

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2026

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
ASSETS				
CASH	40,169,613	47,560,267	36,480,546	44,351,088
INTERBANK AND MONEY MARKET ITEMS, NET	782,948,039	771,193,792	719,469,428	703,301,614
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	103,575,619	104,950,810	112,609,804	112,914,755
DERIVATIVES ASSETS	86,760,595	98,057,664	86,181,088	97,750,003
INVESTMENTS, NET	1,166,893,443	1,108,129,092	990,828,143	943,336,563
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,087,208	1,021,011	144,814,925	144,814,925
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,361,164,633	2,320,306,236	2,008,331,447	1,965,002,791
PROPERTIES FOR SALE, NET	5,301,735	5,564,952	4,990,201	5,251,609
PREMISES AND EQUIPMENT, NET	71,352,727	71,501,326	61,491,556	61,815,783
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	22,630,182	22,516,444	1,085,005	1,302,496
DEFERRED TAX ASSETS	18,205,704	14,533,627	12,752,645	9,486,782
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	12,041,152	8,544,873	12,008,005	8,491,660
OTHER ASSETS, NET	36,819,840	32,462,370	24,518,518	22,123,180
TOTAL ASSETS	4,708,950,490	4,606,342,464	4,215,561,311	4,119,943,249

LIABILITIES AND SHAREHOLDERS' EQUITY

DEPOSITS	3,223,559,585	3,196,284,451	2,815,529,829	2,780,501,185
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(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
INTERBANK AND MONEY MARKET ITEMS	380,015,493	314,644,193	358,178,169	297,115,543
LIABILITY PAYABLE ON DEMAND	8,584,555	6,805,301	8,582,913	6,800,603
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	16,599,625	16,346,583	16,368,772	16,003,625
DERIVATIVES LIABILITIES	70,107,902	65,867,750	69,389,571	65,398,986
DEBT ISSUED AND BORROWINGS	252,866,856	244,008,720	251,876,243	243,334,949
PROVISIONS	37,409,773	37,784,989	38,813,767	39,173,437
DEFERRED TAX LIABILITIES	76,445	65,257	74,685	65,257
OTHER LIABILITIES	139,932,127	148,851,356	100,751,418	114,121,352
TOTAL LIABILITIES	4,129,152,361	4,030,658,600	3,659,565,367	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	20,276,214	27,540,639	28,462,001	39,153,051
RETAINED EARNINGS				
Appropriated				
Legal reserve	30,000,000	30,000,000	30,000,000	30,000,000
Others	136,500,000	136,500,000	136,500,000	136,500,000
Unappropriated	315,708,300	304,447,316	285,599,282	276,340,600
TOTAL BANK'S EQUITY	577,919,175	573,922,616	555,995,944	557,428,312
NON-CONTROLLING INTEREST	1,878,954	1,761,248	-	-
TOTAL SHAREHOLDERS' EQUITY	579,798,129	575,683,864	555,995,944	557,428,312
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,708,950,490	4,606,342,464	4,215,561,311	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		
	March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	December 31, 2025	March 31, 2025
INTEREST INCOME	42,698,118	45,151,375	49,470,488	34,432,919	36,059,242	39,434,580
INTEREST EXPENSES	14,722,570	15,885,653	17,562,050	11,459,680	11,972,810	13,359,042
NET INTEREST INCOME	27,975,548	29,265,722	31,908,438	22,973,239	24,086,432	26,075,538
FEES AND SERVICE INCOME	11,429,316	11,055,149	11,938,300	9,191,365	8,822,712	9,808,138
FEES AND SERVICE EXPENSES	4,447,991	4,082,334	4,345,830	4,034,539	3,654,985	3,961,311
NET FEES AND SERVICE INCOME	6,981,325	6,972,815	7,592,470	5,156,826	5,167,727	5,846,827
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	2,205,636	3,000,511	1,956,616	2,048,203	2,832,848	1,760,229
GAINS ON INVESTMENTS	1,607,526	741,906	2,897,205	1,269,661	662,286	2,779,980
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	67,291	41,017	50,321	-	-	-
GAINS ON DISPOSAL OF ASSETS	84,440	69,577	255,492	40,878	53,876	231,655
DIVIDEND INCOME	1,553,834	271,872	738,576	1,430,141	271,872	1,554,763
OTHER OPERATING INCOME	332,269	398,783	254,531	206,252	212,696	143,954
TOTAL OPERATING INCOME	40,807,869	40,762,203	45,653,649	33,125,200	33,287,737	38,392,946
OTHER OPERATING EXPENSES						
Employee's expenses	9,558,541	9,062,182	9,665,753	7,168,455	6,493,776	7,274,068
Directors' remuneration	58,405	103,174	54,403	25,260	66,760	24,355
Premises and equipment expenses	3,642,373	4,752,993	3,460,156	2,729,643	3,811,042	2,500,533
Taxes and duties	1,009,274	1,132,253	1,193,426	983,289	1,113,904	1,173,186
Others	3,989,950	9,771,231	6,377,852	3,209,722	7,644,559	5,234,722
TOTAL OTHER OPERATING EXPENSES	18,258,543	24,821,833	20,751,590	14,116,369	19,130,041	16,206,864
EXPECTED CREDIT LOSS	9,002,767	6,598,494	9,067,422	8,276,009	5,778,410	7,198,732
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	13,546,559	9,341,876	15,834,637	10,732,822	8,379,286	14,987,350
INCOME TAX EXPENSES	2,451,916	1,486,953	3,131,724	1,724,489	1,155,281	2,791,737
NET PROFIT	11,094,643	7,854,923	12,702,913	9,008,333	7,224,005	12,195,613

