	2014	2013	2014	2013
CASH FLOWS FROM OPERATING ACTIVITIES					
Profit from operating before income tax expenses		34,247,422	35,158,182	32,039,839	33,225,679
Items to reconcile profit from operating before income tax expenses					
to cash received (paid) from operating activities					
Depreciation and amortization expenses		2,610,586	2,582,273	2,505,519	2,488,611
Bad debt and doubtful accounts		7,744,551	6,243,377	7,268,368	6,140,584
Loss on debt restructuring		2,593	112,646	2,593	112,646
Loss (gain) on foreign exchange		(1,627,549)	4,381,942	(1,586,501)	4,403,912
Amortization of discount on investment in debt securities		(258,665)	(302,148)	(193,523)	(199,749)
Unrealized loss (gain) on revaluation of trading securities		(19,535)	120,726	(11,906)	(593)
Unrealized gain on transfer of investments		(15,519)	(12,918)	(15,519)	(12,918)
Gain on disposal of securities for investments		(4,353,819)	(2,755,988)	(4,355,292)	(2,747,052)
Loss on impairment of investments		904,087	714,448	904,087	714,448
Share of profit from investment using equity method		(146,589)	(127,856)	-	-
Loss on impairment of properties for sale (reversal)		(234,047)	(135,256)	(241,052)	(152,078)
Gain on disposal of premises and equipment		(19,546)	(106,062)	(19,536)	(105,482)
Gain on revaluation of premises		-	(839)	-	(839)
Loss on valuation adjustment of other assets		610,478	134,826	610,478	134,826
Provision expenses (reversal)		439,476	(2,197,196)	425,002	(2,209,777)
Net interest income		(44,137,437)	(42,006,018)	(41,967,325)	(40,558,556)
Dividend income		(2,735,306)	(2,520,770)	(2,972,847)	(2,612,251)
Proceeds from interest income		79,267,528	76,596,890	75,537,363	73,641,467
Interest expenses paid		(36,967,888)	(33,192,908)	(35,574,552)	(32,457,060)
Proceeds from dividend income		2,727,537	2,506,455	2,571,731	2,334,936
Income tax paid		(7,999,694)	(7,336,170)	(7,332,549)	(6,946,823)
Decrease (increase) in other accrued receivables		(57,424)	20,137	4,678	(13,170)
Increase (decrease) in other accrued expenses		(670,488)	909,814	(544,686)	855,379
Profit from operating before changes in operating assets and liabilities		29,310,752	38,787,587	27,054,370	36,036,140
Decrease (increase) in operating assets					
Interbank and money market items		(56,640,509)	(24,066,293)	(52,801,137)	(33,046,586)
Investments in short-term securities		(13,497,090)	2,855,023	(12,415,852)	3,945,127
Loans to customers		1,998,312	(81,973,924)	6,481,711	(79,867,950)
Properties for sale		3,060,994	2,170,056	1,828,069	1,888,636
Other assets		283,115	(172,383)	2,716,010	(420,991)
Increase (decrease) in operating liabilities					
Deposits		(15,915,605)	37,355,225	(16,647,317)	41,884,137
Interbank and money market items		6,934,886	(2,978,378)	3,283,430	(788,271)
Liabilities payable on demand		134,479	(250,217)	185,835	(302,792)
Short-term borrowings		(664,561)	(7,185,356)	(664,561)	(7,185,356)
Other liabilities		(9,244,692)	7,871,284	(13,246,036)	4,522,239
Net cash from operating activities		(54,239,919)	(27,587,376)	(54,225,478)	(33,335,667)

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, 2014
(Unaudited)

					Baht : '000
		CONSOLIDATED		THE BANK	
	Note	2014	2013	2014	2013
CASH FLOWS FROM INVESTING ACTIVITIES					
Purchase of available-for-sale securities		(190,490,796)	(247,846,575)	(184,294,700)	(236,814,324)
Proceeds from disposal of available-for-sale securities		233,472,647	283,456,771	229,539,186	274,186,768
Purchase of held-to-maturity debt securities		(29,787,959)	(68,024,455)	(5,043,790)	(6,456,064)
Proceeds from redemption of held-to-maturity debt securities		44,803,211	68,095,944	17,102,384	9,390,647
Purchase of general investments		(4,753,674)	(2,747,864)	(4,753,674)	(2,747,864)
Proceeds from disposal of general investments		911,484	2,192,036	911,484	2,192,036
Purchase of investment in subsidiary and associate		(89,982)	(103)	(89,982)	(103)
Proceeds from disposal of investments in associates		-	14,918	-	14,918
Proceeds from dividend income					
from subsidiaries and associates		25,850	15,501	393,348	263,000
Purchase of premises, equipment and leasehold		(1,582,927)	(1,764,939)	(1,199,356)	(1,610,830)
Proceeds from disposal of premises and equipment		20,891	107,574	20,671	106,400
Net cash from investing activities		<u>52,528,745</u>	<u>33,498,808</u>	<u>52,585,571</u>	<u>38,524,584</u>
CASH FLOWS FROM FINANCING ACTIVITIES					
Decrease in borrowings		(63,414)	(69,205)	(63,414)	(69,204)
Dividend paid		(12,407,479)	(12,407,479)	(12,407,479)	(12,407,479)
Dividend paid to non-controlling interest		(122,502)	(82,501)	-	-
Net cash from financing activities		<u>(12,593,395)</u>	<u>(12,559,185)</u>	<u>(12,470,893)</u>	<u>(12,476,683)</u>
Effect on cash due to changes in the exchange rates		<u>(77,807)</u>	<u>4,622</u>	<u>(76,156)</u>	<u>11,335</u>
Net decrease in cash and cash equivalents		<u>(14,382,376)</u>	<u>(6,643,131)</u>	<u>(14,186,956)</u>	<u>(7,276,431)</u>
Cash and cash equivalents as at January 1,		<u>57,168,584</u>	<u>47,913,875</u>	<u>53,299,523</u>	<u>46,239,346</u>
Cash and cash equivalents as at September 30,	5.1.1	<u><u>42,786,208</u></u>	<u><u>41,270,744</u></u>	<u><u>39,112,567</u></u>	<u><u>38,962,915</u></u>

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvarn Thansathit)
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
NOTES TO THE INTERIM FINANCIAL STATEMENTS
FOR THE THREE-MONTH AND NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2014
(UNAUDITED)

1. REGULATORY REQUIREMENTS

The Bank is subject to various capital and regulatory requirements administered by the Bank of Thailand (BOT). Under these capital adequacy guidelines and the regulatory framework for prompt corrective action, the Bank must satisfy specific capital guidelines that involve quantitative measurements of the Bank's assets, liabilities and certain off-balance sheet items calculated in accordance with regulatory requirements. The Bank's capital amounts and classification are also subject to qualitative judgement by the BOT about components, risk weightings and other factors. The Bank believes that as at September 30, 2014 and December 31, 2013, the Bank complied with all capital adequacy requirements. However, these capital and regulatory requirements are subject to change by the BOT.

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

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

- 2.1 The consolidated and the Bank's interim financial statements are prepared in accordance with Thai Accounting Standard No. 34 (revised 2012) regarding Interim Financial Reporting and presented in accordance with the Regulations of the Stock Exchange of Thailand (SET) regarding the Basis, Conditions and Procedures for the Preparation and Submission of Financial Statements Position and Results of Operations of Listed Companies B.E. 2544 dated January 22, 2001, including the BOT's Notification regarding the Preparation and Announcement of Financial Statements of Commercial Banks and Parent Companies of Financial Holding Groups dated December 3, 2010.

Certain financial information which is normally included in financial statements prepared in accordance with Thai Financial Reporting Standards but which is not required for interim reporting purposes, has been omitted. The aforementioned interim financial statements should be read in conjunction with the audited financial statements for the year ended December 31, 2013.

The consolidated and the Bank's statements of financial position as at December 31, 2013, 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, 2014 are not necessarily indicative of the operating results anticipated for the full year.

The preparation of the financial statements in conformity with Thai Financial Reporting Standards also requires the Bank to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of

the financial statements and the reported amounts of revenue and expense during the reporting period. The actual results may differ from those estimates.

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

2.2 New or Revised Thai Financial Reporting Standards

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

Thai Accounting Standards, Thai Financial Reporting Standards, Thai Accounting Standards Interpretations, Thai Financial Reporting Interpretations and Accounting Treatment Guidance to be applied for the financial statements of the periods beginning on or after January 1, 2014 that are relevant to the Bank are as follows :

Thai Financial Reporting Standards		Effective date
Thai Accounting Standards (TAS)		
TAS 1 (Revised 2012)	Presentation of Financial Statements	January 1, 2014
TAS 7 (Revised 2012)	Statement of Cash Flows	January 1, 2014
TAS 12 (Revised 2012)	Income Taxes	January 1, 2014
TAS 17 (Revised 2012)	Leases	January 1, 2014
TAS 18 (Revised 2012)	Revenue	January 1, 2014
TAS 19 (Revised 2012)	Employee Benefits	January 1, 2014
TAS 21 (Revised 2012)	The Effects of Changes in Foreign Exchange Rate	January 1, 2014
TAS 24 (Revised 2012)	Related Party Disclosures	January 1, 2014
TAS 28 (Revised 2012)	Investments in Associates	January 1, 2014
TAS 34 (Revised 2012)	Interim Financial Reporting	January 1, 2014
TAS 36 (Revised 2012)	Impairment of Assets	January 1, 2014
TAS 38 (Revised 2012)	Intangible assets	January 1, 2014
Thai Financial Reporting Standards (TFRS)		
TFRS 5 (Revised 2012)	Non - current Assets Held for Sale and Discontinued Operations	January 1, 2014
TFRS 8 (Revised 2012)	Operating Segments	January 1, 2014
Thai Accounting Standards Interpretations (TSI)		
TSI 15	Operating Leases - Incentives	January 1, 2014
TSI 32	Intangible Assets - Web Site Costs	January 1, 2014
Thai Financial Reporting Interpretations (TFRI)		
TFRI 4	Determining whether an arrangement contains a lease	January 1, 2014
TFRI 13	Customer loyalty programmes	January 1, 2014
TFRI 17	Distributions of Non - cash Assets to Owners	January 1, 2014

Thai Financial Reporting Standards

Effective date

Accounting Treatment Guidance

Accounting Treatment Guidance for Stock Dividend

January 1, 2014

The Bank has adopted the above accounting standards, financial reporting standards, accounting standards interpretations, financial reporting interpretations and accounting treatment guidance with no material impact on the Bank's financial statements.

2.2.2 In September 2014, the Federation of Accounting Professions had issued the Notification of Federation of Accounting Professions regarding Conceptual Framework for Financial Reporting (Revised 2014) which had been announced in the Royal Gazette, to be effective since October 15, 2014 onward. The Bank has considered the impact of the above Conceptual Framework for Financial Reporting and determined that it will not have any material impact on the Bank's financial statements.

2.3 The consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2014 and 2013, included the accounts of the head office and all branches of the Bank and its subsidiaries, which the accounts of subsidiaries had been derived from their reviewed financial statements except for the financial statements of BBL Asset Management Company Limited which had not been reviewed, and the consolidated statement of financial position as at December 31, 2013, included the accounts of the head office and all branches of the Bank and its subsidiaries, which the accounts of subsidiaries had been derived from their audited financial statements by eliminating significant business transactions and outstanding balances between the Bank and its subsidiaries. The subsidiaries consist of BBL (Cayman) Limited, Bangkok Bank Berhad, Sinnsuptawee Asset Management Company Limited, BBL Asset Management Company Limited, Bualuang Securities Public Company Limited and Bangkok Bank (China) Company Limited.

In addition, the consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2014 and 2013 and the consolidated statement of financial position as at December 31, 2013, also included BBL Nominees (Tempatan) Sdn. Bhd, the 100.00% owned subsidiary of Bangkok Bank Berhad.

The consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2014, also included Bangkok Capital Asset Management Company Limited which was incorporated on May 12, 2014, the 100.00% owned subsidiary of Bualuang Securities Public Company Limited.

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

The consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2014 and 2013 included equity interest in associates which was determined from the unreviewed financial statements of these companies and the consolidated statement of financial position as at December 31, 2013 included equity interest in associates which was determined from the unaudited financial statements of these companies.

- 2.4 The Bank's interim financial statements for the three-month and nine-month periods ended September 30, 2014 and 2013 and the Bank's statement of financial position as at December 31, 2013 included the accounts of the head office and all branches of the Bank. Investments in subsidiaries and associates are 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, 2013.

4. CAPITAL FUND

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

The guideline on capital fund based on the Basel III guidelines of the Bank of Thailand maintain the minimum capital adequacy ratios as follows :

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

As at September 30, 2014 and December 31, 2013, the Bank had capital fund and maintained capital adequacy ratios to risk assets in accordance with the BOT's Notification relating to the Basel III guidelines as follows :

	CONSOLIDATED		THE BANK	
	September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
Tier 1 capital	307,720	276,678	300,912	272,156
Common Equity Tier 1 capital	307,630	276,562	300,912	272,156
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	19,000	18,000	19,000	18,000
Reserves appropriated from net profit	81,500	76,500	81,500	76,500
Retained earnings after appropriation	86,200	69,371	79,619	64,979
Other comprehensive income	45,627	37,257	45,478	37,243
Deductions from Common Equity				
Tier 1 capital	(131)	-	(119)	-
Additional Tier 1 capital	90	116	-	-
Tier 2 capital	45,792	48,349	45,173	47,591
Total capital fund	353,512	325,027	346,085	319,747

	Million Baht			
	PERCENTAGE			
	CONSOLIDATED		THE BANK	
	September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
Common equity Tier 1 capital to risk assets ratio	15.73	14.26	15.87	14.40
Additional Tier 1 capital to risk assets ratio	15.74	14.26	15.87	14.40
Total capital to risk assets ratio	18.08	16.75	18.26	16.92

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

Location of disclosure www.bangkokbank.com

Date of disclosure October 31, 2014

Information as of June 30, 2014

5. ADDITIONAL INFORMATION

5.1 Supplementary disclosures of cash flow information

5.1.1 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, 2014 and 2013 are as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
Cash	39,252	39,109	39,113	38,963
Cash equivalents				
Cash at Bank - current and saving accounts	142	195	-	-
Fixed deposit and notes with a maturity less than or equal to three months	3,392	1,967	-	-
Total cash and cash equivalents	<u>42,786</u>	<u>41,271</u>	<u>39,113</u>	<u>38,963</u>

5.1.2 Significant non-cash items for the nine-month periods ended September 30, 2014 and 2013 are as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH PERIODS ENDED		FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
Unrealized gains on investments in shareholders' equity increase (decrease)	9,084	(1,022)	9,052	(989)
Properties for sale increased from loans payment/inactive assets	571	859	571	859
Unrealized increment per land and premises appraisal transferred to retained earnings	676	685	676	685

5.2 Investments, net

5.2.1 Investments as at September 30, 2014 and December 31, 2013 consisted of the following :

	CONSOLIDATED		THE BANK	
	September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
	Fair Value	Fair Value	Fair Value	Fair Value
Trading securities				
Government and state enterprise securities	17,405	7,167	17,405	7,167
Private enterprise debt securities	-	6	-	6
Foreign debt securities	-	98	-	-
Domestic marketable equity securities	1,843	656	-	-
Total	<u>19,248</u>	<u>7,927</u>	<u>17,405</u>	<u>7,173</u>

	CONSOLIDATED		THE BANK	
	September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
	Fair Value	Fair Value	Fair Value	Fair Value
Available-for-sale securities				
Government and state enterprise securities	184,734	215,569	184,734	215,569
Private enterprise debt securities	7,713	7,434	7,713	7,434
Foreign debt securities	25,255	27,110	15,478	19,647
Domestic marketable equity securities	54,761	45,873	54,720	45,797
Foreign marketable equity securities	1,544	3,333	1,544	3,333
Others	4,435	4,298	4,323	4,188
Total	<u>278,442</u>	<u>303,617</u>	<u>268,512</u>	<u>295,968</u>

	CONSOLIDATED		THE BANK	
	September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
	Cost/ Amortized Cost	Cost/ Amortized Cost	Cost/ Amortized Cost	Cost/ Amortized Cost
Held-to-maturity debt securities				
Government and state enterprise securities	26,161	40,090	24,032	35,072
Private enterprise debt securities	700	700	700	700
Foreign debt securities	3,129	4,064	2,733	3,665
Total	<u>29,990</u>	<u>44,854</u>	<u>27,465</u>	<u>39,437</u>

	CONSOLIDATED		THE BANK	
	September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
	Cost	Cost	Cost	Cost
General investments				
Domestic non-marketable equity securities	6,810	6,810	6,800	6,801
Foreign non-marketable equity securities	<u>20,705</u>	<u>16,667</u>	<u>20,697</u>	<u>16,659</u>
Total	27,515	23,477	27,497	23,460
<u>Less</u> Allowance for impairment	<u>(3,361)</u>	<u>(2,462)</u>	<u>(3,361)</u>	<u>(2,462)</u>
Total	<u><u>24,154</u></u>	<u><u>21,015</u></u>	<u><u>24,136</u></u>	<u><u>20,998</u></u>
Total investments, net	<u><u>351,834</u></u>	<u><u>377,413</u></u>	<u><u>337,518</u></u>	<u><u>363,576</u></u>

Investments classified in accordance with the notification of the BOT as at September 30, 2014 and December 31, 2013 are presented in Note 5.5.

As at September 30, 2014 and December 31, 2013, the Bank has investments in 33 companies and 32 companies with cost values of Baht 440 million and Baht 432 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 440 million and Baht 432 million and these companies had net book value totaling Baht 0 million.

As at September 30, 2014 and December 31, 2013, the Bank has investments in 4 listed companies and 5 listed companies that are under the SET delisting criteria, amounting to Baht 89 million and Baht 96 million, with the fair value of Baht 42 million and Baht 44 million, which the Bank had set aside allowance for impairment of these investments amounting to Baht 47 million and Baht 52 million, respectively.

For the nine-month periods ended September 30, 2014 and 2013, the Bank has recorded loss for impairment of investments in the statements of comprehensive income amounting to Baht 904 million and Baht 714 million, respectively.

On December 30, 2004, the Bank entered into a transaction to transfer certain investments classified as available-for-sale securities received from debt restructuring to Sinnsuptawee Asset Management Co., Ltd., a subsidiary of the Bank, at the closing price on December 28, 2004 quoted on The Stock Exchange of Thailand in the amount of Baht 3,323 million. The proceeds from the aforementioned transfer were recorded as other liabilities and the related securities recorded as securities transferred to subsidiary under available-for-sale securities in accordance with accounting treatment guidance for transfers and accept transfers of financial assets. As at September 30, 2014 and December 31, 2013, the Bank had outstanding balances of other liabilities from such transaction amounting to Baht 1,133 million.

5.2.2 As at September 30, 2014 and December 31, 2013, 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 :

	CONSOLIDATED		THE BANK	
	September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
	Million Baht			
Manufacturing and commercial	11	11	11	11
Real estate and construction	187	187	187	187
Utilities and services	41	21	41	21
Others	1,300	1,322	1,300	1,322
Total	1,539	1,541	1,539	1,541

5.3 Investments in subsidiaries and associates, net

As at September 30, 2014 and December 31, 2013, the Bank had investments in subsidiaries and associates, net as follows :

Million Baht								
Company	Type of Business	Type of Shares	CONSOLIDATED					
			Direct and Indirect Shareholding (%)		Investment (Cost Method)		Investment (Equity Method)	
			September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
Associates								
BSL Leasing Co., Ltd.	Finance	Ordinary share	35.88	35.88	43	43	549	484
Processing Center Co., Ltd. [*]	Service	Ordinary share	30.00	30.00	15	15	263	244
WTA (Thailand) Co., Ltd.	Service	Ordinary share	-	24.90	-	-	-	-
National ITMX Co., Ltd.	Service	Ordinary share	19.80	19.80	10	10	219	182
Thai Payment Network Co., Ltd.	Service	Ordinary share	49.99	-	90	-	90	-
Total					158	68	1,121	910
Less Allowance for impairment					(2)	(2)	-	-
Investments in associates, net					156	66	1,121	910

*

** On March 13, 2014, WTA (Thailand) Co., Ltd. completion of liquidation.

Amount less than Baht 1 million.

Million Baht

Company	Type of Business	Type of Shares	THE BANK			
			Direct and Indirect Shareholding (%)		Investment (Cost Method)	
			September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
Subsidiaries						
BBL (Cayman) Limited	Finance	Ordinary share	100.00	100.00	2	2
Bangkok Bank Berhad	Banking	Ordinary share	100.00	100.00	4,113	4,113
Sinnsuptawee Asset Management Co., Ltd.	Asset management	Ordinary share	100.00	100.00	2,500	2,500
Bangkok Bank (China) Co., Ltd.	Banking	Ordinary share	100.00	100.00	19,585	19,585
BBL Asset Management Co., Ltd.	Finance	Ordinary share	75.00	75.00	183	183
Bualuang Securities PCL.	Securities	Ordinary share	99.89	99.89	4,769	4,769
Associates						
BSL Leasing Co., Ltd.	Finance	Ordinary share	35.88	35.88	43	43
Processing Center Co., Ltd.	Service	Ordinary share	30.00	30.00	15	15
WTA (Thailand) Co., Ltd.*	Service	Ordinary share	-	24.90	-	-**
National ITMX Co., Ltd.	Service	Ordinary share	19.80	19.80	10	10
Thai Payment Network Co., Ltd.	Service	Ordinary share	49.99	-	90	-
Total					31,310	31,220
Less Allowance for impairment					(97)	(97)
Investments in subsidiaries and associates, net					31,213	31,123

The summarized financial information of associates are as follows :

Million Baht

Company	CONSOLIDATED					
	September 30, 2014			December 31, 2013		
	Total Assets	Total Liabilities	Cumulative Unrecognized Share of Loss	Total Assets	Total Liabilities	Cumulative Unrecognized Share of Loss
Associates						
BSL Leasing Co., Ltd.	8,632	7,103	-	8,123	6,775	-
Processing Center Co., Ltd.	1,073	95	-	1,262	348	-
WTA (Thailand) Co., Ltd.	-	-	-	-	-	-
National ITMX Co., Ltd.	1,410	305	-	1,135	215	-
Thai Payment Network Co., Ltd.	180	-	-	-	-	-

* On March 13, 2014, WTA (Thailand) Co., Ltd. completion of liquidation.
 ** Amount less than Baht 1 million.

Million Baht

Company	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED					
	September 30, 2014			September 30, 2013		
	Revenue	Profit (Loss)	Unrecognized Share of Loss	Revenue	Profit (Loss)	Unrecognized Share of Loss
Associates						
BSL Leasing Co., Ltd.	255	60	-	207	52	-
Processing Center Co., Ltd.	117	43	-	96	35	-
WTA (Thailand) Co., Ltd. *	-	-	-	-	-	-
National ITMX Co., Ltd.	146	60	-	140	64	-
Thai Payment Network Co., Ltd.	-	-	-	-	-	-

Million Baht

Company	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED					
	September 30, 2014			September 30, 2013		
	Revenue	Profit (Loss)	Unrecognized Share of Loss	Revenue	Profit (Loss)	Unrecognized Share of Loss
Associates						
BSL Leasing Co., Ltd.	759	187	-	698	164	-
Processing Center Co., Ltd.	392	140	-	342	138	-
WTA (Thailand) Co., Ltd. *	-	-	-	-	-	-
National ITMX Co., Ltd.	429	198	-	403	190	-
Thai Payment Network Co., Ltd.	-	-	-	-	-	-

* On March 13, 2014, WTA (Thailand) Co., Ltd. completion of liquidation.
 ** Amount less than Baht 1 million.

5.4 Loans to customers and accrued interest receivables, net

5.4.1 As at September 30, 2014 and December 31, 2013, 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, 2014				Million Baht
Loans to Customers and Accrued Interest Receivables	Net Outstanding used in Determining the Allowance for Doubtful Accounts	Rate used in Determining the Allowance for Doubtful Accounts (%)	Allowance for Doubtful Accounts Recorded by the Bank	
Minimum provision according to the BOT's requirement				
Normal	1,655,290	1	12,094	
Special mentioned	43,220	2	550	
Substandard	5,346	100	621	
Doubtful	17,531	100	4,454	
Doubtful of loss	23,265	100	11,302	
Excess provision according to the BOT's requirement				59,549
Total	1,744,652	1,058,464		88,570

CONSOLIDATED DECEMBER 31, 2013				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	1,678,314	1	12,384	
Special mentioned	35,661	2	492	
Substandard	6,058	100	965	
Doubtful	5,937	100	2,219	
Doubtful of loss	31,269	100	17,031	
Excess provision according to the BOT's Requirement				56,606
Total	1,757,239	1,090,289		89,697

THE BANK				Million Baht
SEPTEMBER 30, 2014				
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	1,606,444	985,184	1	11,769
Special mentioned	42,056	22,368	2	532
Substandard	5,331	618	100	619
Doubtful	16,960	4,243	100	4,254
Doubtful of loss	22,912	10,959	100	10,994
Excess provision according to the BOT's requirement				58,210
Total	<u>1,693,703</u>	<u>1,023,372</u>		<u>86,378</u>

THE BANK				Million Baht
DECEMBER 31, 2013				
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	1,633,882	1,020,861	1	12,093
Special mentioned	34,022	18,569	2	467
Substandard	6,052	1,036	100	964
Doubtful	5,841	2,119	100	2,124
Doubtful of loss	30,796	15,846	100	16,580
Excess provision according to the BOT's requirement				55,394
Total	<u>1,710,593</u>	<u>1,058,431</u>		<u>87,622</u>

As at September 30, 2014 and December 31, 2013, the consolidated and the Bank's financial statements included the allowance for doubtful accounts amounting to Baht 3,939 million and Baht 3,788 million, respectively, on a collective approach, for loans classified as normal and special mentioned.

5.4.2 As at September 30, 2014 and December 31, 2013, 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, 2014	December 31, 2013	September 30, 2014	December 31, 2013
NPLs before allowance for doubtful accounts	46,118	43,228	45,180	42,653
NPLs as percentage of total loans	2.29	2.16	2.31	2.18
Net NPLs after allowance for doubtful accounts	20,369	12,485	20,022	12,458
Net NPLs as percentage of net total loans	1.03	0.63	1.04	0.65

5.4.3 As at September 30, 2014 and December 31, 2013, the Bank and subsidiaries had loans and accrued interest receivables due from companies experiencing financial difficulties as defined in the SET's guidelines dated July 8, 1998 regarding the disclosure of asset quality and related party transactions, for which the Bank and subsidiaries had provided an allowance for doubtful accounts, as follows :

	Million Baht				
	CONSOLIDATED				
	SEPTEMBER 30, 2014				
	No. of Companies	Outstanding Balance	Loans Net of Collateral/Present Value of Future Cash Flows According to the BOT	Provision Required by the BOT	Provision Recorded by the Bank
Financial institutions ordered closed	-	-	-	-	-
Listed companies identified for delisting	1	373	373	373	373
Total	1	373	373	373	373

	Million Baht				
	CONSOLIDATED				
	DECEMBER 31, 2013				
	No. of Companies	Outstanding Balance	Loans Net of Collateral/Present Value of Future Cash Flows According to the BOT	Provision Required by the BOT	Provision Recorded by the Bank
Financial institutions ordered closed	-	-	-	-	-
Listed companies identified for delisting	2	378	373	373	373
Total	2	378	373	373	373

					Million Baht
THE BANK					
SEPTEMBER 30, 2014					
	No. of Companies	Outstanding Balance	Loans Net of Collateral/Present Value of Future Cash Flows According to the BOT	Provision Required by the BOT	Provision Recorded by the Bank
Financial institutions ordered closed	-	-	-	-	-
Listed companies identified for delisting	1	373	373	373	373
Total	1	373	373	373	373

					Million Baht
THE BANK					
DECEMBER 31, 2013					
	No. of Companies	Outstanding Balance	Loans Net of Collateral/Present Value of Future Cash Flows According to the BOT	Provision Required by the BOT	Provision Recorded by the Bank
Financial institutions ordered closed	-	-	-	-	-
Listed companies identified for delisting	2	378	373	373	373
Total	2	378	373	373	373

5.4.4 Transfer of assets to Thai Asset Management Corporation (TAMC)

According to the Royal Ordinance establishing TAMC B.E. 2544, on October 12, 2001, the Bank entered into the Impaired Asset Transfer Agreement (the Agreement) with TAMC. The price was at the value of collateral of such loan but not exceed the net amount of loan after deducting the allowance. TAMC made a payment to the Bank as promissory notes. According to the Agreement, the Bank and TAMC agreed together to recognize any profits or losses arising from the management of the assets. In the second quarter of 2013, TAMC declared winding-up of the organization permanently and notified the allocation of profit or loss arising from the management to the Bank as a profit of Baht 557 million. Hence, the Bank reversed the entire provisions for probable loss arising from TAMC's management of the assets previously set aside amounting to Baht 2,578 million.

5.4.5 Troubled debt restructurings

Details of the restructured debts of the Bank for the three-month and nine-month periods ended September 30, 2014 and 2013, classified by the restructuring methods are as follows :

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

The weighted average tenure of the above-mentioned restructuring is 4 years; and the total debt outstanding after debt restructuring at the restructuring contract date is Baht 12,831 million.

Million Baht				
THE BANK				
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2013				
Restructuring Method	No. of Cases	Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Asset transfer	30	547	Land, building, condominium	547
Debt restructuring in various forms	1,745	7,045	-	-
Total	1,775	7,592		

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 7,592 million.

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

The weighted average tenure of the above-mentioned restructuring is 4 years; and the total debt outstanding after debt restructuring at the restructuring contract date is Baht 41,980 million.

THE BANK				Million Baht
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2013				
Restructuring Method	No. of Cases	Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Asset transfer	66	912	Land, building, condominium	912
Debt restructuring in various forms	5,373	21,232	-	-
Total	<u>5,439</u>	<u>22,144</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 22,144 million.

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

For the three-month and nine-month periods ended September 30, 2013, the Bank recognized interest income from restructured debts amounting to Baht 962 million and Baht 3,286 million, respectively.

As at September 30, 2014 and December 31, 2013, the Bank had outstanding balances of loans to restructured debtors amounting to Baht 63,629 million and Baht 71,344 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, 2014 and 2013 have not been provided, as such information is not significantly different from the above disclosures for the Bank's financial statements.

- 5.5 As at September 30, 2014 and December 31, 2013, classified assets in accordance with the notification of the BOT are as follows :

					Million Baht
CONSOLIDATED SEPTEMBER 30, 2014					
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,655,290	-	-	-	1,655,290
Special mentioned	43,220	-	-	-	43,220
Substandard	5,346	-	-	-	5,346
Doubtful	17,531	-	-	-	17,531
Doubtful of loss	23,265	5,285	2,140	1,278	31,968
Total	<u>1,744,652</u>	<u>5,285</u>	<u>2,140</u>	<u>1,278</u>	<u>1,753,355</u>

					Million Baht
CONSOLIDATED DECEMBER 31, 2013					
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,678,314	-	-	-	1,678,314
Special mentioned	35,661	-	-	-	35,661
Substandard	6,058	-	-	-	6,058
Doubtful	5,937	-	-	-	5,937
Doubtful of loss	31,269	5,561	2,240	1,372	40,442
Total	<u>1,757,239</u>	<u>5,561</u>	<u>2,240</u>	<u>1,372</u>	<u>1,766,412</u>

					Million Baht
THE BANK SEPTEMBER 30, 2014					
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,606,444	-	-	-	1,606,444
Special mentioned	42,056	-	-	-	42,056
Substandard	5,331	-	-	-	5,331
Doubtful	16,960	-	-	-	16,960
Doubtful of loss	22,912	5,300	1,116	1,273	30,601
Total	<u>1,693,703</u>	<u>5,300</u>	<u>1,116</u>	<u>1,273</u>	<u>1,701,392</u>

					Million Baht
THE BANK					
DECEMBER 31, 2013					
	Loans to Customers and Accrued Interest Receivables	Investments	Properties for Sale	Other Assets	Total
Normal	1,633,882	-	-	-	1,633,882
Special mentioned	34,022	-	-	-	34,022
Substandard	6,052	-	-	-	6,052
Doubtful	5,841	-	-	-	5,841
Doubtful of loss	30,796	5,539	1,106	1,367	38,808
Total	<u>1,710,593</u>	<u>5,539</u>	<u>1,106</u>	<u>1,367</u>	<u>1,718,605</u>

5.6 Debt Issued and Borrowings

5.6.1 Classified by type of instruments and source of fund as at September 30, 2014 and December 31, 2013 :

						Million Baht
CONSOLIDATED						
	September 30, 2014			December 31, 2013		
	Domestic	Foreign	Total	Domestic	Foreign	Total
Senior unsecured notes	-	110,159	110,159	-	111,034	111,034
Unsecured subordinated notes	20,000	14,567	34,567	20,000	14,759	34,759
Bills of exchange	218	-	218	882	-	882
Others	89	-	89	138	-	138
<u>Less</u> Discount on borrowings	<u>-</u>	<u>(6,548)</u>	<u>(6,548)</u>	<u>-</u>	<u>(6,666)</u>	<u>(6,666)</u>
Total	<u>20,307</u>	<u>118,178</u>	<u>138,485</u>	<u>21,020</u>	<u>119,127</u>	<u>140,147</u>

						Million Baht
THE BANK						
	September 30, 2014			December 31, 2013		
	Domestic	Foreign	Total	Domestic	Foreign	Total
Senior unsecured notes	-	110,159	110,159	-	111,624	111,624
Unsecured subordinated notes	20,000	14,567	34,567	20,000	14,759	34,759
Bills of exchange	218	-	218	882	-	882
Others	89	-	89	138	-	138
<u>Less</u> Discount on borrowings	<u>-</u>	<u>(6,548)</u>	<u>(6,548)</u>	<u>-</u>	<u>(6,668)</u>	<u>(6,668)</u>
Total	<u>20,307</u>	<u>118,178</u>	<u>138,485</u>	<u>21,020</u>	<u>119,715</u>	<u>140,735</u>

5.6.2 Classified by type of instruments, currency, maturity and interest rate as at September 30, 2014 and December 31, 2013 :

					Million Baht
Type	Currency	Maturity	Interest Rate	CONSOLIDATED	
				Amount	
				September 30, 2014	December 31, 2013
Senior unsecured notes	USD	2015 - 2023	2.75% - 5.00%	110,159	111,034
Unsecured subordinated notes	USD	2029	9.025%	14,567	14,759
Unsecured subordinated notes	THB	2022	4.375%	20,000	20,000
Bills of exchange	THB	2014 - 2015	1.00% - 2.125%	218	882
Others	THB	2015 - 2019	0.50%	89	138
<u>Less</u> Discount on borrowings				(6,548)	(6,666)
Total				<u>138,485</u>	<u>140,147</u>

					Million Baht
Type	Currency	Maturity	Interest Rate	THE BANK	
				Amount	
				September 30, 2014	December 31, 2013
Senior unsecured notes	USD	2015 - 2023	2.75% - 5.00%	110,159	111,624
Unsecured subordinated notes	USD	2029	9.025%	14,567	14,759
Unsecured subordinated notes	THB	2022	4.375%	20,000	20,000
Bills of exchange	THB	2014 - 2015	1.00% - 2.125%	218	882
Others	THB	2015 - 2019	0.50%	89	138
<u>Less</u> Discount on borrowings				(6,548)	(6,668)
Total				<u>138,485</u>	<u>140,735</u>

5.7 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, 2014 and December 31, 2013, 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, 2014	December 31, 2013
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, 2014 and December 31, 2013, the Bank had 1,908,842,894 issued ordinary shares and 2,039,502,106 unissued ordinary shares and 655,000 Class A unissued preferred shares and 1,000,000 Class B unissued preferred shares. In relation to the allocation of the unissued ordinary shares, the Bank will follow the resolutions of the 12th ordinary shareholders' meeting convened on April 12, 2005, as per the following details :

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

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

5.8 The appropriation of the profit and the dividend payments

On April 12, 2013, the 20th Annual Ordinary Meeting of Shareholders approved the resolutions regarding the appropriation of the profit and the payment of dividend for the year 2012 as follows :

- The appropriation as legal reserves 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 2012 amounting to Baht 500 million as legal reserves 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, 2012) and the amount to be appropriated for the period of July - December 2012 amounting to Baht 500 million as legal reserves.
- The payment of dividend at the rate of Baht 6.50 per ordinary share, totaling Baht 12,407 million, a part of which had been paid as interim dividend at the rate of Baht 2.00 per share amounting to Baht 3,818 million on September 21, 2012, and the remaining amount will be paid on May 8, 2013 at the rate of Baht 4.50 per share amounting to Baht 8,589 million.

The Bank already paid dividend according to the above-mentioned resolution amounting to Baht 8,589 million on May 8, 2013.

On August 22, 2013, the meeting of the Board of Directors of the Bank No. 8/2013 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 2013 amounting to Baht 500 million and Baht 5,000 million, respectively.
- The payment of interim dividend at the rate of Baht 2.00 per ordinary share amounting to Baht 3,818 million on September 20, 2013.

The Bank already paid dividend according to the above-mentioned resolution amounting to Baht 3,818 million on September 20, 2013.

On April 11, 2014, the 21th Annual Ordinary Meeting of Shareholders approved the resolutions regarding the appropriation of the profit and the payment of dividend for the year 2013 as follows :

- The appropriation as legal reserve and as other reserves amounting to Baht 1,000 million and Baht 5,000 million, respectively, with the amount to be appropriated for the period of January - June 2013 amounting to Baht 500 million as legal reserve and Baht 5,000 million as other reserves (all of which had already been appropriated as stated in the financial statements for the year ended December 31, 2013), and the amount to be appropriated for the period of July - December 2013 amounting to Baht 500 million as legal reserve.
- The payment of dividend at the rate of Baht 6.50 per ordinary share, totaling Baht 12,407 million, a part of which had been paid as interim dividend at the rate of Baht 2.00 per share amounting to Baht 3,818 million on September 20, 2013, and the remaining amount will be paid on May 9, 2014 at the rate of Baht 4.50 per share amounting to Baht 8,589 million.

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

On August 28, 2014, the meeting of the Board of Directors of the Bank No. 8/2014 approved the resolutions regarding the appropriation of the profit and the payment of interim dividend as follows :

- The appropriation as legal reserve and as other reserves for the period of January - June 2014 amounting to Baht 500 million and Baht 5,000 million, respectively.
- The payment of interim dividend at the rate of Baht 2.00 per ordinary share amounting to Baht 3,818 million on September 26, 2014.

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

5.9 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, 2014 and December 31, 2013 amounting to Baht 44,523 million and Baht 44,008 million, respectively.

5.10 Contingent liabilities

As at September 30, 2014 and December 31, 2013, the Bank and subsidiaries had contingent liabilities as follows :

	CONSOLIDATED		THE BANK	
	September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
Avals to bills	4,351	6,666	4,351	6,666
Guarantees of loans	9,723	10,413	6,390	6,693
Liability under unmatured import bills	19,462	16,428	17,524	15,434
Letters of credit	33,592	37,675	32,358	36,486
Other commitments				
Underwriting commitments	1,550	-	1,550	-
Amount of unused bank overdraft	176,022	173,554	174,542	171,973
Other guarantees	236,355	211,221	234,568	209,672
Others	21,910	10,750	21,109	10,923
Total	<u>502,965</u>	<u>466,707</u>	<u>492,392</u>	<u>457,847</u>

5.11 Litigation

As at September 30, 2014 and December 31, 2013, 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.

5.12 Related party transactions

As at September 30, 2014 and December 31, 2013, 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 :

	CONSOLIDATED		THE BANK	
	September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
PLACEMENT				
Subsidiaries				
Bangkok Bank Berhad	-	-	2,460	2,461
Bangkok Bank (China) Co., Ltd.	-	-	5,251	8,471
Total	<u>-</u>	<u>-</u>	<u>7,711</u>	<u>10,932</u>
LOANS				
Subsidiary				
Sinnsuptawee Asset Management Co., Ltd.	-	-	5,370	6,090
Associate				
BSL Leasing Co., Ltd.	250	805	250	805
Other related parties	155	150	116	150
Total	<u>405</u>	<u>955</u>	<u>5,736</u>	<u>7,045</u>
ALLOWANCE FOR DOUBTFUL ACCOUNTS				
Subsidiary				
Sinnsuptawee Asset Management Co., Ltd.	-	-	65	73
Associate				
BSL Leasing Co., Ltd.	3	10	3	10
Total	<u>3</u>	<u>10</u>	<u>68</u>	<u>83</u>

		Million Baht	
		CONSOLIDATED	THE BANK
		September 30, 2014	December 31, 2013
		September 30, 2014	December 31, 2013
OTHER ASSETS			
Subsidiaries			
Bangkok Bank Berhad	-	-	2
Sinnsuptawee Asset Management Co., Ltd.	-	-	2
Bualuang Securities PCL.	-	-	1
Bangkok Bank (China) Co., Ltd.	-	-	4
Associates			
BSL Leasing Co., Ltd.	1	1	1
Processing Center Co., Ltd.	16	57	57
Other related parties	4	4	4
Total	<u>21</u>	<u>62</u>	<u>70</u>
DEPOSITS			
Subsidiaries			
BBL (Cayman) Limited	-	-	736
Bangkok Bank Berhad	-	-	85
Sinnsuptawee Asset Management Co., Ltd.	-	-	608
BBL Asset Management Co., Ltd.	-	-	28
Bualuang Securities PCL.	-	-	37
Bangkok Bank (China) Co., Ltd.	-	-	31
Bangkok Capital Asset Management Co., Ltd. *	-	-	20
Associates			
BSL Leasing Co., Ltd.	81	58	81
Processing Center Co., Ltd.	41	25	41
National ITMX Co., Ltd.	18	14	18
Thai Payment Network Co., Ltd.	180	-	180
Other related parties	5,433	5,926	5,433
Total	<u>5,753</u>	<u>6,023</u>	<u>6,459</u>
BORROWINGS			
Subsidiaries			
BBL (Cayman) Limited	-	-	588
Bangkok Bank (China) Co., Ltd.	-	-	547
Total	<u>-</u>	<u>-</u>	<u>1,129</u>

* Holding by Bualuang Securities PCL.

		Million Baht	
		CONSOLIDATED	THE BANK
		September 30, 2014	December 31, 2013
		September 30, 2014	December 31, 2013
OTHER LIABILITIES			
Subsidiaries			
BBL (Cayman) Limited	-	-	6
Sinnsuptawee Asset Management Co., Ltd.	-	1,133	1,133
Associates			
Processing Center Co., Ltd.	2	1	1
National ITMX Co., Ltd.	7	7	-
Other related parties	50	14	60
Total	<u>59</u>	<u>1,156</u>	<u>1,200</u>
COMMITMENTS			
Subsidiaries			
Bangkok Bank Berhad	-	14	-
Bualuang Securities PCL.	-	253	117
Bangkok Bank (China) Co., Ltd.	-	42	179
Associate			
BSL Leasing Co., Ltd.	30	30	5
Other related parties	4	4	11
Total	<u>34</u>	<u>343</u>	<u>312</u>

For the nine-month period ended September 30, 2014, the Bank and subsidiaries charged interest at rates between 2.00% to 13.13% on loans to these related parties depending on the types of loans and collateral and interest rate charged 2.10% on loans to Sinnsuptawee Asset Management Co., Ltd.

For the year ended December 31, 2013, the Bank and subsidiaries charged interest at rates between 2.35% to 12.75% on loans to these related parties depending on the types of loans and collateral and interest rate charged 2.35% 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, 2014 and December 31, 2013 are shown in Note 5.3.

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 :

	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH PERIODS ENDED		FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
Interest and discount received				
Subsidiaries				
Bangkok Bank Berhad	-	-	4	2
Sinnsuptawee Asset Management Co., Ltd.	-	-	29	42
Bangkok Bank (China) Co., Ltd.	-	-	6	8
Associate				
BSL Leasing Co., Ltd.	2	7	2	7
Other related parties	1	-	1	-
Total	<u>3</u>	<u>7</u>	<u>42</u>	<u>59</u>
Fees and service income				
Subsidiaries				
BBL Asset Management Co., Ltd.	-	-	282	211
Bualuang Securities PCL.	-	-	6	4
Associate				
Processing Center Co., Ltd.	3	3	3	3
Other related parties	12	13	-	-
Total	<u>15</u>	<u>16</u>	<u>291</u>	<u>218</u>
Dividend income				
Subsidiary				
BBL Asset Management Co., Ltd.	-	-	217	150
Other income				
Subsidiaries				
BBL Asset Management Co., Ltd.	-	-	-	1
Bangkok Bank (China) Co., Ltd.	-	-	31	11
Associate				
National ITMX Co., Ltd.	1	1	1	1
Total	<u>1</u>	<u>1</u>	<u>32</u>	<u>13</u>
Interest paid				
Subsidiaries				
BBL (Cayman) Limited	-	-	-	6
Bangkok Bank (China) Co., Ltd.	-	-	1	1
Other related parties	16	16	16	16
Total	<u>16</u>	<u>16</u>	<u>17</u>	<u>23</u>
Commission paid				
Subsidiary				
Bualuang Securities PCL.	-	-	10	-
Other related parties	5	3	-	-
Total	<u>5</u>	<u>3</u>	<u>10</u>	<u>-</u>

	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH PERIODS ENDED		FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
Other expenses				
Subsidiaries				
Bualuang Securities PCL.	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	8	2
Associates				
Processing Center Co., Ltd.	5	4	5	4
National ITMX Co., Ltd.	20	21	20	21
Other related parties	5	34	5	34
Total	<u>30</u>	<u>59</u>	<u>39</u>	<u>62</u>

	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH PERIODS ENDED		FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
Interest and discount received				
Subsidiaries				
Bangkok Bank Berhad	-	-	10	2
Sinnasuptawee Asset Management Co., Ltd.	-	-	92	136
Bualuang Securities PCL.	-	-	-	2
Bangkok Bank (China) Co., Ltd.	-	-	23	18
Associate				
BSL Leasing Co., Ltd.	12	14	12	14
Other related parties	6	1	6	1
Total	<u>18</u>	<u>15</u>	<u>143</u>	<u>173</u>
Fees and service income				
Subsidiaries				
Bangkok Bank Berhad	-	-	1	1
BBL Asset Management Co., Ltd.	-	-	768	621
Bualuang Securities PCL.	-	-	13	13
Associate				
Processing Center Co., Ltd.	8	6	8	6
Other related parties	35	47	1	-
Total	<u>43</u>	<u>53</u>	<u>791</u>	<u>641</u>
Dividend income				
Subsidiary				
BBL Asset Management Co., Ltd.	-	-	367	247
Associates				
BSL Leasing Co., Ltd.	2	2	2	2
Processing Center Co., Ltd.	24	14	24	14
Total	<u>26</u>	<u>16</u>	<u>393</u>	<u>263</u>

	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH PERIODS ENDED	FOR THE NINE-MONTH PERIODS ENDED	FOR THE NINE-MONTH PERIODS ENDED	FOR THE NINE-MONTH PERIODS ENDED
	September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
Other income				
Subsidiaries				
BBL Asset Management Co., Ltd.	-	-	-	1
Bualuang Securities PCL.	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	104	31
Associate				
National ITMX Co., Ltd.	4	3	4	3
Total	<u>4</u>	<u>3</u>	<u>109</u>	<u>36</u>
Interest paid				
Subsidiaries				
BBL (Cayman) Limited	-	-	6	13
BBL Asset Management Co., Ltd.	-	-	1	1
Bualuang Securities PCL.	-	-	-	1
Bangkok Bank (China) Co., Ltd.	-	-	1	2
Other related parties	71	46	71	46
Total	<u>71</u>	<u>46</u>	<u>79</u>	<u>63</u>
Commission paid				
Subsidiary				
Bualuang Securities PCL.	-	-	10	-
Other related parties	13	9	-	-
Total	<u>13</u>	<u>9</u>	<u>10</u>	<u>-</u>
Other expenses				
Subsidiaries				
Bualuang Securities PCL.	-	-	-	1
Bangkok Bank (China) Co., Ltd.	-	-	11	5
Associates				
Processing Center Co., Ltd.	14	10	14	10
National ITMX Co., Ltd.	59	63	59	63
Other related parties	30	54	18	44
Total	<u>103</u>	<u>127</u>	<u>102</u>	<u>123</u>

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

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

SINNSUPTAWEE ASSET MANAGEMENT COMPANY LIMITED STATEMENTS OF CASH FLOWS FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2014 AND 2013 (UNAUDITED)			Million Baht
	2014	2013	
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit from operating before income tax expense	240	207	
Items to reconcile net profit (loss) to cash received (paid) from operating activities			
Gain on disposal of securities	(2)	(2)	
Loss on impairment of properties for sale	7	17	
Net interest expenses	92	136	
Dividend income	(120)	(122)	
Proceeds from dividend income	120	122	
Interest expenses paid	(92)	(136)	
Income tax paid	(29)	(19)	
Profit from operating before changes in operating assets and liabilities	216	203	
Operating assets (increase) decrease			
Properties for sale	1,233	281	
Operating liabilities increase (decrease)			
Account payable-properties for sale	-	5	
Accrued expenses	-	1	
Deposits	(111)	97	
Deposit for properties for sale rental	(24)	24	
Other liabilities	(1)	-	
Net cash from operating activities	1,313	611	
CASH FLOWS FROM INVESTING ACTIVITIES			
Purchase of available-for-sale securities	(910)	(533)	
Proceeds from disposal of available-for-sale securities	910	331	
Purchase of equipment	(1)	-	
Net cash from investing activities	(1)	(202)	
CASH FLOWS FROM FINANCING ACTIVITIES			
Cash paid for loan from the parent company	(720)	(410)	
Net cash from financing activities	(720)	(410)	
Net increase (decrease) in cash and cash equivalents	592	(1)	
Cash and cash equivalents as at January 1,	16	8	
Cash and cash equivalents as at September 30,	608	7	

5.14 Operating Segments

5.14.1 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, 2014 and 2013 are as follows :

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

CONSOLIDATED						Million Baht
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2013 [*]						
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	15,051	2,011	3,119	2,432	(1)	22,612
Total operating expenses before credit losses	(5,476)	(834)	(88)	(3,285)	1	(9,682)
Profit from operating before credit losses and income tax expenses	<u>9,575</u>	<u>1,177</u>	<u>3,031</u>	<u>(853)</u>	<u>-</u>	<u>12,930</u>

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

^{*} The Bank had made changes the presentation of the operating segments of 2013 comparison to be in accordance with the current year presentations.

	CONSOLIDATED					Million Baht
	FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2013 [*]					
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	44,873	5,592	11,453	7,485	(1)	69,402
Total operating expenses before credit losses	<u>(15,284)</u>	<u>(2,449)</u>	<u>(861)</u>	<u>(8,795)</u>	<u>1</u>	<u>(27,388)</u>
Profit from operating before credit losses and income tax expenses	<u>29,589</u>	<u>3,143</u>	<u>10,592</u>	<u>(1,310)</u>	<u>-</u>	<u>42,014</u>

The financial position of operating segments as at September 30, 2014 and December 31, 2013 are as follows :

	CONSOLIDATED					Million Baht
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total assets						
As at September 30, 2014 [*]	1,444,943	643,711	797,353	124,296	(414,368)	2,595,935
As at December 31, 2013	1,459,397	589,549	795,588	139,025	(387,052)	2,596,507

5.14.2 Geographical Segments

The operating results classified by geographical areas for the three-month and nine-month periods ended September 30, 2014 and 2013 are as follows :

	CONSOLIDATED					Million Baht
	FOR THE THREE-MONTH PERIODS ENDED					
	September 30, 2014			September 30, 2013		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
Total operating income	23,034	3,008	26,042	20,300	2,312	22,612
Total operating expenses ^{**}	(12,533)	(1,436)	(13,969)	(10,346)	(1,072)	(11,418)
Profit from operating before income tax expenses	10,501	1,572	12,073	9,954	1,240	11,194

^{*}

^{**} The Bank had made changes the presentation of the operating segments of 2013 comparison to be in accordance with the current year presentations. Including credit losses.

Million Baht

CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED						
	September 30, 2014			September 30, 2013		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
Total operating income	64,193	8,831	73,024	62,971	6,431	69,402
Total operating expenses *	(34,110)	(4,667)	(38,777)	(30,754)	(3,490)	(34,244)
Profit from operating						
before income tax expenses	30,083	4,164	34,247	32,217	2,941	35,158

The financial position classified by geographical areas as at September 30, 2014 and December 31, 2013 are as follows :

Million Baht

CONSOLIDATED						
	September 30, 2014			December 31, 2013		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
Non-current assets **	28,127	3,923	32,050	29,115	3,767	32,882
Total assets	2,119,745	476,190	2,595,935	2,168,009	428,498	2,596,507

5.15 Interest income

Interest income for the three-month and nine-month periods ended September 30, 2014 and 2013 are as follows :

Million Baht

CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED				THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2014	September 30, 2013		September 30, 2014	September 30, 2013
Interest on interbank and money market items	2,190	1,873		1,604	1,423
Investments and trading transactions	81	99		81	97
Investment in debt securities	1,967	2,420		1,880	2,321
Interest on loans	21,311	20,837		20,694	20,317
Others	1	1		1	3
Total interest income	<u>25,550</u>	<u>25,230</u>		<u>24,260</u>	<u>24,161</u>

* Including credit losses.

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

	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH PERIODS ENDED		FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
Interest on interbank and money market items	6,928	6,200	5,080	4,985
Investments and trading transactions	229	455	229	452
Investment in debt securities	6,199	6,964	5,906	6,722
Interest on loans	63,819	61,091	62,033	59,582
Others	5	1	5	3
Total interest income	77,180	74,711	73,253	71,744

5.16 Interest expenses

Interest expenses for the three-month and nine-month periods ended September 30, 2014 and 2013 are as follows :

	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH PERIODS ENDED		FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
Interest on deposits	6,466	7,424	5,942	6,952
Interest on interbank and money market items	349	361	304	304
Contributions to the Deposit Protection Agency	1,964	1,954	1,964	1,954
Interest on debt issued				
Bonds and subordinated notes	1,660	1,290	1,660	1,296
Others	1	6	1	6
Interest on borrowings	-	-	-	-
Others	1	1	1	1
Total interest expenses	10,441	11,036	9,872	10,513

	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH PERIODS ENDED		FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
Interest on deposits	20,678	21,826	19,077	20,439
Interest on interbank and money market items	1,234	1,179	1,072	1,034
Contributions to the Deposit Protection Agency	6,117	5,887	6,117	5,887
Interest on debt issued				
Bonds and subordinated notes	5,004	3,782	5,009	3,794
Others	6	26	6	26
Interest on borrowings	-	1	-	1
Others	4	4	4	4
Total interest expenses	33,043	32,705	31,285	31,185

5.17 Net fees and service income

Net fees and service income for the three-month and nine-month periods ended September 30, 2014 and 2013 are as follows :

	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH PERIODS ENDED		FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
Fees and service income				
Acceptances, aval and guarantees of loans	28	54	24	51
Others	7,256	6,983	6,324	6,250
Total fees and service income	7,284	7,037	6,348	6,301
Fees and service expenses	1,798	1,830	1,778	1,812
Net fees and service income	5,486	5,207	4,570	4,489

	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH PERIODS ENDED		FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
Fees and service income				
Acceptances, aval and guarantees of loans	93	139	77	131
Others	21,408	21,377	19,108	18,770
Total fees and service income	21,501	21,516	19,185	18,901
Fees and service expenses	5,526	5,399	5,471	5,346
Net fees and service income	15,975	16,117	13,714	13,555

5.18 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, 2014 and 2013 are as follows :

	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH PERIODS ENDED		FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
Interbank and money market items (reversal)	(110)	(27)	(78)	(26)
Loans to customers	3,442	1,708	3,388	1,721
Loss on debt restructuring (reversal)	(19)	55	(19)	55

* The Bank had made changes the presentation of 2013 comparison to be in accordance with the current year presentations.

	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH PERIODS ENDED *		FOR THE NINE-MONTH PERIODS ENDED *	
	September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
Interbank and money market items (reversal)	3	240	(136)	197
Loans to customers	7,741	6,003	7,404	5,943
Loss on debt restructuring	3	113	3	113
Available-for-sale debt securities	-	500	-	500

5.19 Approval of the financial statements

On November 11, 2014, the Audit Committee and the Board of Executive Directors have authorized to issue these interim financial statements.

* The Bank had made changes the presentation of 2013 comparison to be in accordance with the current year presentations.