

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2025

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	June 30, 2025	December 31, 2024	June 30, 2025	December 31, 2024
ASSETS				
CASH	37,895,587	47,363,509	34,891,680	43,793,190
INTERBANK AND MONEY MARKET ITEMS, NET	837,723,969	752,269,468	764,387,801	668,046,884
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	108,714,299	105,577,362	115,104,554	110,977,758
DERIVATIVES ASSETS	87,034,040	87,265,735	86,483,994	86,295,945
INVESTMENTS, NET	953,167,394	989,975,301	783,561,897	817,668,057
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	975,069	1,010,750	144,815,695	144,815,695
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,434,125,721	2,428,320,868	2,064,954,078	2,051,897,843
PROPERTIES FOR SALE, NET	5,787,232	5,920,648	5,161,900	4,980,602
PREMISES AND EQUIPMENT, NET	73,570,394	60,094,625	63,657,574	50,430,261
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	25,888,132	27,797,736	1,670,055	1,975,531
DEFERRED TAX ASSETS	8,494,582	10,678,956	3,677,487	5,924,324
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	9,543,919	1,238,404	9,534,325	1,179,232
OTHER ASSETS, NET	26,833,019	33,865,950	14,562,070	24,066,793
TOTAL ASSETS	4,609,753,357	4,551,379,312	4,092,463,110	4,012,052,115

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	CONSOLIDATED		THE BANK	
	June 30, 2025	December 31, 2024	June 30, 2025	December 31, 2024
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,195,939,415	3,169,653,681	2,760,276,037	2,722,472,582
INTERBANK AND MONEY MARKET ITEMS	337,741,532	346,935,800	316,167,851	320,646,387
LIABILITY PAYABLE ON DEMAND	6,755,611	7,124,815	6,724,702	7,056,318
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	16,874,531	17,762,512	16,591,395	17,308,307
DERIVATIVES LIABILITIES	68,975,168	64,701,726	68,107,641	63,563,290
DEBT ISSUED AND BORROWINGS	239,774,240	213,785,343	239,208,865	212,710,931
PROVISIONS	37,399,416	36,774,867	37,133,412	32,753,636
DEFERRED TAX LIABILITIES	53,912	3,880	53,912	-
OTHER LIABILITIES	131,437,783	137,763,410	94,788,454	100,753,428
TOTAL LIABILITIES	4,034,951,608	3,994,506,034	3,539,052,269	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	43,716,860	38,112,032	50,902,964	45,894,210
RETAINED EARNINGS				
Appropriated				
Legal reserve	29,500,000	29,000,000	29,500,000	29,000,000
Others	131,500,000	131,500,000	131,500,000	131,500,000
Unappropriated	292,886,915	280,992,634	266,073,216	252,958,365
TOTAL BANK'S EQUITY	573,038,436	555,039,327	553,410,841	534,787,236
NON-CONTROLLING INTEREST	1,763,313	1,833,951	-	-
TOTAL SHAREHOLDERS' EQUITY	574,801,749	556,873,278	553,410,841	534,787,236
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,609,753,357	4,551,379,312	4,092,463,110	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		
	June 30, 2025	March 31, 2025	June 30, 2024	June 30, 2025	March 31, 2025	June 30, 2024
INTEREST INCOME	49,141,973	49,470,488	51,644,735	39,281,108	39,434,580	40,834,041
INTEREST EXPENSES	17,436,119	17,562,050	18,510,880	13,203,492	13,359,042	14,069,813
NET INTEREST INCOME	31,705,854	31,908,438	33,133,855	26,077,616	26,075,538	26,764,228
FEES AND SERVICE INCOME	9,772,178	11,938,300	10,700,007	7,951,354	9,808,138	8,327,569
FEES AND SERVICE EXPENSES	3,694,574	4,345,830	3,850,485	3,294,955	3,961,311	3,388,375
NET FEES AND SERVICE INCOME	6,077,604	7,592,470	6,849,522	4,656,399	5,846,827	4,939,194
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	2,217,269	1,956,616	2,418,766	2,598,237	1,760,229	2,249,994
GAINS (LOSSES) ON INVESTMENTS	3,347,884	2,897,205	(144,779)	3,090,573	2,779,980	(140,183)
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	39,139	50,321	36,354	-	-	-
GAINS ON DISPOSAL OF ASSETS	94,716	255,492	339,136	86,633	231,655	52,090
DIVIDEND INCOME	714,479	738,576	661,576	3,447,903	1,554,763	4,335,072
OTHER OPERATING INCOME	224,484	254,531	243,218	118,221	143,954	116,007
TOTAL OPERATING INCOME	44,421,429	45,653,649	43,537,648	40,075,582	38,392,946	38,316,402
OTHER OPERATING EXPENSES						
Employee's expenses	8,799,787	9,665,753	8,774,342	6,512,978	7,274,068	6,315,391
Directors' remuneration	88,524	54,403	78,773	66,760	24,355	55,700
Premises and equipment expenses	4,094,748	3,460,156	4,188,958	3,177,014	2,500,533	3,194,627
Taxes and duties	1,609,162	1,193,426	1,597,998	1,590,866	1,173,186	1,577,623
Others	5,501,610	6,377,852	4,567,936	4,611,124	5,234,722	3,468,268
TOTAL OTHER OPERATING EXPENSES	20,093,831	20,751,590	19,208,007	15,958,742	16,206,864	14,611,609
EXPECTED CREDIT LOSS	10,740,139	9,067,422	10,425,425	9,574,652	7,198,732	8,877,293
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	13,587,459	15,834,637	13,904,216	14,542,188	14,987,350	14,827,500
INCOME TAX EXPENSES	1,672,186	3,131,724	1,992,822	1,263,349	2,791,737	1,442,594
NET PROFIT	11,915,273	12,702,913	11,911,394	13,278,839	12,195,613	13,384,906

FOR THE THREE-MONTH PERIOD ENDED
(UNAUDITED)

Baht : '000

	CONSOLIDATED			THE BANK		
	June 30, 2025	March 31, 2025	June 30, 2024	June 30, 2025	March 31, 2025	June 30, 2024
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	8,442,318	6,894,655	(3,737,630)	7,778,068	6,600,291	(3,457,300)
Gains (losses) on cash flow hedges	(84,629)	591,667	(708,138)	(84,629)	591,667	(708,138)
Gains (losses) arising from translating the financial statements of foreign operations	(1,726,694)	527,886	(1,954,140)	(2,064,618)	952,176	413,008
Share of other comprehensive income (losses) of associate	-	-	(2,696)	-	-	-
Income tax relating to components of other comprehensive income (losses)	(1,688,354)	(1,493,784)	905,880	(1,539,156)	(1,437,269)	843,906
Items that will not be reclassified subsequently to profit or loss						
Changes in revaluation surplus	14,323,939	(89,676)	(85,468)	13,957,265	(89,676)	(85,468)
Losses on investment in equity instruments designated at fair value through other comprehensive income	(7,542,771)	(13,537,965)	(8,695,997)	(7,273,956)	(13,330,530)	(8,598,116)
Gains on financial liabilities designated at fair value through profit or loss	244,861	69,293	25,437	244,861	69,293	25,437
Actuarial gains (losses) on defined benefit plans	(105,235)	1,031	(20,669)	-	1,031	-
Share of other comprehensive income (losses) of associate	(386)	369	239	-	-	-
Income tax relating to components of other comprehensive income (losses)	(1,438,725)	2,677,998	1,742,725	(1,455,941)	2,636,227	1,716,151
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	10,424,324	(4,358,526)	(12,530,457)	9,561,894	(4,006,790)	(9,850,520)
TOTAL COMPREHENSIVE INCOME (LOSSES)	22,339,597	8,344,387	(619,063)	22,840,733	8,188,823	3,534,386
NET PROFIT ATTRIBUTABLE						
Owners of the Bank	11,839,865	12,617,784	11,806,827	13,278,839	12,195,613	13,384,906
Non-controlling interest	75,408	85,129	104,567	-	-	-
	11,915,273	12,702,913	11,911,394	13,278,839	12,195,613	13,384,906
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE						
Owners of the Bank	22,275,703	8,285,965	(691,971)	22,840,733	8,188,823	3,534,386
Non-controlling interest	63,894	58,422	72,908	-	-	-
	22,339,597	8,344,387	(619,063)	22,840,733	8,188,823	3,534,386
BASIC EARNINGS PER SHARE (BAHT)	6.20	6.61	6.19	6.96	6.39	7.01
WEIGHTED AVERAGE NUMBER OF COMMON SHARES (THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843	1,908,843	1,908,843

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2025
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2025	2024	2025	2024
INTEREST INCOME	98,612,461	103,316,911	78,715,688	81,568,715
INTEREST EXPENSES	34,998,169	36,760,945	26,562,534	27,775,109
NET INTEREST INCOME	63,614,292	66,555,966	52,153,154	53,793,606
FEES AND SERVICE INCOME	21,710,478	21,968,640	17,759,492	17,203,995
FEES AND SERVICE EXPENSES	8,040,404	8,192,312	7,256,266	7,244,291
NET FEES AND SERVICE INCOME	13,670,074	13,776,328	10,503,226	9,959,704
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	4,173,885	2,336,774	4,358,467	1,639,275
GAINS ON INVESTMENTS	6,245,088	37,050	5,870,553	41,603
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	89,460	88,368	-	-
GAINS ON DISPOSAL OF ASSETS	350,209	485,254	318,288	194,619
DIVIDEND INCOME	1,453,055	1,456,881	5,002,665	5,086,691
OTHER OPERATING INCOME	478,232	469,614	262,175	223,820
TOTAL OPERATING INCOME	90,074,295	85,206,235	78,468,528	70,939,318
OTHER OPERATING EXPENSES				
Employee's expenses	18,465,540	18,133,011	13,787,046	13,042,969
Directors' remuneration	142,927	138,899	91,115	73,100
Premises and equipment expenses	7,554,903	7,740,659	5,677,547	5,791,823
Taxes and duties	2,802,588	2,871,428	2,764,052	2,832,708
Others	11,878,680	9,928,388	9,845,845	7,753,023
TOTAL OTHER OPERATING EXPENSES	40,844,638	38,812,385	32,165,605	29,493,623
EXPECTED CREDIT LOSS	19,807,561	19,007,104	16,773,385	16,412,204
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	29,422,096	27,386,746	29,529,538	25,033,491
INCOME TAX EXPENSES	4,803,910	4,842,248	4,055,086	3,623,428
NET PROFIT	24,618,186	22,544,498	25,474,452	21,410,063

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 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	15,336,973	1,003,692	14,378,359	1,216,361
Gains on cash flow hedges	507,038	302,160	507,038	302,160
Gains (losses) arising from translating the financial statements of foreign operations	(1,198,808)	8,239,784	(1,112,442)	4,620,232
Share of other comprehensive income (losses) of associate	-	(2,600)	-	-
Income tax relating to components of other comprehensive income (losses)	(3,182,139)	(266,578)	(2,976,424)	(303,313)
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	14,234,263	(129,817)	13,867,590	(129,817)
Losses on investment in equity instruments designated at fair value through other comprehensive income	(21,080,735)	(6,799,498)	(20,604,487)	(6,482,421)
Gains (losses) on financial liabilities designated at fair value through profit or loss	314,154	(197,613)	314,154	(197,613)
Actuarial gains (losses) on defined benefit plans	(104,204)	(22,104)	1,031	(1,435)
Share of other comprehensive income (losses) of associate	(17)	(34)	-	-
Income tax relating to components of other comprehensive income (losses)	1,239,273	1,456,830	1,180,286	1,355,771
TOTAL OTHER COMPREHENSIVE INCOME	6,065,798	3,584,222	5,555,105	379,925
TOTAL COMPREHENSIVE INCOME	30,683,984	26,128,720	31,029,557	21,789,988
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	24,457,648	22,330,478	25,474,452	21,410,063
Non-controlling interest	160,538	214,020	-	-
	24,618,186	22,544,498	25,474,452	21,410,063
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	30,561,668	25,900,216	31,029,557	21,789,988
Non-controlling interest	122,316	228,504	-	-
	30,683,984	26,128,720	31,029,557	21,789,988
BASIC EARNINGS PER SHARE (BAHT)	12.81	11.70	13.35	11.22
WEIGHTED AVERAGE NUMBER OF COMMON SHARES (THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843