BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2026

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
ASSETS				
CASH	37,863,424	47,560,267	34,989,550	44,351,088
INTERBANK AND MONEY MARKET ITEMS, NET	791,282,529	771,193,792	719,805,084	703,301,614
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	114,315,761	104,950,810	120,932,897	112,914,755
DERIVATIVES ASSETS	91,676,806	98,057,664	90,370,356	97,750,003
INVESTMENTS, NET	1,132,170,912	1,108,129,092	969,602,956	943,336,563
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	1,085,726	1,021,011	144,964,925	144,814,925
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	2,376,293,270	2,320,306,236	2,004,543,576	1,965,002,791
PROPERTIES FOR SALE, NET	5,404,104	5,564,952	5,139,399	5,251,609
PREMISES AND EQUIPMENT, NET	70,017,354	71,501,326	60,503,402	61,815,783
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	20,965,690	22,516,444	657,963	1,302,496
DEFERRED TAX ASSETS	22,252,780	14,533,627	16,461,293	9,486,782
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES	15,877,455	8,544,873	15,627,028	8,491,660
OTHER ASSETS, NET	47,270,450	32,462,370	32,716,484	22,123,180
TOTAL ASSETS	4,726,476,261	4,606,342,464	4,216,314,913	4,119,943,249

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2026

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS	3,221,929,649	3,196,284,451	2,811,560,604	2,780,501,185
INTERBANK AND MONEY MARKET ITEMS	351,990,228	314,644,193	322,017,514	297,115,543
LIABILITY PAYABLE ON DEMAND	6,409,007	6,805,301	6,405,338	6,800,603
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	16,553,162	16,346,583	16,192,282	16,003,625
DERIVATIVES LIABILITIES	96,295,611	65,867,750	95,210,152	65,398,986
DEBT ISSUED AND BORROWINGS	280,084,118	244,008,720	277,602,985	243,334,949
PROVISIONS	37,770,704	37,784,989	49,308,286	39,173,437
DEFERRED TAX LIABILITIES	86,919	65,257	77,188	65,257
OTHER LIABILITIES	124,947,750	148,851,356	78,825,536	114,121,352
TOTAL LIABILITIES	4,136,067,148	4,030,658,600	3,657,199,885	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	30,972,243	27,540,639	30,927,505	39,153,051
RETAINED EARNINGS				
Appropriated				
Legal reserve	31,000,000	30,000,000	31,000,000	30,000,000
Others	141,500,000	136,500,000	141,500,000	136,500,000
Unappropriated	309,757,102	304,447,316	280,252,862	276,340,600
TOTAL BANK'S EQUITY	588,664,006	573,922,616	559,115,028	557,428,312
NON-CONTROLLING INTEREST	1,745,107	1,761,248	-	-
TOTAL SHAREHOLDERS' EQUITY	590,409,113	575,683,864	559,115,028	557,428,312
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,726,476,261	4,606,342,464	4,216,314,913	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		
	September 30, 2026	**June 30, 2026**	**September 30, 2025**	**September 30, 2026**	**June 30, 2026**	**September 30, 2025**
INTEREST INCOME	44,245,105	42,539,706	47,318,001	35,204,906	34,307,882	37,943,833
INTEREST EXPENSES	15,204,345	14,771,110	16,568,295	11,359,263	11,476,802	12,596,629
NET INTEREST INCOME	29,040,760	27,768,596	30,749,706	23,845,643	22,831,080	25,347,204
FEES AND SERVICE INCOME	10,775,768	10,734,163	10,178,822	8,375,399	8,487,025	8,039,720
FEES AND SERVICE EXPENSES	4,015,346	3,765,318	3,629,813	3,615,621	3,369,805	3,250,143
NET FEES AND SERVICE INCOME	6,760,422	6,968,845	6,549,009	4,759,778	5,117,220	4,789,577
GAINS ON FINANCIAL INSTRUMENTS						
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	2,575,165	3,442,313	5,472,244	2,197,170	3,708,708	4,983,571
GAINS ON INVESTMENTS	828,877	311,658	3,750,338	800,000	317,800	3,228,461
SHARE OF PROFIT (LOSS) FROM INVESTMENT						
USING EQUITY METHOD	58,878	(10,709)	43,922	-	-	-
GAINS ON DISPOSAL OF ASSETS	137,140	105,409	219,307	118,129	88,001	205,851
DIVIDEND INCOME	873,250	1,460,344	619,298	1,273,614	4,967,815	976,251
OTHER OPERATING INCOME	400,056	293,532	258,644	312,016	158,202	130,802
TOTAL OPERATING INCOME	40,674,548	40,339,988	47,662,468	33,306,350	37,188,826	39,661,717
OTHER OPERATING EXPENSES						
Employee's expenses	9,259,255	8,994,926	9,231,680	6,878,521	6,691,407	6,765,357
Directors' remuneration	50,202	90,944	47,941	23,010	63,984	25,260
Premises and equipment expenses	3,736,639	4,603,250	3,439,334	2,903,022	3,690,298	2,690,270
Taxes and duties	970,541	1,508,083	1,130,333	949,735	1,488,903	1,114,063
Others	6,501,138	4,756,306	6,847,636	5,596,521	4,055,057	5,958,682
TOTAL OTHER OPERATING EXPENSES	20,517,775	19,953,509	20,696,924	16,350,809	15,989,649	16,553,632
EXPECTED CREDIT LOSS	8,008,320	8,432,568	9,741,516	6,917,752	7,987,762	8,026,173
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	12,148,453	11,953,911	17,224,028	10,037,789	13,211,415	15,081,912
INCOME TAX EXPENSES	2,549,624	2,355,468	3,331,363	1,957,090	1,588,605	2,811,579
NET PROFIT	9,598,829	9,598,443	13,892,665	8,080,699	11,622,810	12,270,333

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, 2026	**June 30, 2026**	**September 30, 2025**	**September 30, 2026**	**June 30, 2026**	**September 30, 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	(11,389,149)	6,733,953	1,711,346	(12,216,594)	7,814,382	640,603
Gains on cash flow hedges	1,976,070	493,940	1,252,201	1,976,070	493,940	1,252,202
Gains (losses) arising from translating the financial statements of foreign operations	10,695,303	(543,030)	(3,504,773)	791,093	1,013,154	(61,087)
Income tax relating to components of other comprehensive income (losses)	1,707,081	(1,819,099)	(617,383)	1,889,871	(2,059,552)	(378,901)
Items that will not be reclassified subsequently to profit or loss						
Changes in revaluation surplus	(47,952)	(61,803)	(264,887)	(47,952)	(61,803)	(264,887)
Gains on investment in equity instruments designated at fair value through other comprehensive income	465,711	3,187,815	3,600,394	454,159	3,105,677	3,545,380
Gains (losses) on financial liabilities designated at fair value through profit or loss	68,936	(16,438)	38,726	68,936	(16,438)	38,726
Actuarial gains on defined benefit plans	101,272	-	-	-	-	-
Share of other comprehensive income (losses) of associate	(116)	92	(165)	-	-	-
Income tax relating to components of other comprehensive income (losses)	(113,601)	(628,991)	(684,906)	(89,237)	(615,359)	(673,634)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	3,463,555	7,346,439	1,530,553	(7,173,654)	9,674,001	4,098,402
TOTAL COMPREHENSIVE INCOME	13,062,384	16,944,882	15,423,218	907,045	21,296,811	16,368,735
NET PROFIT ATTRIBUTABLE						
Owners of the Bank	9,489,152	9,497,916	13,789,477	8,080,699	11,622,810	12,270,333
Non-controlling interest	109,677	100,527	103,188	-	-	-
	9,598,829	9,598,443	13,892,665	8,080,699	11,622,810	12,270,333
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE						
Owners of the Bank	12,939,353	16,890,250	15,349,443	907,045	21,296,811	16,368,735
Non-controlling interest	123,031	54,632	73,775	-	-	-
	13,062,384	16,944,882	15,423,218	907,045	21,296,811	16,368,735
BASIC EARNINGS PER SHARE (BAHT)	4.97	4.98	7.22	4.23	6.09	6.43
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, 2026

(UNAUDITED)

Baht : '000

	CONSOLIDATED		THE BANK	
	2026	2025	2026	2025
INTEREST INCOME	129,482,928	145,930,463	103,945,707	116,659,520
INTEREST EXPENSES	44,698,025	51,566,464	34,295,745	39,159,163
NET INTEREST INCOME	84,784,903	94,363,999	69,649,962	77,500,357
FEES AND SERVICE INCOME	32,939,246	31,889,300	26,053,789	25,799,212
FEES AND SERVICE EXPENSES	12,228,655	11,670,218	11,019,965	10,506,409
NET FEES AND SERVICE INCOME	20,710,591	20,219,082	15,033,824	15,292,803
GAINS ON FINANCIAL INSTRUMENTS				
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	8,223,114	9,646,129	7,954,081	9,342,038
GAINS ON INVESTMENTS	2,748,061	9,995,426	2,387,461	9,099,015
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD	115,460	133,382	-	-
GAINS ON DISPOSAL OF ASSETS	326,990	569,516	247,009	524,139
DIVIDEND INCOME	3,887,428	2,072,353	7,671,571	5,978,916
OTHER OPERATING INCOME	1,013,678	736,144	667,723	392,977
TOTAL OPERATING INCOME	121,810,225	137,736,031	103,611,631	118,130,245
OTHER OPERATING EXPENSES				
Employee's expenses	27,812,722	27,697,220	20,738,383	20,552,403
Directors' remuneration	199,550	190,868	112,254	116,375
Premises and equipment expenses	11,982,262	10,994,237	9,322,962	8,367,817
Taxes and duties	3,487,899	3,932,921	3,421,927	3,878,115
Others	15,235,214	18,725,584	12,852,555	15,804,528
TOTAL OTHER OPERATING EXPENSES	58,717,647	61,540,830	46,448,081	48,719,238
EXPECTED CREDIT LOSS	25,443,655	29,549,077	23,181,524	24,799,557
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	37,648,923	46,646,124	33,982,026	44,611,450
INCOME TAX EXPENSES	7,357,008	8,135,273	5,270,184	6,866,665
NET PROFIT	30,291,915	38,510,851	28,711,842	37,744,785

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2026

(UNAUDITED)

Baht : '000

	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	(27,027,216)	17,048,320	(25,065,514)	15,018,962
Gains on cash flow hedges	1,293,572	1,759,239	1,293,572	1,759,239
Gains (losses) arising from translating the financial statements of foreign operations	17,600,011	(4,703,582)	4,478,543	(1,173,529)
Income tax relating to components of other comprehensive income (losses)	4,638,040	(3,799,521)	4,203,255	(3,355,325)
Items that will not be reclassified subsequently to profit or loss				
Changes in revaluation surplus	(159,060)	13,969,376	(159,060)	13,602,702
Gains (losses) on investment in equity instruments designated at fair value through other comprehensive income	9,046,490	(17,480,342)	8,931,340	(17,059,106)
Gains on financial liabilities designated at fair value through profit or loss	176,944	352,880	176,944	352,880
Actuarial gains (losses) on defined benefit plans	101,888	(104,204)	616	1,031
Share of other comprehensive income (losses) of associate	(1,118)	(182)	-	-
Income tax relating to components of other comprehensive income (losses)	(1,839,935)	554,367	(1,800,050)	506,653
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)	3,829,616	7,596,351	(7,940,354)	9,653,507
TOTAL COMPREHENSIVE INCOME	34,121,531	46,107,202	20,771,488	47,398,292
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	29,980,842	38,247,126	28,711,842	37,744,785
Non-controlling interest	311,073	263,725	-	-
	30,291,915	38,510,851	28,711,842	37,744,785
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	33,826,162	45,911,111	20,771,488	47,398,292
Non-controlling interest	295,369	196,091	-	-
	34,121,531	46,107,202	20,771,488	47,398,292
BASIC EARNINGS PER SHARE (BAHT)	15.71	20.04	15.04	19.77
WEIGHTED AVERAGE NUMBER OF COMMON SHARES (THOUSAND SHARES)	1,908,843	1,908,843	1,908,843	1,908,843