

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

TO THE BOARD OF DIRECTORS

BANGKOK BANK PUBLIC COMPANY LIMITED

We have reviewed the consolidated statement of financial position of Bangkok Bank Public Company Limited and its subsidiaries and the Bank's statement of financial position of Bangkok Bank Public Company Limited as at September 30, 2015, and the related consolidated and Bank's statements of profit or loss and other comprehensive income for the three-month and nine-month periods ended September 30, 2015, and the related consolidated and Bank's statements of changes in shareholders' equity and cash flows for the nine-month period ended September 30, 2015, and the condensed notes to the financial statements. The Bank's management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard No. 34 "Interim Financial Reporting". Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

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

Conclusion

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

BANGKOK
November 10, 2015

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2015

Baht : '000

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

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF FINANCIAL POSITION (CONTINUED)
AS AT SEPTEMBER 30, 2015

Baht : '000

		CONSOLIDATED		THE BANK	
	Notes	September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
		(Unaudited)		(Unaudited)	
LIABILITIES AND SHAREHOLDERS' EQUITY					
DEPOSITS		2,068,240,103	2,058,778,930	2,013,149,595	1,992,588,427
INTERBANK AND MONEY MARKET ITEMS		116,053,472	140,048,135	101,489,986	119,818,538
LIABILITY PAYABLE ON DEMAND		9,298,956	9,135,590	9,270,072	9,069,981
LIABILITY TO DELIVER SECURITY		133,325	152,330	-	-
DERIVATIVES LIABILITIES		43,155,970	17,851,695	42,541,671	17,183,330
DEBT ISSUED AND BORROWINGS	6.6	154,026,024	140,844,779	153,857,011	140,824,104
BANK'S LIABILITY UNDER ACCEPTANCES		2,337,758	1,852,323	173,324	372,770
PROVISIONS		9,377,211	9,241,494	9,260,626	9,142,816
DEFERRED TAX LIABILITIES		6,964,061	4,168,735	6,582,110	3,843,828
OTHER LIABILITIES		56,067,545	54,172,542	39,780,877	39,936,999
TOTAL LIABILITIES		2,465,654,425	2,436,246,553	2,376,105,272	2,332,780,793
SHAREHOLDERS' EQUITY					
SHARE CAPITAL	6.7				
Authorized share capital					
1,655,000 preferred shares of Baht 10 each		16,550	16,550	16,550	16,550
3,998,345,000 common shares of Baht 10 each		39,983,450	39,983,450	39,983,450	39,983,450
Issued and paid-up share capital					
1,908,842,894 common shares of Baht 10 each		19,088,429	19,088,429	19,088,429	19,088,429
PREMIUM ON COMMON SHARES		56,346,232	56,346,232	56,346,232	56,346,232
OTHER RESERVES		59,930,881	43,137,084	58,259,829	42,615,658
RETAINED EARNINGS	6.8				
Appropriated					
Legal reserve		20,000,000	19,000,000	20,000,000	19,000,000
Others		86,500,000	81,500,000	86,500,000	81,500,000
Unappropriated		113,182,584	104,419,537	102,476,285	96,578,591
TOTAL BANK'S EQUITY		355,048,126	323,491,282	342,670,775	315,128,910
NON-CONTROLLING INTEREST		138,345	152,304	-	-
TOTAL SHAREHOLDERS' EQUITY		355,186,471	323,643,586	342,670,775	315,128,910
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		2,820,840,896	2,759,890,139	2,718,776,047	2,647,909,703

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvann Thansathit)
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2015
(Unaudited)

Baht : '000

		CONSOLIDATED		THE BANK	
	Notes	2015	2014	2015	2014
INTEREST INCOME	6.15	25,741,664	25,550,306	24,508,132	24,260,346
INTEREST EXPENSES	6.16	11,301,050	10,441,345	10,715,567	9,871,622
NET INTEREST INCOME		14,440,614	15,108,961	13,792,565	14,388,724
FEES AND SERVICE INCOME	6.17	7,940,238	7,283,893	7,058,713	6,348,055
FEES AND SERVICE EXPENSES	6.17	1,927,091	1,798,211	1,899,935	1,777,868
NET FEES AND SERVICE INCOME		6,013,147	5,485,682	5,158,778	4,570,187
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS		2,231,094	1,222,621	1,696,704	1,048,206
GAINS (LOSSES) ON INVESTMENTS		1,295,549	2,465,125	(193,909)	2,456,048
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		41,609	46,391	-	-
GAINS ON DISPOSAL OF ASSETS		1,672,470	628,252	1,591,840	506,437
DIVIDEND INCOME		860,714	830,110	1,068,660	980,221
OTHER OPERATING INCOME		183,949	254,392	141,766	221,268
TOTAL OPERATING INCOME		26,739,146	26,041,534	23,256,404	24,171,091
OTHER OPERATING EXPENSES					
Employee's expenses		6,208,418	5,704,363	5,647,181	5,109,549
Directors' remuneration		20,059	19,869	14,700	14,700
Premises and equipment expenses		2,315,909	1,989,596	2,143,431	1,831,163
Taxes and duties		945,892	887,471	913,625	831,533
Others		1,457,626	2,055,079	1,291,525	1,901,631
TOTAL OTHER OPERATING EXPENSES		10,947,904	10,656,378	10,010,462	9,688,576
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	6.18	4,872,271	3,312,576	4,610,979	3,290,767
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		10,918,971	12,072,580	8,634,963	11,191,748
INCOME TAX EXPENSES		1,810,343	2,457,717	1,275,413	2,228,340
NET PROFIT		9,108,628	9,614,863	7,359,550	8,963,408
OTHER COMPREHENSIVE INCOME (LOSSES)					
Items that may be reclassified subsequently to profit or loss					
Gains (losses) on remeasuring available-for-sale investment		(2,857,792)	590,160	(2,900,844)	591,315
Gains (losses) arising from translating the financial statements of foreign operations		2,198,298	(500,041)	1,503,542	(535,573)
Related income tax		654,979	(108,216)	661,341	(109,869)
Items that will not be reclassified subsequently to profit or loss					
Actuarial losses on defined benefit plans		(24,737)	-	(24,737)	-
Related income tax		14,930	-	14,930	-
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)		(14,322)	(18,097)	(745,768)	(54,127)
TOTAL COMPREHENSIVE INCOME		9,094,306	9,596,766	6,613,782	8,909,281
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		9,057,193	9,574,654	7,359,550	8,963,408
Non-controlling interest		51,435	40,209	-	-
		9,108,628	9,614,863	7,359,550	8,963,408
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		9,042,969	9,556,606	6,613,782	8,909,281
Non-controlling interest		51,337	40,160	-	-
		9,094,306	9,596,766	6,613,782	8,909,281
BASIC EARNINGS PER SHARE (BAHT)		4.74	5.02	3.86	4.70
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (THOUSAND SHARES)		1,908,843	1,908,843	1,908,843	1,908,843

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvann Thansathit)
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015
(Unaudited)

Baht : '000

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

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvarn Thansathit)
Senior Executive Vice President

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

Baht : '000

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

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY (CONTINUED)

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015

(Unaudited)

Baht : '000

	Notes	THE BANK									Total
		Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves				Retained Earnings			
				Unrealized Increment per Land Appraisal	Unrealized Increment per Premises Appraisal	Unrealized Gains on Investments	Foreign Exchange Adjustment	Appropriated		Unappropriated	
								Legal Reserve	Others		
Balance as at January 1, 2014		19,088,429	56,346,232	10,280,263	5,246,682	25,385,682	(2,416,996)	18,000,000	76,500,000	80,534,438	288,964,730
Appropriation for previous year											
Dividend paid	6.8	-	-	-	-	-	-	-	-	(8,589,793)	(8,589,793)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year											
Dividend paid	6.8	-	-	-	-	-	-	-	-	(3,817,686)	(3,817,686)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.8	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	-	-	9,051,702	(695,642)	-	-	26,007,394	34,363,454
Transfer to retained earnings		-	-	-	(676,250)	-	-	-	-	676,250	-
Balance as at September 30, 2014		19,088,429	56,346,232	10,280,263	4,570,432	34,437,384	(3,112,636)	19,000,000	81,500,000	88,810,603	310,920,705
Balance as at January 1, 2015		19,088,429	56,346,232	10,280,263	4,342,722	31,034,749	(3,042,076)	19,000,000	81,500,000	96,578,591	315,128,910
Appropriation for previous year											
Dividend paid	6.8	-	-	-	-	-	-	-	-	(8,589,793)	(8,589,793)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year											
Dividend paid	6.8	-	-	-	-	-	-	-	-	(3,817,686)	(3,817,686)
Legal reserve	6.8	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.8	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	6,485,210	5,918,832	2,458,492	1,470,184	-	-	23,616,626	39,949,344
Transfer to retained earnings		-	-	-	(688,547)	-	-	-	-	688,547	-
Balance as at September 30, 2015		19,088,429	56,346,232	16,765,473	9,573,007	33,493,241	(1,571,892)	20,000,000	86,500,000	102,476,285	342,670,775

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvarn Thansathit)
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CASH FLOWS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015
(Unaudited)

Baht : '000

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

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CASH FLOWS (CONTINUED)
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015
(Unaudited)

Baht : '000

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

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

(Mr. Chartsiri Sophonpanich)
President

(Mr. Suvam Thansathit)
Senior Executive Vice President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
NOTES TO THE INTERIM FINANCIAL STATEMENTS
FOR THE THREE-MONTH AND NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2015
(UNAUDITED)

1. REGULATORY REQUIREMENTS

The Bank is subject to various capital and regulatory requirements administered by the Bank of Thailand (BOT). Under these capital adequacy guidelines and the regulatory framework for prompt corrective action, the Bank must satisfy specific capital guidelines that involve quantitative measurements of the Bank's assets, liabilities and certain off-balance sheet items calculated in accordance with regulatory requirements. The Bank's capital amounts and classification are also subject to qualitative judgement by the BOT about components, risk weightings and other factors. The Bank believes that as at September 30, 2015 and December 31, 2014, the Bank complied with all capital adequacy requirements. However, these capital and regulatory requirements are subject to change by the BOT.

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

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

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

Certain financial information which is normally included in financial statements prepared in accordance with Thai Financial Reporting Standards but which is not required for interim reporting purposes, has been omitted. The aforementioned interim financial statements should be read in conjunction with the audited financial statements for the year ended December 31, 2014.

The consolidated and the Bank's statements of financial position as at December 31, 2014, presented herein for comparison, had been derived from the consolidated and the Bank's financial statements for the year then ended which had been audited.

The results of operations for the three-month and nine-month periods ended September 30, 2015 are not necessarily indicative of the operating results anticipated for the full year.

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

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

2.2 New or Revised Thai Financial Reporting Standards

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

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

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

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

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

2.2.2 The Federation of Accounting Professions had issued the Notifications of Federation of Accounting Professions regarding Thai Accounting Standards, Thai Financial Reporting Standards, Thai Accounting Standards Interpretations and Thai Financial Reporting Interpretations which had been announced in the Royal Gazette, that are relevant to the Bank but not yet effective in 2015 as follows :

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

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

The Bank has considered the impact of the above accounting standards, financial reporting standards, accounting standards interpretations and financial reporting interpretations and determined that they will not have any material impact on the Bank's financial statements.

- 2.3 The consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2015 and 2014, included the accounts of the head office and all branches of the Bank and its subsidiaries, which the accounts of subsidiaries had been derived from their reviewed financial statements except for the financial statements of BBL Asset Management Company Limited which had not been reviewed, and the consolidated statement of financial position as at December 31, 2014, included the accounts of the head office and all branches of the Bank and its subsidiaries, which the accounts of subsidiaries had been derived from their audited financial statements by eliminating significant business transactions and outstanding balances between the Bank and its subsidiaries. The subsidiaries consist of BBL (Cayman) Limited, Bangkok Bank Berhad, Sinnsuptawee Asset Management Company Limited, BBL Asset Management Company Limited, Bualuang Securities Public Company Limited and Bangkok Bank (China) Company Limited.

In addition, the consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2015 and 2014 and the consolidated statement of financial position as at December 31, 2014, also included BBL Nominees (Tempatan) Sdn. Bhd, the 100.00% owned subsidiary of Bangkok Bank Berhad and Bangkok Capital Asset Management Company Limited, the 100.00% owned subsidiary of Bualuang Securities Public Company Limited.

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

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

- 2.4 The Bank's interim financial statements for the three-month and nine-month periods ended September 30, 2015 and 2014 and the Bank's statement of financial position as at December 31, 2014, included the accounts of the head office and all branches of the Bank. Investments in subsidiaries and associates were accounted for using the cost method, net of valuation allowance for impairment.

3. SIGNIFICANT ACCOUNTING POLICIES

The Bank applies accounting policies and calculation methods to the interim financial statements consistent with those used in the financial statements for the year ended December 31, 2014. This includes the application of the new or revised Thai financial reporting standards as mentioned in Note 2.2.1.

4. FAIR VALUE OF FINANCIAL INSTRUMENTS MEASURED AT FAIR VALUE

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

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

The following table shows an analysis of financial assets and financial liabilities by level of the fair value hierarchy as at September 30, 2015.

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

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

Fair values are determined according to the following hierarchy :

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

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

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

The fair value determination of investments in debt securities

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

The fair value determination of investments in equity securities

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

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

5. CAPITAL FUND

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

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

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

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

	CONSOLIDATED		THE BANK	
	September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
Tier 1 capital	342,977	303,810	333,146	297,006
Common Equity Tier 1 capital	342,882	303,683	333,146	297,006
Paid-up share capital	19,088	19,088	19,088	19,088
Premium on share capital	56,346	56,346	56,346	56,346
Legal reserve	20,000	19,000	20,000	19,000
Reserves appropriated from net profit	86,500	81,500	86,500	81,500
Net profit after appropriation	103,897	86,200	94,889	79,619
Other comprehensive income	57,250	41,689	56,501	41,581
Deductions from Common Equity				
Tier 1 capital	(199)	(140)	(178)	(128)
Additional Tier 1 capital	95	127	-	-
Tier 2 capital	44,612	46,287	43,846	45,417
Total capital fund	387,589	350,097	376,992	342,423

	CONSOLIDATED		THE BANK	
	September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
Common equity Tier 1 capital to risk assets ratio	16.11	15.10	16.19	15.24
Tier 1 capital to risk assets ratio	16.11	15.11	16.19	15.24
Total capital to risk assets ratio	18.21	17.41	18.32	17.56

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

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

Location of disclosure www.bangkokbank.com

Date of disclosure October 30, 2015

Information as of June 30, 2015

6. ADDITIONAL INFORMATION

6.1 Supplementary disclosures of cash flow information

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

Cash and cash equivalents as at September 30, 2015 and 2014 are as follows :

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

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

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

6.2 Investments, net

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

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

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

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

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

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

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

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

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

On December 30, 2004, the Bank entered into a transaction to transfer certain investments classified as available-for-sale securities received from debt restructuring to Sinnsuptawee Asset Management Co., Ltd., a subsidiary of the Bank, at the closing price on December 28, 2004 quoted on The Stock Exchange of Thailand in the amount of Baht 3,323 million. The proceeds from the aforementioned transfer were recorded as other liabilities and the related securities recorded as securities transferred to subsidiary under available-for-sale securities in accordance with accounting treatment guidance for transfers and accept transfers of financial assets. As at September 30, 2015 and December 31, 2014, the Bank had outstanding balances of other liabilities from such transaction amounting to Baht 993 million and Baht 1,133 million, respectively.

6.2.2 As at September 30, 2015 and December 31, 2014, the Bank and subsidiaries had investments in other companies of 10% and upwards of the paid-up capital of the respective companies but which are not considered to be investments in subsidiaries and associates. The classification is as follows :

	CONSOLIDATED		THE BANK	
	September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
	Million Baht			
Manufacturing and commercial	11	11	11	11
Real estate and construction	187	187	187	187
Utilities and services	41	41	41	41
Others	<u>1,459</u>	<u>1,450</u>	<u>1,459</u>	<u>1,450</u>
Total	<u><u>1,698</u></u>	<u><u>1,689</u></u>	<u><u>1,698</u></u>	<u><u>1,689</u></u>

6.3 Investments in subsidiaries and associates, net

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

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

Million Baht						
Company	Type of Business	Type of Shares	THE BANK		Investment	
			Direct and Indirect Shareholding (%)		(Cost Method)	
			September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
Subsidiaries						
BBL (Cayman) Limited	Finance	Ordinary share	100.00	100.00	2	2
Bangkok Bank Berhad	Banking	Ordinary share	100.00	100.00	6,082	6,082
Sinnsuptawee Asset Management Co., Ltd.	Asset management	Ordinary share	100.00	100.00	2,500	2,500
Bangkok Bank (China) Co., Ltd.	Banking	Ordinary share	100.00	100.00	19,585	19,585
BBL Asset Management Co., Ltd.	Finance	Ordinary share	75.00	75.00	183	183
Bualuang Securities PCL.	Securities	Ordinary share	99.89	99.89	4,769	4,769
Associates						
BSL Leasing Co., Ltd.	Finance	Ordinary share	35.88	35.88	43	43
Processing Center Co., Ltd.	Service	Ordinary share	30.00	30.00	15	15
National ITMX Co., Ltd.	Service	Ordinary share	16.91	19.80	9	10
Thai Payment Network Co., Ltd.	Service	Ordinary share	49.99	49.99	90	90
Total					33,278	33,279
Less Allowance for impairment					(97)	(97)
Investments in subsidiaries and associates, net					33,181	33,182

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

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

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

6.4 Loans to customers and accrued interest receivables, net

6.4.1 As at September 30, 2015 and December 31, 2014, the Bank and subsidiaries had classified loans and allowance for doubtful accounts in accordance with the notification of the BOT as follows :

				Million Baht
CONSOLIDATED SEPTEMBER 30, 2015				
Loans to Customers and Accrued Interest Receivables	Net Outstanding used in Determining the Allowance for Doubtful Accounts	Rate used in Determining the Allowance for Doubtful Accounts (%)	Allowance for Doubtful Accounts Recorded by the Bank	
Minimum provision according to the BOT's requirement				
Normal	1,714,644	1	13,073	
Special mentioned	40,265	2	508	
Substandard	11,493	100	3,062	
Doubtful	14,962	100	6,450	
Doubtful of loss	31,700	100	21,102	
Excess provision according to the BOT's requirement				54,122
Total	<u>1,813,064</u>	<u>1,147,918</u>	<u>98,317</u>	

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

				Million Baht
THE BANK SEPTEMBER 30, 2015				
	Loans to Customers and Accrued Interest Receivables	Net Outstanding used in Determining the Allowance for Doubtful Accounts	Rate used in Determining the Allowance for Doubtful Accounts (%)	Allowance for Doubtful Accounts Recorded by the Bank
Minimum provision according to the BOT's requirement				
Normal	1,666,503	1,066,394	1	12,777
Special mentioned	39,513	19,826	2	501
Substandard	11,318	3,025	100	3,044
Doubtful	14,754	6,248	100	6,272
Doubtful of loss	30,767	20,515	100	20,515
Excess provision according to the BOT's requirement				52,451
Total	1,762,855	1,116,008		95,560

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

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

6.4.2 As at September 30, 2015 and December 31, 2014, the Bank and subsidiaries had non-performing loans (NPLs), defined according to the BOT's notification as loans classified as substandard, doubtful and doubtful of loss including interbank and money market items but excluding accrued interest receivable, as follows :

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

6.4.3 As at September 30, 2015 and December 31, 2014, the Bank and subsidiaries had loans and accrued interest receivables due from companies experiencing financial difficulties as defined in the SET's guidelines dated July 8, 1998 regarding the disclosure of asset quality and related party transactions, for which the Bank and subsidiaries had provided an allowance for doubtful accounts, as follows :

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

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

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

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

6.4.4 Troubled debt restructurings

Details of the restructured debts of the Bank for the three-month and nine-month periods ended September 30, 2015 and 2014, classified by the restructuring methods are as follows :

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

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

Million Baht

THE BANK FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2014				
Restructuring Method	No. of Cases	Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Asset transfer	16	507	Land, building	507
Debt restructuring in various forms	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 NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015				
Restructuring Method	No. of Cases	Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Asset transfer	7	83	Land, building	83
Debt restructuring in various forms	4,980	27,985	-	-
Total	4,987	28,068		

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

Million Baht

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

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

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

As at September 30, 2015 and December 31, 2014, the Bank had outstanding balances of loans to restructured debtors amounting to Baht 60,407 million and Baht 63,328 million, respectively.

Disclosures for the consolidated financial statements for troubled debt restructurings which occurred during the three-month and nine-month periods ended September 30, 2015 and 2014 have not been provided, as such information is not significantly different from the above disclosures for the Bank's financial statements.

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

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

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

Million Baht

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

Million Baht

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

6.6 Debt Issued and Borrowings

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

Million Baht

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

Million Baht

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

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

Million Baht

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

Million Baht

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

6.7 Share capital

The Bank's share capital consists of :

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

As at September 30, 2015 and December 31, 2014, the Bank had registered share capital of Baht 40,000,000,000 divided into ordinary shares and preferred shares totaling 4,000,000,000 shares, with par value of Baht 10 each, details of which are as follows :

Type	Number of Registered Shares	
	September 30, 2015	December 31, 2014
Ordinary shares	3,998,345,000	3,998,345,000
Class A preferred shares	655,000	655,000
Class B preferred shares	1,000,000	1,000,000
Total	<u>4,000,000,000</u>	<u>4,000,000,000</u>

As at September 30, 2015 and December 31, 2014, the Bank had 1,908,842,894 issued ordinary shares and 2,039,502,106 unissued ordinary shares and 655,000 Class A unissued preferred shares and 1,000,000 Class B unissued preferred shares. In relation to the allocation of the unissued ordinary shares, the Bank will follow the resolutions of the 12th ordinary shareholders' meeting convened on April 12, 2005, as per the following details :

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

4. Allocation of 200,000,000 ordinary shares to be reserved for the exercise of right to purchase ordinary shares by holders of warrants that may further be issued in the future by the Bank.
5. Allocation of 655,000 Class A preferred shares for offer and sale in foreign markets and/or domestic markets, which may be offered and sold in conjunction with subordinated bonds.
6. Allocation of 1,000,000 Class B preferred shares for offer and sale in foreign markets and/or domestic markets, which may be offered and sold in conjunction with subordinated bonds and/or unsubordinated bonds and/or subordinated convertible bonds and/or convertible bonds.

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

6.8 The appropriation of the profit and the dividend payments

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

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

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

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

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

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

On April 10, 2015, the 22nd Annual Ordinary Meeting of Shareholders approved the resolutions regarding the appropriation of the profit and the payment of dividend for the year 2014 as follows :

- The appropriation as legal reserve and as other reserves amounting to Baht 1,000 million and Baht 5,000 million, respectively, with the amount to be appropriated for the period of January - June 2014 amounting to Baht 500 million as legal reserve and Baht 5,000 million as other reserves (all of which had already been appropriated as stated in the financial statements for the year ended December 31, 2014), and the amount to be appropriated for the period of July - December 2014 amounting to Baht 500 million as legal reserve.
- The payment of dividend at the rate of Baht 6.50 per ordinary share, totaling Baht 12,407 million, a part of which had been paid as interim dividend at the rate of Baht 2.00 per share amounting to Baht 3,818 million on September 26, 2014, and the remaining amount will be paid on May 8, 2015 at the rate of Baht 4.50 per share amounting to Baht 8,589 million.

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

On August 27, 2015, the meeting of the Board of Directors of the Bank No. 8/2015 approved the resolutions regarding the appropriation of the profit and the payment of interim dividend as follows :

- The appropriation as legal reserve and as other reserves for the period of January - June 2015 amounting to Baht 500 million and Baht 5,000 million, respectively.
- The payment of interim dividend at the rate of Baht 2.00 per ordinary share amounting to Baht 3,818 million on September 25, 2015.

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

6.9 Assets pledged as collateral and under restriction

The Bank had investments in government securities and state enterprise securities which had been pledged as collateral for repurchase agreements and for commitments with government agencies. The book values of such securities, net of valuation allowances for impairment, as at September 30, 2015 and December 31, 2014 amounted to Baht 7,510 million and Baht 33,519 million, respectively.

6.10 Contingent liabilities

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

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

6.11 Litigation

As at September 30, 2015 and December 31, 2014, a number of civil proceedings have been brought against the Bank and subsidiaries in the ordinary course of business. The Bank and subsidiaries believe that such proceedings, when resolved, will not materially affect the Bank and subsidiaries's financial position and result of operations.

6.12 Related party transactions

As at September 30, 2015 and December 31, 2014, related parties of the Bank consisted of subsidiaries, associates, key management personnel that are directors, executives at the level of executive vice president and higher or equal, any parties related to key management personnel, including the entities in which key management personnel and any parties related which are controlled or significantly influenced.

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

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

Million Baht

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

* Holding by Bualuang Securities PCL.

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

For the year ended December 31, 2014, the Bank and subsidiaries charged interest at rates between 2.00% to 13.13% on loans to these related parties depending on the types of loans and collateral and interest rate charged between 2.08% to 2.10% on loans to Sinnsuptawee Asset Management Co., Ltd.

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

In the consolidated and the Bank's financial statements, investments in subsidiaries and associates as at September 30, 2015 and December 31, 2014 are shown in Note 6.3.

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

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

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

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

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

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

		Million Baht			
		CONSOLIDATED		THE BANK	
		FOR THE NINE-MONTH PERIODS		FOR THE NINE-MONTH PERIODS	
		ENDED		ENDED	
		September 30, 2015	September 30, 2014	September 30, 2015	September 30, 2014
Commission paid					
Subsidiary					
Bualuang Securities PCL.					
		-	-	4	10
Other related parties					
		19	13	-	-
Total		<u>19</u>	<u>13</u>	<u>4</u>	<u>10</u>
Other expenses					
Subsidiary					
Bangkok Bank (China) Co., Ltd.					
		-	-	5	11
Associates					
Processing Center Co., Ltd.					
		21	14	21	14
National ITMX Co., Ltd.					
		49	59	49	59
Other related parties					
		31	30	18	18
Total		<u>101</u>	<u>103</u>	<u>93</u>	<u>102</u>

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

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

SINNSUPTAWEE ASSET MANAGEMENT COMPANY LIMITED		
STATEMENT OF CASH FLOWS		
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015		
(UNAUDITED)		
		Million Baht
	2015	2014
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit from operating before income tax expenses	2,290	240
Items to reconcile profit from operating before income tax expenses to cash received (paid) from operating activities		
Net gain on disposal of securities	(1,813)	(2)
Loss on impairment of properties for sale	61	7
Net interest expenses	46	92
Dividend income	(144)	(120)
Proceeds from dividend income	144	120
Interest expenses paid	(46)	(92)
Income tax paid	(65)	(29)
Profit from operating before changes in operating assets and liabilities	473	216
Operating assets (increase) decrease		
Properties for sale	748	1,233
Operating liabilities increase (decrease)		
Deposits	(76)	(111)
Advance received for properties for sale	(129)	(24)
Other liabilities	(1)	(1)
Net cash from operating activities	1,015	1,313
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of available-for-sale securities	(2,090)	(910)
Proceeds from disposal of available-for-sale securities	2,621	910
Purchase of equipment	-	(1)
Net cash from investing activities	531	(1)
CASH FLOWS FROM FINANCING ACTIVITIES		
Cash paid for loan from the parent company	(1,590)	(720)
Net cash from financing activities	(1,590)	(720)
Net increase in cash and cash equivalents	(44)	592
Cash and cash equivalents as at January 1,	55	16
Cash and cash equivalents as at September 30,	11	608

6.14 Operating Segments

6.14.1 Operating Segments

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

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

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

Domestic Banking

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

International Banking

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

Investment Banking

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

Others

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

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

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

	CONSOLIDATED FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2014					Million Baht
	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 FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015					Million Baht
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	45,066	8,250	12,102	10,905	-	76,323
Total operating expenses before credit losses	(20,722)	(3,645)	(452)	(8,085)	-	(32,904)
Profit from operating before credit losses and income tax expenses	<u>24,344</u>	<u>4,605</u>	<u>11,650</u>	<u>2,820</u>	<u>-</u>	<u>43,419</u>

	CONSOLIDATED FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2014					Million Baht
	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 financial position of operating segments as at September 30, 2015 and December 31, 2014 are as follows :

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

6.14.2 Geographical Segments

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

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

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

* Including credit losses.

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

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

6.15 Interest income

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

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

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

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

6.16 Interest expenses

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

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

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

6.17 Net fees and service income

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

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

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

6.18 Impairment loss of loans and debt securities

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

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

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

6.19 Approval of the financial statements

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