

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2025

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2025	2024	2025	2024
ASSETS				
CASH	47,560,267	47,363,509	44,351,088	43,793,190
INTERBANK AND MONEY MARKET ITEMS, NET	771,193,792	752,269,468	703,301,614	668,046,884
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	104,950,810	105,577,362	112,914,755	110,977,758
DERIVATIVES ASSETS	98,057,664	87,265,735	97,750,003	86,295,945
INVESTMENTS, NET	1,108,129,092	989,975,301	943,336,563	817,668,057
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,021,011	1,010,750	144,814,925	144,815,695
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,320,306,236	2,428,320,868	1,965,002,791	2,051,897,843
PROPERTIES FOR SALE, NET	5,564,952	5,920,648	5,251,609	4,980,602
PREMISES AND EQUIPMENT, NET	71,501,326	60,094,625	61,815,783	50,430,261
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	22,516,444	27,797,736	1,302,496	1,975,531
DEFERRED TAX ASSETS	14,533,627	10,678,956	9,486,782	5,924,324
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	8,544,873	1,238,404	8,491,660	1,179,232
OTHER ASSETS, NET	32,462,370	33,865,950	22,123,180	24,066,793
TOTAL ASSETS	4,606,342,464	4,551,379,312	4,119,943,249	4,012,052,115

LIABILITIES AND SHAREHOLDERS' EQUITY

DEPOSITS	3,196,284,451	3,169,653,681	2,780,501,185	2,722,472,582
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AS AT DECEMBER 31, 2025

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2025	2024	2025	2024
INTERBANK AND MONEY MARKET ITEMS	314,644,193	346,935,800	297,115,543	320,646,387
LIABILITY PAYABLE ON DEMAND	6,805,301	7,124,815	6,800,603	7,056,318
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	16,346,583	17,762,512	16,003,625	17,308,307
DERIVATIVES LIABILITIES	65,867,750	64,701,726	65,398,986	63,563,290
DEBT ISSUED AND BORROWINGS	244,008,720	213,785,343	243,334,949	212,710,931
PROVISIONS	37,784,989	36,774,867	39,173,437	32,753,636
DEFERRED TAX LIABILITIES	65,257	3,880	65,257	-
OTHER LIABILITIES	148,851,356	137,763,410	114,121,352	100,753,428
TOTAL LIABILITIES	4,030,658,600	3,994,506,034	3,562,514,937	3,477,264,879
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	27,540,639	38,112,032	39,153,051	45,894,210
RETAINED EARNINGS				
Appropriated				
Legal reserve	30,000,000	29,000,000	30,000,000	29,000,000
Others	136,500,000	131,500,000	136,500,000	131,500,000
Unappropriated	304,447,316	280,992,634	276,340,600	252,958,365
TOTAL BANK'S EQUITY	573,922,616	555,039,327	557,428,312	534,787,236
NON-CONTROLLING INTEREST	1,761,248	1,833,951	-	-
TOTAL SHAREHOLDERS' EQUITY	575,683,864	556,873,278	557,428,312	534,787,236
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,606,342,464	4,551,379,312	4,119,943,249	4,012,052,115

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		
	December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	September 30, 2025	December 31, 2024
INTEREST INCOME	45,151,375	47,318,001	52,400,443	36,059,242	37,943,833	41,514,878
INTEREST EXPENSES	15,885,653	16,568,295	18,423,504	11,972,810	12,596,629	13,806,374
NET INTEREST INCOME	29,265,722	30,749,706	33,976,939	24,086,432	25,347,204	27,708,504
FEES AND SERVICE INCOME	11,055,149	10,178,822	11,085,749	8,822,712	8,039,720	8,780,926
FEES AND SERVICE EXPENSES	4,082,334	3,629,813	4,073,344	3,654,985	3,250,143	3,631,144
NET FEES AND SERVICE INCOME	6,972,815	6,549,009	7,012,405	5,167,727	4,789,577	5,149,782
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	3,000,511	5,472,244	2,985,703	2,832,848	4,983,571	2,597,561
GAINS ON INVESTMENTS	741,906	3,750,338	132,853	662,286	3,228,461	324,701
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	41,017	43,922	47,746	-	-	-
GAINS ON DISPOSAL OF ASSETS	69,577	219,307	53,921	53,876	205,851	44,494
DIVIDEND INCOME	271,872	619,298	328,477	271,872	976,251	418,365
OTHER OPERATING INCOME	398,783	258,644	243,490	212,696	130,802	127,410
TOTAL OPERATING INCOME	40,762,203	47,662,468	44,781,534	33,287,737	39,661,717	36,370,817
OTHER OPERATING EXPENSES						
Employee's expenses	9,062,182	9,231,680	8,858,188	6,493,776	6,765,357	6,261,407
Directors' remuneration	103,174	47,941	86,802	66,760	25,260	61,650
Premises and equipment expenses	4,752,993	3,439,334	5,082,058	3,811,042	2,690,270	4,050,070
Taxes and duties	1,132,253	1,130,333	1,318,900	1,113,904	1,114,063	1,301,670
Others	9,771,231	6,847,636	8,411,331	7,644,559	5,958,682	4,929,900
TOTAL OTHER OPERATING EXPENSES	24,821,833	20,696,924	23,757,279	19,130,041	16,553,632	16,604,697
EXPECTED CREDIT LOSS	6,598,494	9,741,516	7,633,913	5,778,410	8,026,173	6,729,560
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	9,341,876	17,224,028	13,390,342	8,379,286	15,081,912	13,036,560
INCOME TAX EXPENSES	1,486,953	3,331,363	2,895,928	1,155,281	2,811,579	2,340,530
NET PROFIT	7,854,923	13,892,665	10,494,414	7,224,005	12,270,333	10,696,030

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BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2025
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2025	2024	2025	2024
INTEREST INCOME	191,081,838	208,028,891	152,718,763	164,274,045
INTEREST EXPENSES	67,452,117	74,129,310	51,131,973	55,764,286
NET INTEREST INCOME	123,629,721	133,899,581	101,586,790	108,509,759
FEES AND SERVICE INCOME	42,944,449	43,915,591	34,621,924	34,323,826
FEES AND SERVICE EXPENSES	15,752,551	16,191,917	14,161,394	14,324,076
NET FEES AND SERVICE INCOME	27,191,898	27,723,674	20,460,530	19,999,750
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	12,646,640	8,965,567	12,174,885	7,727,999
GAINS ON INVESTMENTS	10,737,332	890,879	9,761,301	1,011,580
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	174,399	204,586	-	-
GAINS ON DISPOSAL OF ASSETS	639,092	882,861	578,015	566,513
DIVIDEND INCOME	2,344,225	2,345,083	6,250,788	6,668,353
OTHER OPERATING INCOME	1,134,927	898,556	605,672	442,077
TOTAL OPERATING INCOME	178,498,234	175,810,787	151,417,981	144,926,031
OTHER OPERATING EXPENSES				
Employee's expenses	36,759,403	35,895,783	27,046,179	25,787,581
Directors' remuneration	294,041	266,281	183,135	152,900
Premises and equipment expenses	15,747,230	16,970,140	12,178,860	13,014,326
Taxes and duties	5,065,175	5,560,628	4,992,019	5,487,867
Others	28,496,814	25,712,523	23,449,086	17,891,127
TOTAL OTHER OPERATING EXPENSES	86,362,663	84,405,355	67,849,279	62,333,801
EXPECTED CREDIT LOSS	36,147,571	34,838,088	30,577,966	30,924,524
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	55,988,000	56,567,344	52,990,736	51,667,706
INCOME TAX EXPENSES	9,622,226	10,945,678	8,021,945	8,631,123
NET PROFIT	46,365,774	45,621,666	44,968,791	43,036,583

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2025
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2025	2024	2025	2024
OTHER COMPREHENSIVE INCOME (LOSSES)				
Items that will be reclassified subsequently to profit or loss				
Gains on investments in debt instruments at fair value through other comprehensive income	9,811,191	9,471,780	8,207,862	9,345,410
Gains on cash flow hedges	2,674,400	2,234,363	2,674,400	2,234,363
Losses arising from translating the financial statements of foreign operations	(8,141,101)	(7,987,925)	(2,246,494)	(1,393,393)
Share of other comprehensive income (losses) of associate	-	(2,600)	-	-
Income tax relating to components of other comprehensive income (losses)	(2,527,436)	(2,362,686)	(2,178,054)	(2,319,378)
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	13,847,806	(176,999)	13,483,004	(176,999)
Losses on investment in equity instruments designated at fair value through other comprehensive income	(29,635,416)	(8,929,596)	(29,176,773)	(8,732,733)
Gains (losses) on financial liabilities designated at fair value through profit or loss	434,582	(30,536)	434,582	(30,536)
Actuarial gains (losses) on defined benefit plans	(337,023)	267,993	(277,996)	354,589
Share of other comprehensive income (losses) of associate	(107)	494	-	-
Income tax relating to components of other comprehensive income (losses)	3,021,157	1,662,356	2,975,274	1,572,312
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	(10,851,947)	(5,853,356)	(6,104,195)	853,635
TOTAL COMPREHENSIVE INCOME	35,513,827	39,768,310	38,864,596	43,890,218
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	46,006,509	45,211,145	44,968,791	43,036,583
Non-controlling interest	359,265	410,521	-	-
	46,365,774	45,621,666	44,968,791	43,036,583
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	35,264,176	39,424,543	38,864,596	43,890,218
Non-controlling interest	249,651	343,767	-	-
	35,513,827	39,768,310	38,864,596	43,890,218
BASIC EARNINGS PER SHARE (BAHT)	24.10	23.69	23.56	22.55
WEIGHTED AVERAGE NUMBER OF COMMON SHARES (THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843