

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2026

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
ASSETS				
CASH	39,411,160	47,560,267	36,378,291	44,351,088
INTERBANK AND MONEY MARKET ITEMS, NET	759,948,301	771,193,792	690,071,939	703,301,614
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	108,952,170	104,950,810	116,871,529	112,914,755
DERIVATIVES ASSETS	84,639,865	98,057,664	83,106,346	97,750,003
INVESTMENTS, NET	1,144,211,915	1,108,129,092	978,272,029	943,336,563
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,049,762	1,021,011	144,964,925	144,814,925
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,373,141,394	2,320,306,236	2,017,132,610	1,965,002,791
PROPERTIES FOR SALE, NET	5,414,479	5,564,952	5,096,884	5,251,609
PREMISES AND EQUIPMENT, NET	70,333,097	71,501,326	60,826,109	61,815,783
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	21,322,906	22,516,444	830,386	1,302,496
DEFERRED TAX ASSETS	16,748,969	14,533,627	10,992,283	9,486,782
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	14,269,076	8,544,873	14,209,130	8,491,660
OTHER ASSETS, NET	42,004,070	32,462,370	22,854,010	22,123,180
TOTAL ASSETS	4,681,447,164	4,606,342,464	4,181,606,471	4,119,943,249

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	CONSOLIDATED		THE BANK	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,212,308,047	3,196,284,451	2,810,981,216	2,780,501,185
INTERBANK AND MONEY MARKET ITEMS	354,194,370	314,644,193	323,635,599	297,115,543
LIABILITY PAYABLE ON DEMAND	6,672,770	6,805,301	6,672,565	6,800,603
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	16,844,835	16,346,583	16,438,692	16,003,625
DERIVATIVES LIABILITIES	77,649,706	65,867,750	75,786,582	65,398,986
DEBT ISSUED AND BORROWINGS	255,757,732	244,008,720	254,138,799	243,334,949
PROVISIONS	37,330,124	37,784,989	39,847,014	39,173,437
DEFERRED TAX LIABILITIES	86,398	65,257	84,804	65,257
OTHER LIABILITIES	139,295,268	148,851,356	91,996,285	114,121,352
TOTAL LIABILITIES	4,100,139,250	4,030,658,600	3,619,581,556	3,562,514,937
SHAREHOLDERS' EQUITY				
SHARE CAPITAL				
Registered 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	27,878,582	27,540,639	38,362,882	39,153,051
RETAINED EARNINGS				
Appropriated				
Legal reserve	30,500,000	30,000,000	30,500,000	30,000,000
Others	136,500,000	136,500,000	136,500,000	136,500,000
Unappropriated	309,228,343	304,447,316	281,227,372	276,340,600
TOTAL BANK'S EQUITY	579,541,586	573,922,616	562,024,915	557,428,312
NON-CONTROLLING INTEREST	1,766,328	1,761,248	-	-
TOTAL SHAREHOLDERS' EQUITY	581,307,914	575,683,864	562,024,915	557,428,312
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,681,447,164	4,606,342,464	4,181,606,471	4,119,943,249

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED
(UNAUDITED)

Baht : '000

	CONSOLIDATED			THE BANK		
	June 30, 2026	March 31, 2026	June 30, 2025	June 30, 2026	March 31, 2026	June 30, 2025
INTEREST INCOME	42,539,706	42,698,118	49,141,973	34,307,882	34,432,919	39,281,108
INTEREST EXPENSES	14,771,110	14,722,570	17,436,119	11,476,802	11,459,680	13,203,492
NET INTEREST INCOME	27,768,596	27,975,548	31,705,854	22,831,080	22,973,239	26,077,616
FEEs AND SERVICE INCOME	10,734,163	11,429,316	9,772,178	8,487,025	9,191,365	7,951,354
FEEs AND SERVICE EXPENSES	3,765,318	4,447,991	3,694,574	3,369,805	4,034,539	3,294,955
NET FEEs AND SERVICE INCOME	6,968,845	6,981,325	6,077,604	5,117,220	5,156,826	4,656,399
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	3,442,313	2,205,636	2,217,269	3,708,708	2,048,203	2,598,237
GAINS ON INVESTMENTS	311,658	1,607,526	3,347,884	317,800	1,269,661	3,090,573
SHARE OF PROFIT (LOSS) FROM INVESTMENT						
USING EQUITY METHOD	(10,709)	67,291	39,139	-	-	-
GAINS ON DISPOSAL OF ASSETS	105,409	84,440	94,716	88,001	40,878	86,633
DIVIDEND INCOME	1,460,344	1,553,834	714,479	4,967,815	1,430,141	3,447,903
OTHER OPERATING INCOME	293,532	332,269	224,484	158,202	206,252	118,221
TOTAL OPERATING INCOME	40,339,988	40,807,869	44,421,429	37,188,826	33,125,200	40,075,582
OTHER OPERATING EXPENSES						
Employee's expenses	8,994,926	9,558,541	8,799,787	6,691,407	7,168,455	6,512,978
Directors' remuneration	90,944	58,405	88,524	63,984	25,260	66,760
Premises and equipment expenses	4,603,250	3,642,373	4,094,748	3,690,298	2,729,643	3,177,014
Taxes and duties	1,508,083	1,009,274	1,609,162	1,488,903	983,289	1,590,866
Others	4,756,306	3,989,950	5,501,610	4,055,057	3,209,722	4,611,124
TOTAL OTHER OPERATING EXPENSES	19,953,509	18,258,543	20,093,831	15,989,649	14,116,369	15,958,742
EXPECTED CREDIT LOSS	8,432,568	9,002,767	10,740,139	7,987,762	8,276,009	9,574,652
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	11,953,911	13,546,559	13,587,459	13,211,415	10,732,822	14,542,188
INCOME TAX EXPENSES	2,355,468	2,451,916	1,672,186	1,588,605	1,724,489	1,263,349
NET PROFIT	9,598,443	11,094,643	11,915,273	11,622,810	9,008,333	13,278,839

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2026
(UNAUDITED)

	CONSOLIDATED		THE BANK	
	2026	2025	2026	2025
INTEREST INCOME	85,237,824	98,612,461	68,740,801	78,715,688
INTEREST EXPENSES	29,493,680	34,998,169	22,936,482	26,562,534
NET INTEREST INCOME	55,744,144	63,614,292	45,804,319	52,153,154
FEES AND SERVICE INCOME	22,163,479	21,710,478	17,678,390	17,759,492
FEES AND SERVICE EXPENSES	8,213,309	8,040,404	7,404,344	7,256,266
NET FEES AND SERVICE INCOME	13,950,170	13,670,074	10,274,046	10,503,226
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	5,647,949	4,173,885	5,756,911	4,358,467
GAINS ON INVESTMENTS	1,919,184	6,245,088	1,587,461	5,870,553
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	56,582	89,460	-	-
GAINS ON DISPOSAL OF ASSETS	189,849	350,209	128,880	318,288
DIVIDEND INCOME	3,014,178	1,453,055	6,397,956	5,002,665
OTHER OPERATING INCOME	613,621	478,232	355,708	262,175
TOTAL OPERATING INCOME	81,135,677	90,074,295	70,305,281	78,468,528
OTHER OPERATING EXPENSES				
Employee's expenses	18,553,467	18,465,540	13,859,861	13,787,046
Directors' remuneration	149,348	142,927	89,244	91,115
Premises and equipment expenses	8,245,623	7,554,903	6,419,940	5,677,547
Taxes and duties	2,517,358	2,802,588	2,472,193	2,764,052
Others	8,734,076	11,878,680	7,256,034	9,845,845
TOTAL OTHER OPERATING EXPENSES	38,199,872	40,844,638	30,097,272	32,165,605
EXPECTED CREDIT LOSS	17,435,335	19,807,561	16,263,772	16,773,385
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	25,500,470	29,422,096	23,944,237	29,529,538
INCOME TAX EXPENSES	4,807,383	4,803,910	3,313,094	4,055,086
NET PROFIT	20,693,087	24,618,186	20,631,143	25,474,452

Baht : '000

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2026
(UNAUDITED)

	CONSOLIDATED		THE BANK	
	2026	2025	2026	2025
OTHER COMPREHENSIVE INCOME (LOSSES)				
Items that will be reclassified subsequently to profit or loss				
Gains (losses) on investments in debt instruments at fair value through other comprehensive income	(15,638,067)	15,336,973	(12,848,920)	14,378,359
Gains (losses) on cash flow hedges	(682,498)	507,038	(682,498)	507,038
Gains (losses) arising from translating the financial statements of foreign operations	6,904,709	(1,198,808)	3,687,449	(1,112,442)
Income tax relating to components of other comprehensive income (losses)	2,930,959	(3,182,139)	2,313,384	(2,976,424)
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	(111,108)	14,234,263	(111,108)	13,867,590
Gains (losses) on investment in equity instruments designated at fair value through other comprehensive income	8,580,778	(21,080,735)	8,477,182	(20,604,487)
Gains on financial liabilities designated at fair value through profit or loss	108,008	314,154	108,008	314,154
Actuarial gains (losses) on defined benefit plans	616	(104,204)	616	1,031
Share of other comprehensive income (losses) of associate	(1,002)	(17)	-	-
Income tax relating to components of other comprehensive income (losses)	(1,726,334)	1,239,273	(1,710,813)	1,180,286
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	366,061	6,065,798	(766,700)	5,555,105
TOTAL COMPREHENSIVE INCOME	21,059,148	30,683,984	19,864,443	31,029,557
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	20,491,690	24,457,648	20,631,143	25,474,452
Non-controlling interest	201,397	160,538	-	-
	20,693,087	24,618,186	20,631,143	25,474,452
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	20,886,810	30,561,668	19,864,443	31,029,557
Non-controlling interest	172,338	122,316	-	-
	21,059,148	30,683,984	19,864,443	31,029,557
BASIC EARNINGS PER SHARE (BAHT)	10.74	12.81	10.81	13.35
WEIGHTED AVERAGE NUMBER OF COMMON SHARES (THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843