

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2025

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
ASSETS				
CASH	38,176,747	47,363,509	35,355,635	43,793,190
INTERBANK AND MONEY MARKET ITEMS, NET	723,486,483	752,269,468	647,725,056	668,046,884
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	109,970,228	105,577,362	116,338,834	110,977,758
DERIVATIVES ASSETS	85,664,255	87,265,735	85,067,857	86,295,945
INVESTMENTS, NET	1,107,632,418	989,975,301	932,533,427	817,668,057
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	979,919	1,010,750	144,814,925	144,815,695
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,323,700,828	2,428,320,868	1,967,555,542	2,051,897,843
PROPERTIES FOR SALE, NET	5,618,569	5,920,648	4,994,945	4,980,602
PREMISES AND EQUIPMENT, NET	72,657,284	60,094,625	62,755,587	50,430,261
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	24,656,146	27,797,736	1,485,796	1,975,531
DEFERRED TAX ASSETS	8,828,295	10,678,956	4,065,638	5,924,324
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	6,533,340	1,238,404	6,475,986	1,179,232
OTHER ASSETS, NET	30,550,158	33,865,950	18,920,633	24,066,793
TOTAL ASSETS	4,538,454,670	4,551,379,312	4,028,089,861	4,012,052,115

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	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,174,287,345	3,169,653,681	2,738,698,847	2,722,472,582
INTERBANK AND MONEY MARKET ITEMS	307,523,880	346,935,800	293,792,595	320,646,387
LIABILITY PAYABLE ON DEMAND	5,771,306	7,124,815	5,770,748	7,056,318
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	16,682,343	17,762,512	16,430,668	17,308,307
DERIVATIVES LIABILITIES	61,018,297	64,701,726	60,318,642	63,563,290
DEBT ISSUED AND BORROWINGS	214,196,122	213,785,343	213,261,664	212,710,931
PROVISIONS	38,559,273	36,774,867	39,123,066	32,753,636
DEFERRED TAX LIABILITIES	59,020	3,880	59,020	-
OTHER LIABILITIES	134,079,075	137,763,410	94,672,603	100,753,428
TOTAL LIABILITIES	3,952,176,661	3,994,506,034	3,462,127,853	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	46,040,519	38,112,032	54,950,419	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	296,595,131	280,992,634	269,076,928	252,958,365
TOTAL BANK'S EQUITY	584,570,311	555,039,327	565,962,008	534,787,236
NON-CONTROLLING INTEREST	1,707,698	1,833,951	-	-
TOTAL SHAREHOLDERS' EQUITY	586,278,009	556,873,278	565,962,008	534,787,236
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,538,454,670	4,551,379,312	4,028,089,861	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		
	September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	June 30, 2025	September 30, 2024
INTEREST INCOME	47,318,001	49,141,973	52,311,537	37,943,833	39,281,108	41,190,452
INTEREST EXPENSES	16,568,295	17,436,119	18,944,861	12,596,629	13,203,492	14,182,803
NET INTEREST INCOME	30,749,706	31,705,854	33,366,676	25,347,204	26,077,616	27,007,649
FEES AND SERVICE INCOME	10,178,822	9,772,178	10,861,202	8,039,720	7,951,354	8,338,905
FEES AND SERVICE EXPENSES	3,629,813	3,694,574	3,926,261	3,250,143	3,294,955	3,448,641
NET FEES AND SERVICE INCOME	6,549,009	6,077,604	6,934,941	4,789,577	4,656,399	4,890,264
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	5,472,244	2,217,269	3,643,090	4,983,571	2,598,237	3,491,164
GAINS ON INVESTMENTS	3,750,338	3,347,884	720,976	3,228,461	3,090,573	645,276
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	43,922	39,139	68,472	-	-	-
GAINS ON DISPOSAL OF ASSETS	219,307	94,716	343,686	205,851	86,633	327,400
DIVIDEND INCOME	619,298	714,479	559,725	976,251	3,447,903	1,163,296
OTHER OPERATING INCOME	258,644	224,484	188,889	130,802	118,221	90,847
TOTAL OPERATING INCOME	47,662,468	44,421,429	45,826,455	39,661,717	40,075,582	37,615,896
OTHER OPERATING EXPENSES						
Employee's expenses	9,231,680	8,799,787	8,904,584	6,765,357	6,512,978	6,483,206
Directors' remuneration	47,941	88,524	40,581	25,260	66,760	18,150
Premises and equipment expenses	3,439,334	4,094,748	4,147,423	2,690,270	3,177,014	3,172,433
Taxes and duties	1,130,333	1,609,162	1,370,300	1,114,063	1,590,866	1,353,489
Others	6,847,636	5,501,610	7,376,240	5,958,682	4,611,124	5,208,203
TOTAL OTHER OPERATING EXPENSES	20,696,924	20,093,831	21,839,128	16,553,632	15,958,742	16,235,481
EXPECTED CREDIT LOSS	9,741,516	10,740,139	8,197,070	8,026,173	9,574,652	7,782,760
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	17,224,028	13,587,459	15,790,257	15,081,912	14,542,188	13,597,655
INCOME TAX EXPENSES	3,331,363	1,672,186	3,207,502	2,811,579	1,263,349	2,667,166
NET PROFIT	13,892,665	11,915,273	12,582,755	12,270,333	13,278,839	10,930,489

Baht : '000

	CONSOLIDATED			THE BANK		
	September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	June 30, 2025	September 30, 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	1,711,346	8,442,318	8,226,144	640,603	7,778,068	7,111,581
Gains (losses) on cash flow hedges	1,252,201	(84,629)	(1,306,573)	1,252,202	(84,629)	(1,306,573)
Losses arising from translating the financial statements of foreign operations	(3,504,773)	(1,726,694)	(17,416,040)	(61,087)	(2,064,618)	(8,975,888)
Income tax relating to components of other comprehensive income (losses)	(617,383)	(1,688,354)	(1,409,485)	(378,901)	(1,539,156)	(1,164,071)
Items that will not be reclassified subsequently to profit or loss						
Changes in revaluation surplus	(264,887)	14,323,939	(16,120)	(264,887)	13,957,265	(16,120)
Gains (losses) on investment in equity instruments designated at fair value through other comprehensive income	3,600,394	(7,542,771)	8,177,223	3,545,380	(7,273,956)	8,110,277
Gains on financial liabilities designated at fair value						
through profit or loss	38,726	244,861	198,265	38,726	244,861	198,265
Actuarial losses on defined benefit plans	-	(105,235)	-	-	-	-
Share of other comprehensive income (losses) of associate	(165)	(386)	355	-	-	-
Income tax relating to components of other comprehensive income (losses)	(684,906)	(1,438,725)	(1,675,036)	(673,634)	(1,455,941)	(1,661,858)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	1,530,553	10,424,324	(5,221,267)	4,098,402	9,561,894	2,295,613
TOTAL COMPREHENSIVE INCOME	15,423,218	22,339,597	7,361,488	16,368,735	22,840,733	13,226,102
NET PROFIT ATTRIBUTABLE						
Owners of the Bank	13,789,477	11,839,865	12,476,355	12,270,333	13,278,839	10,930,489
Non-controlling interest	103,188	75,408	106,400	-	-	-
	13,892,665	11,915,273	12,582,755	12,270,333	13,278,839	10,930,489
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE						
Owners of the Bank	15,349,443	22,275,703	7,308,688	16,368,735	22,840,733	13,226,102
Non-controlling interest	73,775	63,894	52,800	-	-	-
	15,423,218	22,339,597	7,361,488	16,368,735	22,840,733	13,226,102
BASIC EARNINGS PER SHARE (BAHT)	7.22	6.20	6.54	6.43	6.96	5.73
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 NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025
(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2025	2024	2025	2024
INTEREST INCOME	145,930,463	155,628,448	116,659,520	122,759,167
INTEREST EXPENSES	51,566,464	55,705,806	39,159,163	41,957,912
NET INTEREST INCOME	94,363,999	99,922,642	77,500,357	80,801,255
FEES AND SERVICE INCOME	31,889,300	32,829,842	25,799,212	25,542,900
FEES AND SERVICE EXPENSES	11,670,218	12,118,573	10,506,409	10,692,932
NET FEES AND SERVICE INCOME	20,219,082	20,711,269	15,292,803	14,849,968
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	9,646,129	5,979,864	9,342,038	5,130,438
GAINS ON INVESTMENTS	9,995,426	758,026	9,099,015	686,879
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	133,382	156,840	-	-
GAINS ON DISPOSAL OF ASSETS	569,516	828,940	524,139	522,019
DIVIDEND INCOME	2,072,353	2,016,606	5,978,916	6,249,988
OTHER OPERATING INCOME	736,144	658,503	392,977	314,667
TOTAL OPERATING INCOME	137,736,031	131,032,690	118,130,245	108,555,214
OTHER OPERATING EXPENSES				
Employee's expenses	27,697,220	27,037,595	20,552,403	19,526,174
Directors' remuneration	190,868	179,480	116,375	91,250
Premises and equipment expenses	10,994,237	11,888,082	8,367,817	8,964,256
Taxes and duties	3,932,921	4,241,728	3,878,115	4,186,197
Others	18,725,584	17,304,628	15,804,528	12,961,227
TOTAL OTHER OPERATING EXPENSES	61,540,830	60,651,513	48,719,238	45,729,104
EXPECTED CREDIT LOSS	29,549,077	27,204,175	24,799,557	24,194,964
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	46,646,124	43,177,002	44,611,450	38,631,146
INCOME TAX EXPENSES	8,135,273	8,049,749	6,866,665	6,290,593
NET PROFIT	38,510,851	35,127,253	37,744,785	32,340,553

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STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 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	17,048,320	9,229,836	15,018,962	8,327,942
Gains (losses) on cash flow hedges	1,759,239	(1,004,413)	1,759,239	(1,004,413)
Losses arising from translating the financial statements of foreign operations	(4,703,582)	(9,176,256)	(1,173,529)	(4,355,656)
Share of other comprehensive income (losses) of associate	-	(2,600)	-	-
Income tax relating to components of other comprehensive income (losses)	(3,799,521)	(1,676,063)	(3,355,325)	(1,467,384)
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	13,969,376	(145,937)	13,602,702	(145,937)
Gains (losses) on investment in equity instruments designated at fair value through other comprehensive income	(17,480,342)	1,377,724	(17,059,106)	1,627,855
Gains on financial liabilities designated at fair value through profit or loss	352,880	652	352,880	652
Actuarial gains (losses) on defined benefit plans	(104,204)	(22,104)	1,031	(1,435)
Share of other comprehensive income (losses) of associate	(182)	321	-	-
Income tax relating to components of other comprehensive income (losses)	554,367	(218,207)	506,653	(306,087)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	7,596,351	(1,637,047)	9,653,507	2,675,537
TOTAL COMPREHENSIVE INCOME	46,107,202	33,490,206	47,398,292	35,016,090
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	38,247,126	34,806,833	37,744,785	32,340,553
Non-controlling interest	263,725	320,420	-	-
	38,510,851	35,127,253	37,744,785	32,340,553
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	45,911,111	33,208,902	47,398,292	35,016,090
Non-controlling interest	196,091	281,304	-	-
	46,107,202	33,490,206	47,398,292	35,016,090
BASIC EARNINGS PER SHARE (BAHT)	20.04	18.23	19.77	16.94
WEIGHTED AVERAGE NUMBER OF COMMON SHARES (THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843