

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

BY THE INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

TO THE BOARD OF DIRECTORS

BANGKOK BANK PUBLIC COMPANY LIMITED

We have reviewed the consolidated statement of financial position of Bangkok Bank Public Company Limited and its subsidiaries and the Bank's statement of financial position of Bangkok Bank Public Company Limited as at September 30, 2025, and the related consolidated and Bank's statements of profit or loss and other comprehensive income for the three-month and nine-month periods ended September 30, 2025, and the related consolidated and Bank's statements of changes in shareholders' equity and cash flows for the nine-month period ended September 30, 2025, and the condensed notes to the financial statements. The Bank's management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard No. 34 "Interim Financial Reporting" and the Bank of Thailand's regulations. Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

We conducted our review in accordance with Thai Standard on Review Engagements 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Thai Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the aforementioned interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard No. 34 "Interim Financial Reporting" and the Bank of Thailand's regulations.

BANGKOK
November 11, 2025

Nisakorn Songmanee
Certified Public Accountant (Thailand)
Registration No. 5035
DELOITTE TOUCHE TOHMATSU JAIYOS AUDIT CO., LTD.

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2025

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
		(Unaudited)		(Unaudited)	
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	6.2	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	6.3	1,107,632,418	989,975,301	932,533,427	817,668,057
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	6.4	979,919	1,010,750	144,814,925	144,815,695
LOANS TO CUSTOMERS AND ACCRUED					
INTEREST RECEIVABLES, NET	6.5	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

Notes to the financial statements form an integral part of these interim financial statements.

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT SEPTEMBER 30, 2025

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
		(Unaudited)		(Unaudited)	
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	6.6	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	6.7	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	6.9				
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

Notes to the financial statements form an integral part of these interim financial statements.

(Mr. Chartsiri Sophonpanich)

President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2025
(Unaudited)

Baht : '000

		CONSOLIDATED		THE BANK	
	Notes	2025	2024	2025	2024
INTEREST INCOME	6.15	47,318,001	52,311,537	37,943,833	41,190,452
INTEREST EXPENSES	6.16	16,568,295	18,944,861	12,596,629	14,182,803
NET INTEREST INCOME		30,749,706	33,366,676	25,347,204	27,007,649
FEES AND SERVICE INCOME	6.17	10,178,822	10,861,202	8,039,720	8,338,905
FEES AND SERVICE EXPENSES	6.17	3,629,813	3,926,261	3,250,143	3,448,641
NET FEES AND SERVICE INCOME		6,549,009	6,934,941	4,789,577	4,890,264
GAINS ON FINANCIAL INSTRUMENTS					
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS		5,472,244	3,643,090	4,983,571	3,491,164
GAINS ON INVESTMENTS		3,750,338	720,976	3,228,461	645,276
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		43,922	68,472	-	-
GAINS ON DISPOSAL OF ASSETS		219,307	343,686	205,851	327,400
DIVIDEND INCOME		619,298	559,725	976,251	1,163,296
OTHER OPERATING INCOME		258,644	188,889	130,802	90,847
TOTAL OPERATING INCOME		47,662,468	45,826,455	39,661,717	37,615,896
OTHER OPERATING EXPENSES					
Employee's expenses		9,231,680	8,904,584	6,765,357	6,483,206
Directors' remuneration		47,941	40,581	25,260	18,150
Premises and equipment expenses		3,439,334	4,147,423	2,690,270	3,172,433
Taxes and duties		1,130,333	1,370,300	1,114,063	1,353,489
Others		6,847,636	7,376,240	5,958,682	5,208,203
TOTAL OTHER OPERATING EXPENSES		20,696,924	21,839,128	16,553,632	16,235,481
EXPECTED CREDIT LOSS	6.18	9,741,516	8,197,070	8,026,173	7,782,760
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		17,224,028	15,790,257	15,081,912	13,597,655
INCOME TAX EXPENSES		3,331,363	3,207,502	2,811,579	2,667,166
NET PROFIT		13,892,665	12,582,755	12,270,333	10,930,489

Notes to the financial statements form an integral part of these interim financial statements

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2025
(Unaudited)

Baht : '000

		CONSOLIDATED		THE BANK	
	Notes	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		1,711,346	8,226,144	640,603	7,111,581
Gains (losses) on cash flow hedges		1,252,201	(1,306,573)	1,252,202	(1,306,573)
Losses arising from translating the financial statements of					
foreign operations		(3,504,773)	(17,416,040)	(61,087)	(8,975,888)
Income tax relating to components of other comprehensive					
income (losses)		(617,383)	(1,409,485)	(378,901)	(1,164,071)
Items that will not be reclassified subsequently to profit or loss					
Changes in revaluation surplus		(264,887)	(16,120)	(264,887)	(16,120)
Gains on investment in equity instruments designated at					
fair value through other comprehensive income		3,600,394	8,177,223	3,545,380	8,110,277
Gains on financial liabilities designated at fair value					
through profit or loss		38,726	198,265	38,726	198,265
Share of other comprehensive income (losses) of associate		(165)	355	-	-
Income tax relating to components of other comprehensive					
income (losses)		(684,906)	(1,675,036)	(673,634)	(1,661,858)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)		1,530,553	(5,221,267)	4,098,402	2,295,613
TOTAL COMPREHENSIVE INCOME		15,423,218	7,361,488	16,368,735	13,226,102
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		13,789,477	12,476,355	12,270,333	10,930,489
Non-controlling interest		103,188	106,400	-	-
		13,892,665	12,582,755	12,270,333	10,930,489
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		15,349,443	7,308,688	16,368,735	13,226,102
Non-controlling interest		73,775	52,800	-	-
		15,423,218	7,361,488	16,368,735	13,226,102
BASIC EARNINGS PER SHARE (BAHT)					
		7.22	6.54	6.43	5.73
WEIGHTED AVERAGE NUMBER					
OF COMMON SHARES (THOUSAND SHARES)		1,908,843	1,908,843	1,908,843	1,908,843

Notes to the financial statements form an integral part of these interim financial statements

(Mr. Chartsiri Sophonpanich)

President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025
(Unaudited)

Baht : '000

		CONSOLIDATED		THE BANK	
	Notes	2025	2024	2025	2024
INTEREST INCOME	6.15	145,930,463	155,628,448	116,659,520	122,759,167
INTEREST EXPENSES	6.16	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	6.17	31,889,300	32,829,842	25,799,212	25,542,900
FEES AND SERVICE EXPENSES	6.17	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	6.18	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

Notes to the financial statements form an integral part of these interim financial statements

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025
(Unaudited)

Baht : '000

		CONSOLIDATED		THE BANK	
	Notes	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

Notes to the financial statements form an integral part of these interim financial statements

(Mr. Chartsiri Sophonpanich)

President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025
(Unaudited)

Baht : '000

CONSOLIDATED															
	Note	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves					Retained Earnings			Total Equity Attributable to the Bank's Shareholders	Non-controlling Interest	Total	
				Appraisal Surplus	Revaluation Surplus on Investments	Cash flow Hedge Reserve	Own Credit Risk Revaluation Reserve	Foreign Currency Translation	Others	Appropriated		Unappropriated			
										Legal Reserve	Others				
Balance as at January 1, 2024		19,088,429	56,346,232	30,577,535	16,568,871	(422,036)	(1,297,663)	(1,159,654)	3,235	28,000,000	126,500,000	254,769,825	528,974,774	1,855,259	530,830,033
Appropriation for previous year															
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	-	(9,543,087)	(9,543,087)	(197,573)	(9,740,660)
Legal reserve	6.9	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Appropriation for current year															
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	-	(3,816,903)	(3,816,903)	(167,502)	(3,984,405)
Legal reserve	6.9	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Others	6.9	-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Total comprehensive income		-	-	(87,187)	8,440,494	(803,531)	522	(9,129,700)	(1,744)	-	-	34,790,048	33,208,902	281,304	33,490,206
Transfer to retained earnings		-	-	(801,731)	857,486	-	-	-	-	-	-	(55,755)	-	-	-
Balance as at September 30, 2024		19,088,429	56,346,232	29,688,617	25,866,851	(1,225,567)	(1,297,141)	(10,289,354)	1,491	29,000,000	131,500,000	270,144,128	548,823,686	1,771,488	550,595,174
Balance as at January 1, 2025		19,088,429	56,346,232	29,293,521	17,856,808	1,365,454	(1,322,092)	(9,083,288)	1,629	29,000,000	131,500,000	280,992,634	555,039,327	1,833,951	556,873,278
Appropriation for previous year															
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	-	(12,405,952)	(12,405,952)	(190,910)	(12,596,862)
Legal reserve	6.9	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Appropriation for current year															
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	-	(3,817,568)	(3,817,568)	(129,386)	(3,946,954)
Legal reserve	6.9	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Others	6.9	-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Total comprehensive income		-	-	11,079,715	(452,915)	1,407,391	282,304	(4,618,762)	(145)	-	-	38,213,523	45,911,111	196,091	46,107,202
Transfer to retained earnings		-	-	(814,505)	1,045,404	-	-	-	-	-	-	(230,899)	-	-	-
Others		-	-	-	-	-	-	-	-	-	-	(156,607)	(156,607)	(2,048)	(158,655)
Balance as at September 30, 2025		19,088,429	56,346,232	39,558,731	18,449,297	2,772,845	(1,039,788)	(13,702,050)	1,484	30,000,000	136,500,000	296,595,131	584,570,311	1,707,698	586,278,009

Notes to the financial statements form an integral part of these interim financial statements

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY (CONTINUED)
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025
(Unaudited)

Baht : '000

	Note	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	THE BANK					Retained Earnings		Total	
				Other Reserves			Own Credit Risk Revaluation Reserve	Foreign Currency Translation	Appropriated			Unappropriated
				Appraisal Surplus	Revaluation Surplus on Investments	Cash flow Hedge Reserve			Legal Reserve	Others		
Balance as at January 1, 2024		19,088,429	56,346,232	29,444,248	17,055,317	(422,036)	(1,297,663)	814,969	28,000,000	126,500,000	228,727,512	504,257,008
Appropriation for previous year												
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	(9,543,087)	(9,543,087)
Legal reserve	6.9	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year												
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	(3,816,903)	(3,816,903)
Legal reserve	6.9	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.9	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	(116,750)	7,951,822	(803,531)	522	(4,355,656)	-	-	32,339,683	35,016,090
Transfer to retained earnings		-	-	(742,245)	662,011	-	-	-	-	-	80,234	-
Balance as at September 30, 2024		19,088,429	56,346,232	28,585,253	25,669,150	(1,225,567)	(1,297,141)	(3,540,687)	29,000,000	131,500,000	241,787,439	525,913,108
Balance as at January 1, 2025		19,088,429	56,346,232	28,209,103	18,220,169	1,365,454	(1,322,092)	(578,424)	29,000,000	131,500,000	252,958,365	534,787,236
Appropriation for previous year												
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	(12,405,952)	(12,405,952)
Legal reserve	6.9	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year												
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	(3,817,568)	(3,817,568)
Legal reserve	6.9	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.9	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	10,771,973	(1,682,055)	1,407,391	282,304	(1,173,529)	-	-	37,792,208	47,398,292
Transfer to retained earnings		-	-	(763,097)	213,222	-	-	-	-	-	549,875	-
Balance as at September 30, 2025		19,088,429	56,346,232	38,217,979	16,751,336	2,772,845	(1,039,788)	(1,751,953)	30,000,000	136,500,000	269,076,928	565,962,008

Notes to the financial statements form an integral part of these interim financial statements

(Mr. Chartsiri Sophonpanich)
President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CASH FLOWS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025
(Unaudited)

Baht : '000

		CONSOLIDATED		THE BANK	
	Note	2025	2024	2025	2024
CASH FLOWS FROM OPERATING ACTIVITIES					
Profit from operating before income tax expenses		46,646,124	43,177,002	44,611,450	38,631,146
Items to reconcile profit from operating before income tax expenses					
to cash received (paid) from operating activities					
Depreciation and amortization expenses		4,285,944	4,245,714	3,148,964	3,063,373
Expected credit loss		29,549,077	27,204,175	24,799,557	24,194,964
Amortization of premium (discount) on investment in debt securities		(147,332)	(1,004,317)	40,823	(721,939)
Unrealized loss on measurement of financial instruments		1,724,157	1,880,080	1,626,597	1,961,246
Gain on investments		(9,995,426)	(758,026)	(9,099,015)	(686,879)
Share of profit from investment using equity method		(133,383)	(156,840)	-	-
Loss on impairment of properties for sale		405,640	3,708,260	291,770	3,692,432
Gain on disposal of premises and equipment		(26,739)	(20,850)	(22,200)	(13,347)
Gain on revaluation of land and premises		(97,639)	-	(97,639)	-
Loss on impairment of other assets		147,739	34,142	46,314	35,665
Provision expenses		1,094,600	794,933	860,650	565,511
Net interest income		(94,363,999)	(99,922,642)	(77,500,357)	(80,801,255)
Dividend income		(2,072,353)	(2,016,606)	(5,978,916)	(6,249,988)
Proceeds from interest income		144,456,630	155,553,925	115,359,261	123,025,320
Interest expenses paid		(58,148,744)	(57,517,118)	(45,841,833)	(44,095,912)
Proceeds from dividend income		1,996,896	1,955,077	1,921,930	1,881,072
Income tax paid		(10,839,087)	(12,243,091)	(8,179,461)	(10,127,218)
Decrease in other accrued receivables		248,231	28,304	308,357	31,785
Increase in other accrued expenses		6,245,478	489,405	4,868,523	1,434,689
Profit from operating before changes in					
operating assets and liabilities		60,975,814	65,431,527	51,164,775	55,820,665
(Increase) decrease in operating assets					
Interbank and money market items		28,456,726	127,219,703	20,094,327	38,984,735
Financial assets measured at fair value through profit or loss		(5,541,430)	(13,109,014)	(6,412,096)	(7,608,980)
Loans to customers		81,069,215	20,122,110	63,892,018	32,449,857
Properties for sale		1,460,823	1,044,453	774,422	870,513
Other assets		7,227,396	(45,680,075)	5,900,673	(49,018,659)

Notes to the financial statements form an integral part of these interim financial statements

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF CASH FLOWS (CONTINUED)
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025
(Unaudited)

Baht : '000

		CONSOLIDATED		THE BANK	
	Note	2025	2024	2025	2024
CASH FLOWS FROM OPERATING ACTIVITIES (CONTINUED)					
Increase (decrease) in operating liabilities					
Deposits		4,633,664	(74,301,491)	16,226,265	(43,217,788)
Interbank and money market items		(39,411,920)	(5,079,261)	(26,853,792)	(2,388,577)
Liability payable on demand		(1,353,509)	(1,937,634)	(1,285,570)	(1,942,213)
Short-term borrowings		(139,954)	(107,067)	-	-
Other liabilities		(27,872,203)	10,473,223	(25,391,624)	16,698,196
Net cash from operating activities		<u>109,504,622</u>	<u>84,076,474</u>	<u>98,109,398</u>	<u>40,647,749</u>
CASH FLOWS FROM INVESTING ACTIVITIES					
Purchase of investment securities measured at fair value					
through other comprehensive income		(882,464,525)	(503,804,435)	(682,011,701)	(401,725,897)
Proceeds from disposal of investment securities					
measured at fair value through other comprehensive income		755,976,229	417,684,366	568,280,563	365,251,158
Purchase of investment securities measured at amortized cost		(41,771,839)	(55,326,733)	(1,872,097)	(7,061,489)
Proceeds from redemption of investment securities					
measured at amortized cost		58,397,585	65,572,634	12,990,285	7,057,831
Purchase of investment in subsidiary		(3)	-	(3)	-
Proceeds from disposal of investment in associate		38,906	-	38,906	-
Proceeds from dividend income					
from subsidiaries and associates		125,125	329,225	3,981,529	4,307,387
Purchase of premises and equipment		(1,523,761)	(2,412,738)	(918,775)	(1,854,124)
Proceeds from disposal of premises and equipment		104,711	236,207	22,243	13,569
Net cash from investing activities		<u>(111,117,572)</u>	<u>(77,721,474)</u>	<u>(99,489,050)</u>	<u>(34,011,565)</u>
CASH FLOWS FROM FINANCING ACTIVITIES					
Cash received from issuance of subordinated notes	6.1	33,939,966	-	33,939,966	-
Cash paid for subordinated notes	6.1	(24,225,570)	-	(24,225,570)	-
Cash received from issuance of senior unsecured notes	6.1	-	26,685,364	-	26,685,364
Cash paid for senior unsecured notes extinguishment	6.1	-	(21,882,063)	-	(21,882,062)
Decrease in long-term borrowings	6.1	-	(13,980)	-	(22,480)
Cash paid for lease liabilities		(768,041)	(1,024,725)	(539,739)	(592,164)
Dividend paid		(16,223,520)	(13,359,990)	(16,223,520)	(13,359,990)
Dividend paid to non-controlling interest		(320,296)	(365,075)	-	-
Net cash from financing activities		<u>(7,597,461)</u>	<u>(9,960,469)</u>	<u>(7,048,863)</u>	<u>(9,171,332)</u>
Effect on cash due to changes in the exchange rates		<u>23,649</u>	<u>(66,682)</u>	<u>(9,040)</u>	<u>(68,853)</u>
Net decrease in cash		<u>(9,186,762)</u>	<u>(3,672,151)</u>	<u>(8,437,555)</u>	<u>(2,604,001)</u>
Cash as at January 1,		<u>47,363,509</u>	<u>45,517,980</u>	<u>43,793,190</u>	<u>41,470,071</u>
Cash as at September 30,		<u><u>38,176,747</u></u>	<u><u>41,845,829</u></u>	<u><u>35,355,635</u></u>	<u><u>38,866,070</u></u>

Notes to the financial statements form an integral part of these interim financial statements

(Mr. Chartsiri Sophonpanich)

President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
NOTES TO THE INTERIM FINANCIAL STATEMENTS
FOR THE THREE-MONTH AND NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2025
(UNAUDITED)

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BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
NOTES TO THE INTERIM FINANCIAL STATEMENTS
FOR THE THREE-MONTH AND NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2025
(UNAUDITED)

1. General Information and Regulatory Requirements

Bangkok Bank Public Company Limited (the “Bank”) is a public company limited registered in the Kingdom of Thailand and registered in the Stock Exchange of Thailand with its head office located at 333 Silom Road, Bangrak, Bangkok. The Bank’s main business is commercial banking and the Bank conducts its businesses through a network of branches covering all parts of Thailand and some major parts of the world.

The Bank is subject to various capital and regulatory requirements administered by the Bank of Thailand (“BOT”). Under these capital adequacy guidelines and the regulatory framework for prompt corrective action, the Bank must satisfy specific capital guidelines that involve quantitative measurements of the Bank’s assets, liabilities and certain off-balance sheet items calculated in accordance with regulatory requirements. The Bank’s capital amounts and classification are also subject to qualitative judgment by the BOT about components, risk weightings and other factors. As at September 30, 2025 and December 31, 2024, the Bank complied with all capital adequacy requirements. However, these capital and regulatory requirements are subject to change by the BOT.

2. Basis for Preparation of the Consolidated and the Bank’s Financial Statements

2.1 The consolidated and the Bank’s statutory financial statements are in the Thai language and prepared in accordance with Thai Financial Reporting Standards, accounting treatment guidance promulgated by the Federation of Accounting Professions (“TFAC”), accounting practices generally accepted in Thailand including the Regulations of the Securities and Exchange Commission, the Stock Exchange of Thailand and relevant BOT’s regulations.

The consolidated and the Bank’s interim financial statements are prepared in accordance with Thai Accounting Standard No. 34 regarding Interim Financial Reporting; and relevant official regulations, and presented in accordance with the BOT’s Notification regarding the Preparation and Announcement of Financial Statements of Commercial Banks and Parent Companies of Financial Holding Groups dated October 31, 2018.

The consolidated and the Bank’s financial statements are presented in Baht as the presentation currency.

Certain financial information which is normally included in financial statements prepared in accordance with Thai Financial Reporting Standards, but which is not required for interim reporting purposes, has been omitted. The aforementioned interim financial statements should be read in conjunction with the audited financial statements for the year ended December 31, 2024.

The consolidated and the Bank's statements of financial position as at December 31, 2024, presented herein for comparison, had been derived from the consolidated and the Bank's financial statements for the year then ended which had been audited.

The results of operations for the three-month and nine-month periods ended September 30, 2025 are not necessarily indicative of the operating results anticipated for the full year.

The preparation of the financial statements in conformity with Thai Financial Reporting Standards also requires the Bank to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expense during the reporting period. The actual results may differ from those estimates.

2.2 New or Revised Thai Financial Reporting Standards

The Bank and subsidiaries have adopted the new or revised Thai Accounting Standards, Thai Financial Reporting Standards, Thai Accounting Standards Interpretations and Thai Financial Reporting Interpretations, issued by the TFAC and announced in the Royal Gazette, applying for the financial statements of the periods beginning on or after January 1, 2025 onwards, with no material impact on the Bank and subsidiaries' financial statements.

2.3 The consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2025 and 2024, and the consolidated statement of financial position as at December 31, 2024, included the accounts of the head office and all branches of the Bank and its subsidiaries, by eliminating significant business transactions and outstanding balances between the Bank and its subsidiaries, and included equity interest in associates. The subsidiaries consist of BBL (Cayman) Limited, Bangkok Bank Berhad, Sinnsuptawee Asset Management Company Limited, BBL Asset Management Company Limited, Bualuang Securities Public Company Limited, Bangkok Bank (China) Company Limited, Bualuang Ventures Limited, PT Bank Permata Tbk and BSL Leasing Company Limited.

In addition, the consolidated interim financial statements for the three-month and nine-month periods ended September 30, 2025 and 2024, and the consolidated statement of financial position as at December 31, 2024, included BBL Nominees (Tempatan) Sdn. Bhd, the 100% owned subsidiary of Bangkok Bank Berhad and Bangkok Capital Asset Management Company Limited, the 100% owned subsidiary of Bualuang Securities Public Company Limited. In July 2025, Bualuang Securities Public Company Limited sold all of its shares and transferred control of Bangkok Capital Asset Management Company Limited, to BBL Asset Management Company Limited.

All subsidiaries of the Bank were incorporated in the Kingdom of Thailand except for BBL (Cayman) Limited which was incorporated in the Cayman Islands British West Indies, Bangkok Bank Berhad which was incorporated in Malaysia, Bangkok Bank (China) Company Limited which was incorporated in the People's Republic of China and PT Bank Permata Tbk which was incorporated in Indonesia. For associates, all were incorporated in the Kingdom of Thailand.

- 2.4 The Bank's interim financial statements for the three-month and nine-month periods ended September 30, 2025 and 2024, and the Bank's statement of financial position as at December 31, 2024 included the accounts of the head office and all branches of the Bank. Investments in subsidiaries and associates were accounted for using the cost method, net of valuation allowance for impairment.

3. Material Accounting Policy Information

The Bank applies accounting policies and calculation methods to the interim financial statements consistent with those used in the financial statements for the year ended December 31, 2024. This includes the application of the new or revised Thai financial reporting standards as mentioned in Note 2.2.

4. Fair Value of Financial Instruments Measured at Fair Value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date in the principal market, or in the absence, the most advantageous market, where is accessible to by the Bank. The fair value of instruments that are quoted in active markets is determined using the quoted prices. A market is regarded as active if transactions take place with sufficient frequency and volume to provide pricing information on an ongoing basis. If the market is not active, or an asset or a liability is not traded in an active market, the Bank uses valuation techniques to determine fair value by using the assumptions that market participants would use when pricing the asset or liability. Where applicable, a valuation adjustment is applied to derive at the fair value.

The following table shows an analysis of financial assets and financial liabilities by level of the fair value hierarchy as at September 30, 2025 and December 31, 2024.

Million Baht								
	CONSOLIDATED							
	Level 1	September 30, 2025		Total	Level 1	December 31, 2024		Total
		Level 2	Level 3			Level 2	Level 3	
Items measured at fair value								
Financial assets								
Financial assets measured at fair value through								
profit or loss	28,773	12,416	68,781	109,970	30,330	6,876	68,371	105,577
Derivatives assets	40	85,980	-	86,020	219	86,636	-	86,855
Investments, net	207,490	782,938	23,522	1,013,950	207,919	649,341	22,884	880,144
Financial liabilities								
Financial liabilities measured at fair value through								
profit or loss	251	16,431	-	16,682	455	17,308	-	17,763
Derivatives liabilities	49	60,864	-	60,913	34	64,658	-	64,692

Million Baht								
	THE BANK							
	Level 1	September 30, 2025		Total	Level 1	December 31, 2024		Total
		Level 2	Level 3			Level 2	Level 3	
Items measured at fair value								
Financial assets								
Financial assets measured at fair value through								
profit or loss	17,285	8,677	90,377	116,339	16,597	3,427	90,954	110,978
Derivatives assets	10	85,413	-	85,423	204	85,681	-	85,885
Investments, net	78,875	755,510	23,237	857,622	89,122	620,547	22,587	732,256
Financial liabilities								
Financial liabilities measured at fair value through								
profit or loss	-	16,431	-	16,431	-	17,308	-	17,308
Derivatives liabilities	-	60,213	-	60,213	-	63,554	-	63,554

Fair values are determined according to the following hierarchy :

- Level 1 - quoted prices in active market for identical assets or liabilities
- Level 2 - value derived from valuation techniques for which the significant input used for the fair value measurement is directly or indirectly observable in the market
- Level 3 - value derived from valuation techniques for which the significant input used for the fair value measurement is unobservable in the market

The following methods and assumptions were used by the Bank in estimating the fair value of financial instruments measured at fair value.

The fair value of derivatives is derived from market price or valuation techniques which are based on the market prices of instruments with similar characteristics and maturities or the valuation quoted by a reliable institution.

The fair value determination of investments in debt securities

- For domestic debt securities listed in the Thai Bond Market Association, the fair value is determined by using the market yield of debt securities published by the Thai Bond Market Association. For such debt securities that are not listed in the Thai Bond Market Association, the average bid yield from three reliable financial institutions will be used.
- For foreign debt securities, the value quoted by reliable international financial institutions will be used.

The fair value determination of investments in equity securities

- For marketable equity securities with readily determinable market values, the fair value is determined by the last bid price on the Stock Exchange of Thailand on the last business day of the reporting date. If the last bid price is not available, the last closing price will be used.
- Investments in unit trusts are stated at fair value based on redemption value at the reporting date.

When using valuation techniques, the valuation adjustments are adopted, when the Bank considers that there are additional factors that would be considered by a market participant but are not incorporated within the valuation measurements. The considering factors are such as bid-offer spread, counterparty credit and liquidity, etc.

5. Capital Fund

It is the Bank's policy to maintain an adequate level of capital to support growth strategies under an acceptable risk framework taking into consideration regulatory requirements and market expectations. The Bank regularly assesses its capital adequacy under various scenarios in order to anticipate capital requirements for the purpose of its capital planning and management process.

The guideline on capital fund based on the Basel III guidelines of the BOT requires the Bank to set out additional capital ratio of more than 2.50 percent which maintains a capital conservation buffer in addition to minimum capital adequacy ratios. The BOT has announced the guideline to identify and regulate Domestic Systemically Important Bank (D-SIB). The BOT requires the Bank, classified as D-SIB, must have additional capital requirement for Higher Loss Absorbency (HLA) requirement by increasing the Common Equity Tier 1 ratio at 1 percent. The minimum capital adequacy and a capital conservation buffer ratios to risk-weighted assets is as follows :

Capital Fund Ratio	Percentage	
	September 30, 2025	December 31, 2024
Common Equity Tier 1 ratio	More than 8.0	More than 8.0
Tier 1 capital ratio	More than 9.5	More than 9.5
Total capital fund ratio	More than 12.0	More than 12.0

Moreover, the BOT may require to maintain additional capital for countercyclical buffer at maximum of 2.50 percent.

As at September 30, 2025 and December 31, 2024, the Bank maintained capital adequacy ratios to risk assets and capital fund in accordance with the BOT's Notification relating to the Basel III guidelines as follows :

	Percentage	
	September 30, 2025	December 31, 2024
CONSOLIDATED	THE BANK	
	September 30, 2025	December 31, 2024
Common Equity Tier 1 capital to risk assets ratio	18.01	16.18
Tier 1 capital to risk assets ratio	18.02	16.96
Total capital to risk assets ratio	22.60	20.35

	Million Baht	
	September 30, 2025	December 31, 2024
CONSOLIDATED	THE BANK	
	September 30, 2025	December 31, 2024
Tier 1 capital	538,375	516,755
Common Equity Tier 1 capital	538,161	492,953
Paid-up share capital	19,088	19,088
Premium on share capital	56,346	56,346
Legal reserve	30,000	29,000
Reserves appropriated from net profit	136,500	131,500
Net profit after appropriation	283,569	257,552
Other comprehensive income	45,702	37,533
Items of the subsidiary undertaking		
commercial bank business only for the portion		
of non-controlling shareholders that can be		
counted as tier 1 capital of the financial group	384	407
Adjustments from Common Equity Tier 1 capital	(3)	-
Deductions from Common Equity Tier 1 capital	(33,425)	(38,473)
Additional Tier 1 capital	214	23,802
Tier 2 capital	136,786	103,305
Total capital fund	675,161	620,060

As at September 30, 2025 and December 31, 2024, the Bank has no capital add-on arising from Single Lending Limit.

Disclosure of capital maintenance information of the Bank and the Financial Holding Group under the BOT's Notification regarding the disclosure of the capital requirement of commercial banks, regarding the disclosure of the capital requirement of the Financial Holding Group and regarding liquidity coverage ratio disclosure standards.

Location of disclosure www.bangkokbank.com/th-TH/Investor-Relations/Financial-Information

Date of disclosure October 31, 2025

Information as of June 30, 2025

6. Additional Information

6.1 Supplementary Disclosures of Cash Flow Information

Significant non-cash items for the nine-month periods ended September 30, 2025 and 2024 are as follows :

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Unrealized gains on investments in				
shareholders' equity increase (decrease)	(453)	8,440	(1,682)	7,952
Appraisal surplus increase (decrease)	10,265	(889)	10,009	(859)
Debt issued and borrowings increase (decrease)	(9,164)	(10,173)	(9,164)	(10,173)

6.2 Financial Assets Measured at Fair Value through Profit or Loss

6.2.1 Trading financial assets as at September 30, 2025 and December 31, 2024 consisted of the following :

	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
	Fair Value	Fair Value	Fair Value	Fair Value
Thai government and state enterprise				
securities	7,981	2,616	7,981	2,616
Foreign debt securities	8,452	10,618	64	-
Domestic marketable equity securities	2,462	2,325	-	-
Others	52	114	-	-
Total	18,947	15,673	8,045	2,616

6.2.2 Others as at September 30, 2025 and December 31, 2024 consisted of the following :

	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
	Fair Value	Fair Value	Fair Value	Fair Value
Investments in debt securities	82,994	81,789	101,251	101,382
Investments in equity securities	<u>8,029</u>	<u>8,115</u>	<u>7,043</u>	<u>6,980</u>
Total	<u>91,023</u>	<u>89,904</u>	<u>108,294</u>	<u>108,362</u>
Financial assets measured				
at fair value through				
profit or loss	<u>109,970</u>	<u>105,577</u>	<u>116,339</u>	<u>110,978</u>

6.3 Investments, net

6.3.1 Investments as at September 30, 2025 and December 31, 2024 consisted of the following :

	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
	Amortized Cost	Amortized Cost	Amortized Cost	Amortized Cost
Debt investment securities				
measured at amortized cost				
Thai government and				
state enterprise securities	90,397	102,289	73,600	82,915
Foreign debt securities	<u>3,548</u>	<u>7,798</u>	<u>1,574</u>	<u>2,753</u>
Total	93,945	110,087	75,174	85,668
<u>Less</u> Allowance for expected credit loss	<u>(263)</u>	<u>(256)</u>	<u>(263)</u>	<u>(256)</u>
Total	<u>93,682</u>	<u>109,831</u>	<u>74,911</u>	<u>85,412</u>

	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
	Fair Value	Fair Value	Fair Value	Fair Value
Debt investment securities				
measured at FVOCI				
Thai government and				
state enterprise securities	593,780	487,262	593,780	487,262
Private enterprise debt securities	23,740	25,329	23,740	25,329
Foreign debt securities	300,323	258,473	144,930	112,449
Others	<u>6,919</u>	<u>6,562</u>	<u>6,919</u>	<u>6,562</u>
Total	<u>924,762</u>	<u>777,626</u>	<u>769,369</u>	<u>631,602</u>
Allowance for expected credit loss	<u>7,326</u>	<u>6,793</u>	<u>7,253</u>	<u>6,715</u>

	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
	Fair Value	Fair Value	Fair Value	Fair Value
Equity investment securities				
designated at FVOCI				
Domestic marketable equity				
securities	50,024	62,334	49,615	60,996
Foreign marketable equity securities	24,994	28,344	24,994	28,344
Others	14,170	11,840	13,644	11,314
Total	89,188	102,518	88,253	100,654
Investments, net	1,107,632	989,975	932,533	817,668

For the three-month periods ended September 30, 2025 and 2024, the Bank received dividends from equity investment securities designated at FVOCI that the Bank maintains in the consolidated financial statements amounting to Baht 619 million and Baht 560 million and the Bank's financial statements amounting to Baht 588 million and Baht 531 million, respectively.

For the nine-month periods ended September 30, 2025 and 2024, the Bank received dividends from equity investment securities designated at FVOCI that the Bank maintains in the consolidated financial statements amounting to Baht 2,072 million and Baht 1,956 million and the Bank's financial statements amounting to Baht 1,997 million and Baht 1,882 million, respectively.

The Bank had investments in companies whose prospects as a going concern are uncertain, comprising of companies listed in the SET that fall under the SET delisting criteria and non-listed companies that their financial performance and financial position fall under the SET delisting criteria. As at September 30, 2025 and December 31, 2024, there were 30 companies with investment cost of Baht 256 million and fair value of Baht 0 million.

6.3.2 As at September 30, 2025 and December 31, 2024, the Bank and subsidiaries had investments in other companies of 10% and upwards of the paid-up capital of the respective companies but which are not considered to be investments in subsidiaries and associates. The classification is as follows :

	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
	Fair Value	Fair Value	Fair Value	Fair Value
Manufacturing and commercial	-	1	-	1
Real estate and construction	1,263	1,527	1,263	1,527
Others	<u>1,996</u>	<u>1,683</u>	<u>1,996</u>	<u>1,683</u>
Total	<u><u>3,259</u></u>	<u><u>3,211</u></u>	<u><u>3,259</u></u>	<u><u>3,211</u></u>

6.4 Investments in Subsidiaries and Associates, net

As at September 30, 2025 and December 31, 2024, the Bank had investments in subsidiaries and associates, net as follows :

		CONSOLIDATED					
		Direct and Indirect Shareholding (%)		Investment (Cost Method)		Investment (Equity Method)	
		September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
Company	Type of Business / Type of Shares						
Associates							
Thai Payment Network Co., Ltd.	Service Common share	33.33	33.33	262	262	18	28
Processing Center Co., Ltd.	Service Common share	30.00	30.00	15	15	466	450
BCI (Thailand) Co., Ltd.	Service Common share	22.17	22.17	118	118	39	46
National ITMX Co., Ltd.	Service Common share	10.07	11.07	<u>10</u>	<u>11</u>	<u>457</u>	<u>487</u>
Total				405	406	980	1,011
Less Allowance for impairment				<u>(172)</u>	<u>(172)</u>	-	-
Investments in associates, net				<u><u>233</u></u>	<u><u>234</u></u>	<u><u>980</u></u>	<u><u>1,011</u></u>

			Million Baht			
Company	Type of Business	Type of Shares	THE BANK		Investment	
			Direct and Indirect		(Cost Method)	
			Shareholding (%)			
			September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
Subsidiaries						
BBL (Cayman) Limited	Finance	Common share	100.00	100.00	2	2
Bangkok Bank Berhad	Banking	Common share	100.00	100.00	9,261	9,261
Sinnsuptawee Asset Management Co., Ltd.	Asset Management	Common share	100.00	100.00	2,500	2,500
Bangkok Bank (China) Co., Ltd.	Banking	Common share	100.00	100.00	19,585	19,585
Bualuang Ventures Limited	Venture Capital	Common share	100.00	100.00	2,000	2,000
	Company					
PT Bank Permata Tbk*	Banking	Common share	98.71	98.71	105,010	105,010
Bualuang Securities PCL.	Securities	Common share	99.91	99.91	4,772	4,772
BSL Leasing Co., Ltd.	Finance	Common share	90.00	90.00	1,365	1,365
BBL Asset Management Co., Ltd.	Finance	Common share	75.00	75.00	183	183
Associates						
Thai Payment Network Co., Ltd.	Service	Common share	33.33	33.33	262	262
Processing Center Co., Ltd.	Service	Common share	30.00	30.00	15	15
BCI (Thailand) Co., Ltd.	Service	Common share	22.17	22.17	118	118
National ITMX Co., Ltd.	Service	Common share	10.07	11.07	10	11
Total					145,083	145,084
Less Allowance for impairment					(268)	(268)
Investments in subsidiaries and associates, net					144,815	144,816

The aggregated financial information of associates that are not individually material is as follows :

			Million Baht	
			FOR THE THREE-MONTH PERIODS ENDED	
			September 30, 2025	September 30, 2024
Net profit			426	650
Total comprehensive income			427	650

			Million Baht	
			FOR THE NINE-MONTH PERIODS ENDED	
			September 30, 2025	September 30, 2024
Net profit			1,216	1,685
Total comprehensive income			1,216	1,678

* During the year 2024, the Bank disposed a 9.59% equity interest in PT Bank Permata Tbk to third party investors in order to comply with the minimum free float requirement under the Indonesia Stock Exchange regulation. The Bank had also entered into commercial arrangements where the economic exposure of disposals was retained. Therefore, the disposal has not resulted in a change of the Bank's effective ownership interests.

6.5 Loans to Customers and Accrued Interest Receivables, net

6.5.1 Classified by product type as at September 30, 2025 and December 31, 2024 :

	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
	Million Baht			
Overdrafts	106,031	115,813	85,475	92,788
Loans	2,196,047	2,242,797	1,855,160	1,882,638
Bills	296,592	322,469	278,768	308,980
Hire purchase receivables	5,231	5,017	-	-
Finance lease receivables	766	851	-	-
Others	<u>1,994</u>	<u>6,354</u>	<u>1,860</u>	<u>1,575</u>
Loans to customers	2,606,661	2,693,301	2,221,263	2,285,981
<u>Add</u> Accrued interest receivables and				
undue interest receivables	<u>6,036</u>	<u>7,758</u>	<u>4,766</u>	<u>6,330</u>
Loans to customers and accrued				
interest receivables	2,612,697	2,701,059	2,226,029	2,292,311
<u>Less</u> Allowance for expected credit loss	<u>(288,996)</u>	<u>(272,738)</u>	<u>(258,473)</u>	<u>(240,413)</u>
Total loans to customers and				
accrued interest receivables, net	<u>2,323,701</u>	<u>2,428,321</u>	<u>1,967,556</u>	<u>2,051,898</u>

6.5.2 Classified by type of classification as at September 30, 2025 and December 31, 2024 :

	Loans and Interbank and Money Market items		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
	Million Baht			
Performing and Under-performing	3,227,714	3,360,376	2,779,727	2,881,587
Non-performing	<u>103,404</u>	<u>85,833</u>	<u>90,167</u>	<u>73,118</u>
Total	<u>3,331,118</u>	<u>3,446,209</u>	<u>2,869,894</u>	<u>2,954,705</u>

The consolidated and the Bank's financial statements as at September 30, 2025, non-performing loans with restructured loans amounted to Baht 43,026 million and Baht 37,261 million, respectively.

The consolidated and the Bank's financial statements as at December 31, 2024, non-performing loans with restructured loans amounted to Baht 36,570 million and Baht 30,700 million, respectively.

6.5.3 As at September 30, 2025 and December 31, 2024, the Bank and subsidiaries had non-performing loans (NPLs), including interbank and money market items but excluding accrued interest receivables, as follows :

	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
NPLs before allowance for expected credit loss	103,404	85,833	90,167	73,118
NPLs as percentage of total loans	3.32	2.66	3.31	2.60
Net NPLs after allowance for expected credit loss	23,368	20,293	21,222	18,607
Net NPLs as percentage of net total loans	0.77	0.64	0.80	0.67

6.5.4 Classified by business type as at September 30, 2025 and December 31, 2024 :

	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
Agriculture and mining	77,079	88,813	51,027	47,482
Manufacturing and commercial	716,987	730,261	581,956	606,480
Real estate and construction	224,858	209,384	199,573	182,232
Utilities and services	477,653	500,761	406,925	423,921
Housing loans	319,342	331,795	265,738	271,453
Others	<u>790,742</u>	<u>832,287</u>	<u>716,044</u>	<u>754,413</u>
Total	<u><u>2,606,661</u></u>	<u><u>2,693,301</u></u>	<u><u>2,221,263</u></u>	<u><u>2,285,981</u></u>

6.6 Financial Liabilities Measured at Fair Value through Profit or Loss

As at September 30, 2025, the Bank had financial liabilities measured at fair value through profit or loss. There are financial liabilities that are determined to be measured at fair value through profit or loss amounting to Baht 16,431 million. The cumulative effect of changes in fair value resulting from changes in credit risk recognized in other comprehensive income amounted to Baht 1,300 million, and the difference between the book value and the contract value that must be paid when due amounted to Baht 1,901 million.

As at December 31, 2024, the Bank had financial liabilities measured at fair value through profit or loss. There are financial liabilities that is determined to be measured at fair value through profit or loss amounting to Baht 17,308 million. The cumulative effect of changes in fair value resulting from changes in credit risk recognized in other comprehensive income amounted to Baht 1,653 million, and the difference between the book value and the contract value that must be paid when due amounted to Baht 2,014 million.

As at September 30, 2025 and December 31, 2024, a subsidiary had financial liabilities measured at fair value through profit or loss which are trading financial liabilities amounting to Baht 251 million and Baht 455 million, respectively.

6.7 Debt Issued and Borrowings

On September 23, 2020, the Bank issued and offered USD 750 million of subordinated notes qualified to be included in Additional Tier 1 capital of the Bank, containing the write-down/write-off provision, in accordance with the terms thereof for sale to foreign investors according to the resolution of the 14th Annual Ordinary Meeting of Shareholders convened on April 12, 2007, perpetual securities and have no fixed redemption date, provided that the Bank may redeem after 5 years from the issue date pursuant to its early redemption rights, at initial distribution rate of 5% p.a. until the first call date and subject to change to reference rate every 5 years. The Bank received net proceeds from the sale of subordinated notes amounting to USD 750 million, which the BOT had approved to include in Additional Tier 1 capital on September 23, 2020. The Bank classified such instrument as a financial liability by taking into consideration both contractual obligation and legal rights as stating in the offering of the Notes. On September 23, 2025, the Bank redeemed in full the subordinated notes amounting to USD 750 million after five years from the issuance date, with approval from the BOT.

On March 25, 2025, the Bank issued and offered USD 1,000 million of subordinated notes qualified to be included in Tier 2 capital of the Bank, containing the write-down/write-off provision, in accordance with the terms thereof, with a maturity of 15 years, at a coupon rate of 6.056% p.a. to the optional redemption date and thereafter be reset according the reference rates as specified in the terms and conditions for sale to foreign investors according to the resolution of the 20th Annual Ordinary Meeting of Shareholders convened on April 12, 2013. The Bank received net proceeds from the sale of subordinated notes amounting to USD 1,000 million, which the BOT had approved to include in Tier 2 capital on March 25, 2025.

6.8 Share Capital

The Bank's share capital consists of :

- Common shares
- Class A and Class B preferred shares, the holders of which have rights according to Article 3 of the Bank's Articles of Association.

As at September 30, 2025 and December 31, 2024, the Bank had registered share capital of Baht 40,000,000,000 divided into common shares and preferred shares totaling 4,000,000,000 shares, with par value of Baht 10 each, details of which are as follows :

Type	Number of Registered Shares	
	September 30, 2025	December 31, 2024
Common shares	3,998,345,000	3,998,345,000
Class A preferred shares	655,000	655,000
Class B preferred shares	1,000,000	1,000,000
Total	<u>4,000,000,000</u>	<u>4,000,000,000</u>

As at September 30, 2025 and December 31, 2024, the Bank had 1,908,842,894 issued common shares and 2,039,502,106 unissued common shares and 655,000 Class A unissued preferred shares and 1,000,000 Class B unissued preferred shares. In relation to the allocation of the unissued common shares, the Bank will follow the resolutions of the 12th ordinary shareholders' meeting convened on April 12, 2005, as per the following details :

1. Allocation of 1,339,502,106 common shares as follows :
 - 1.1) Allocation of 459,502,106 common shares for offer and sale to the general public, including the existing shareholders and the beneficial owners of the shares held by custodian or by any other similar arrangements.
 - 1.2) Allocation of 440,000,000 common shares for offer and sale to institutional investors or investors with specific characteristics prescribed in the Notification of the Securities and Exchange Commission.
 - 1.3) Allocation of 440,000,000 common shares for offer and sale to the existing shareholders and the beneficial owners of the common shares in proportion to their shareholdings.
2. Allocation of 50,000,000 common shares to be reserved for the exercise of the conversion right attached to the subordinated convertible bonds issued by the Bank and offered for sale in 1999 as part of the Capital Augmented Preferred Securities (CAPS).
3. Allocation of 500,000,000 common shares to be reserved for the exercise of the conversion right attached to the subordinated convertible bonds and/or convertible bonds that may further be issued in the future by the Bank.
4. Allocation of 200,000,000 common shares to be reserved for the exercise of right to purchase common shares by holders of warrants that may further be issued in the future by the Bank.
5. Allocation of 655,000 Class A preferred shares for offer and sale in foreign markets and/or domestic markets, which may be offered and sold in conjunction with subordinated bonds.

6. Allocation of 1,000,000 Class B preferred shares for offer and sale in foreign markets and/or domestic markets, which may be offered and sold in conjunction with subordinated bonds and/or unsubordinated bonds and/or subordinated convertible bonds and/or convertible bonds.

The offer and sale of the Bank's securities shall comply with the regulations prescribed by the Securities and Exchange Commission.

6.9 The Appropriation of the Profit and the Dividend Payments

On April 11, 2024, the 31st Annual Ordinary Meeting of Shareholders approved the resolutions regarding the appropriation of the profit and the payment of dividend for the year 2023 as follows :

- The appropriation as legal reserve and as other reserves amounting to Baht 1,000 million and Baht 5,000 million, respectively, with the amount to be appropriated for the period of January - June 2023 amounting to Baht 500 million as legal reserve and Baht 5,000 million as other reserves (all of which had already been appropriated as stated in the financial statements for the year ended December 31, 2023), and the amount to be appropriated for the period of July - December 2023 amounting to Baht 500 million as legal reserve.
- The payment of dividend at the rate of Baht 5.00 per common share amounting to Baht 9,543 million had been paid on May 10, 2024.

The Bank already paid dividend according to the aforementioned resolution.

On August 22, 2024, the meeting of the Board of Directors of the Bank No. 8/2024 approved the resolutions regarding the appropriation of the profit and the payment of interim dividend as follows :

- The appropriation as legal reserve and as other reserves for the period of January - June 2024 amounting to Baht 500 million and Baht 5,000 million, respectively.
- The payment of interim dividend at the rate of Baht 2.00 per common share amounting to Baht 3,817 million had been paid on September 20, 2024.

The Bank already paid dividend according to the aforementioned resolution.

On April 11, 2025, the 32nd Annual Ordinary Meeting of Shareholders approved the resolutions regarding the appropriation of the profit and the payment of dividend for the year 2024 as follows :

- The appropriation as legal reserve and as other reserves amounting to Baht 1,000 million and Baht 5,000 million, respectively, with the amount to be appropriated for the period of January - June 2024 amounting to Baht 500 million as legal reserve and Baht 5,000 million as other reserves (all of which had already been appropriated as stated in the financial statements for the year ended December 31, 2024), and the amount to be appropriated for the period of July - December 2024 amounting to Baht 500 million as legal reserve.
- The payment of dividend at the rate of Baht 6.50 per common share amounting to Baht 12,406 million had been paid on May 9, 2025.

The Bank already paid dividend according to the aforementioned resolution.

On August 28, 2025, the meeting of the Board of Directors of the Bank No. 8/2025 approved the resolutions regarding the appropriation of the profit and the payment of interim dividend as follows :

- The appropriation as legal reserve and as other reserves for the period of January - June 2025 amounting to Baht 500 million and Baht 5,000 million, respectively.
- The payment of interim dividend at the rate of Baht 2.00 per common share amounting to Baht 3,818 million had been paid on September 26, 2025.

The Bank already paid dividend according to the aforementioned resolution.

6.10 Assets Pledged as Collateral and under Restriction

The Bank and subsidiaries had investments in government securities and state enterprise securities which had been pledged as collateral for repurchase agreements and for commitments with government agencies. The book values of such securities, net of valuation allowance for expected credit loss, as at September 30, 2025 and December 31, 2024, for the consolidated financial statements amounting to Baht 152,138 million and Baht 159,498 million and in the Bank's financial statements amounting to Baht 147,526 million and Baht 153,830 million, respectively.

6.11 Contingent Liabilities

As at September 30, 2025 and December 31, 2024, the Bank and subsidiaries had contingent liabilities as follows :

	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
Avals to bills	4,881	3,967	4,881	3,967
Guarantees of loans	25,218	27,703	20,352	22,290
Liabilities under unmatured import bills	35,836	30,711	24,486	18,193
Letters of credit	29,140	41,783	23,901	37,061
Other commitments				
Amount of unused bank overdraft	146,917	150,328	146,397	149,717
Other guarantees	247,414	245,330	235,068	232,381
Others	248,144	243,180	197,880	190,530
Total	737,550	743,002	652,965	654,139

6.12 Litigation

As at September 30, 2025 and December 31, 2024, a number of civil proceedings have been brought against the Bank and subsidiaries in the ordinary course of business. The Bank and subsidiaries believe that such proceedings, when resolved, will not materially affect the Bank and subsidiaries' financial position and result of operations.

6.13 Related Party Transactions

As at September 30, 2025 and December 31, 2024, related parties of the Bank consisted of subsidiaries, associates, key management personnel that are directors, executives at the level of executive vice president and higher or equal, any parties related to key management personnel, including the entities in which key management personnel and any parties related which are controlled or significantly influenced.

The Bank and subsidiaries had significant assets, liabilities and commitments with related parties as at September 30, 2025 and December 31, 2024 as follows :

	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
Million Baht				
Placements				
Subsidiaries				
Bangkok Bank Berhad	-	-	2,438	1,538
Bangkok Bank (China) Co., Ltd.	-	-	1	2
PT Bank Permata Tbk	-	-	52	58
Total	<u>-</u>	<u>-</u>	<u>2,491</u>	<u>1,598</u>
Investments				
Subsidiary				
PT Bank Permata Tbk	-	-	22,610	23,791
Total	<u>-</u>	<u>-</u>	<u>22,610</u>	<u>23,791</u>
Loans				
Subsidiaries				
BSL Leasing Co., Ltd.	-	-	2,350	2,200
Bualuang Securities PCL.	-	-	-	1
Other related parties	277	298	277	298
Total	<u>277</u>	<u>298</u>	<u>2,627</u>	<u>2,499</u>
Allowance for expected credit loss				
Subsidiary				
BSL Leasing Co., Ltd.	-	-	34	24
Other related parties	3	2	3	2
Total	<u>3</u>	<u>2</u>	<u>37</u>	<u>26</u>
Other assets				
Subsidiaries				
Bangkok Bank Berhad	-	-	6	22
BSL Leasing Co., Ltd.	-	-	3	4
BBL Asset Management Co., Ltd.	-	-	295	353
Bualuang Securities PCL.	-	-	34	37
Associates				
Processing Center Co., Ltd.	5	15	5	15
Thai Payment Network Co., Ltd.	30	22	30	22
BCI (Thailand) Co., Ltd.	1	-	1	-
Other related parties	12	10	-	1
Total	<u>48</u>	<u>47</u>	<u>374</u>	<u>454</u>

	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
Deposits				
Subsidiaries				
BBL (Cayman) Limited	-	-	166	157
Bangkok Bank Berhad	-	-	162	76
Sinnsuptawee Asset Management Co., Ltd.	-	-	5	10
BBL Asset Management Co., Ltd.	-	-	139	124
Bualuang Securities PCL.	-	-	494	145
Bangkok Bank (China) Co., Ltd.	-	-	716	58
Bualuang Ventures Limited	-	-	148	123
Bangkok Capital Asset Management Co., Ltd.*	-	-	432	330
PT Bank Permata Tbk	-	-	592	687
BSL Leasing Co., Ltd.	-	-	98	58
Associates				
Processing Center Co., Ltd.	135	194	135	194
National ITMX Co., Ltd.	476	415	476	415
Thai Payment Network Co., Ltd.	1	1	1	1
BCI (Thailand) Co., Ltd.	5	21	5	21
Other related parties	7,854	8,084	7,854	8,084
Total	8,471	8,715	11,423	10,483
Borrowings				
Subsidiary				
Bangkok Bank (China) Co., Ltd.	-	-	1,130	-
Total	-	-	1,130	-
Other liabilities				
Subsidiaries				
BBL (Cayman) Limited	-	-	2	1
Sinnsuptawee Asset Management Co., Ltd.	-	-	330	330
BSL Leasing Co., Ltd.	-	-	1	-
Bualuang Securities PCL.	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	47	68
PT Bank Permata Tbk	-	-	1	-
Associates				
Processing Center Co., Ltd.	9	7	9	7
National ITMX Co., Ltd.	33	32	33	32
BCI (Thailand) Co., Ltd.	5	4	5	4
Other related parties	21	20	11	7
Total	68	63	440	450

* Previously, held by Bualuang Securities PCL. However, since July 2025, held by BBL Asset Management Co., Ltd.

	CONSOLIDATED		THE BANK	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
	Million Baht			
Commitments				
Subsidiaries				
Bangkok Bank Berhad	-	-	2,916	3,578
Sinnsuptawee Asset Management Co., Ltd.	-	-	397	397
BBL Asset Management Co., Ltd.	-	-	30	-
Bualuang Securities PCL.	-	-	604	69
Bangkok Bank (China) Co., Ltd.	-	-	50	50
PT Bank Permata Tbk	-	-	304	279
BSL Leasing Co., Ltd.	-	-	46	44
Associate				
National ITMX Co., Ltd.	1	1	1	1
Other related parties	<u>1</u>	<u>94</u>	<u>1</u>	<u>94</u>
Total	<u><u>2</u></u>	<u><u>95</u></u>	<u><u>4,349</u></u>	<u><u>4,512</u></u>

For the nine-month period ended September 30, 2025, the Bank and subsidiaries charged interest at rates between 1.35% and 6.75% on loans to these related parties depending on the types of loans and collateral.

For the year ended December 31, 2024, the Bank and subsidiaries charged interest at rates between 1.70% and 7.35% on loans to these related parties depending on the types of loans and collateral.

In the consolidated and the Bank's financial statements, investments in subsidiaries and associates as at September 30, 2025 and December 31, 2024 are shown in Note 6.4.

Significant accounting transactions between the Bank and subsidiaries, associates and other related parties were transacted under normal business practices. The prices, interest rates, commission charges, terms and conditions are determined on an arm's length basis.

The Bank and subsidiaries had significant income and expenses with related parties for the three-month and nine-month periods ended September 30, 2025 and 2024 as follows :

	Million Baht			
	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Interest and discount received				
Subsidiaries				
Bangkok Bank Berhad	-	-	7	5
BSL Leasing Co., Ltd.	-	-	19	17
Other related parties	2	3	2	3
Total	<u>2</u>	<u>3</u>	<u>28</u>	<u>25</u>
Fees and service income				
Subsidiaries				
Sinnsuptawee Asset Management Co., Ltd.	-	-	1	-
BBL Asset Management Co., Ltd.	-	-	459	536
Bualuang Securities PCL.	-	-	96	5
Bangkok Capital Asset Management Co., Ltd.*	-	-	-	49
Associate				
Processing Center Co., Ltd.	1	1	1	1
Other related parties	8	9	-	-
Total	<u>9</u>	<u>10</u>	<u>557</u>	<u>591</u>
Dividend income				
Subsidiary				
BBL Asset Management Co., Ltd.	-	-	388	502
Associate				
National ITMX Co., Ltd.	-	130	-	130
Total	<u>-</u>	<u>130</u>	<u>388</u>	<u>632</u>
Other income				
Subsidiaries				
Bangkok Bank Berhad	-	-	(3)	2
Bualuang Securities PCL.	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	35	37
Associates				
National ITMX Co., Ltd.	1	1	1	1
Thai Payment Network Co., Ltd.	3	3	3	3
Total	<u>4</u>	<u>4</u>	<u>37</u>	<u>44</u>

* Previously, held by Bualuang Securities PCL. However, since July 2025, held by BBL Asset Management Co., Ltd.

	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH		FOR THE THREE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Interest paid				
Subsidiaries				
BBL (Cayman) Limited	-	-	2	2
Bangkok Bank Berhad	-	-	1	1
BBL Asset Management Co., Ltd.	-	-	-	1
Bualuang Securities PCL.	-	-	-	1
Bangkok Bank (China) Co., Ltd.	-	-	21	-
PT Bank Permata Tbk	-	-	2	4
Associate				
National ITMX Co., Ltd.	-	1	-	1
Other related parties	11	13	11	13
Total	11	14	37	23
Commission paid				
Subsidiary				
Bualuang Securities PCL.	-	-	2	1
Other related parties	13	14	-	-
Total	13	14	2	1
Other expenses				
Subsidiaries				
Bangkok Bank Berhad	-	-	8	-
Bangkok Capital Asset Management Co., Ltd.*	-	-	-	7
Bangkok Bank (China) Co., Ltd.	-	-	-	1
PT Bank Permata Tbk	-	-	-	1
Associates				
Processing Center Co., Ltd.	2	2	2	2
National ITMX Co., Ltd.	90	105	90	105
Thai Payment Network Co., Ltd.	1	1	1	1
BCI (Thailand) Co., Ltd.	2	1	2	1
Other related parties	11	12	9	10
Total	106	121	112	128
Expected credit loss (Reversal)				
Subsidiary				
BSL Leasing Co., Ltd.	-	-	1	4
Other related parties	1	(5)	-	(4)
Total	1	(5)	1	-

* Previously, held by Bualuang Securities PCL. However, since July 2025, held by BBL Asset Management Co., Ltd.

	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH		FOR THE NINE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Interest and discount received				
Subsidiaries				
Bangkok Bank Berhad	-	-	28	35
BSL Leasing Co., Ltd.	-	-	59	51
Other related parties	6	8	6	8
Total	6	8	93	94
Fees and service income				
Subsidiaries				
Bangkok Bank Berhad	-	-	2	1
Sinnsuptawee Asset Management Co., Ltd.	-	-	2	1
BBL Asset Management Co., Ltd.	-	-	1,380	1,602
Bualuang Securities PCL.	-	-	107	13
Bangkok Capital Asset Management Co., Ltd.*	-	-	91	115
Associate				
Processing Center Co., Ltd.	2	3	2	3
Other related parties	24	28	-	-
Total	26	31	1,584	1,735
Dividend income				
Subsidiaries				
BBL Asset Management Co., Ltd.	-	-	850	998
Bualuang Securities PCL.	-	-	859	933
PT Bank Permata Tbk	-	-	2,125	2,002
BSL Leasing Co., Ltd.	-	-	23	45
Associates				
Processing Center Co., Ltd.	13	12	13	12
National ITMX Co., Ltd.	112	317	112	317
Total	125	329	3,982	4,307
Other income				
Subsidiaries				
Bangkok Bank Berhad	-	-	-	6
Sinnsuptawee Asset Management Co., Ltd.	-	-	1	1
Bualuang Securities PCL.	-	-	3	3
Bangkok Bank (China) Co., Ltd.	-	-	105	116
Associates				
National ITMX Co., Ltd.	4	4	4	4
Thai Payment Network Co., Ltd.	8	8	8	8
Total	12	12	121	138

* Previously, held by Bualuang Securities PCL. However, since July 2025, held by BBL Asset Management Co., Ltd.

	CONSOLIDATED		THE BANK	
	FOR THE NINE-MONTH		FOR THE NINE-MONTH	
	PERIODS ENDED		PERIODS ENDED	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Interest paid				
Subsidiaries				
BBL (Cayman) Limited	-	-	5	6
Bualuang Ventures Limited	-	-	-	1
Bangkok Bank Berhad	-	-	3	2
BBL Asset Management Co., Ltd.	-	-	1	3
Bualuang Securities PCL.	-	-	1	2
Bangkok Capital Asset Management Co., Ltd.*	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	29	-
PT Bank Permata Tbk	-	-	9	5
Associates				
Processing Center Co., Ltd.	1	2	1	2
National ITMX Co., Ltd.	1	2	1	2
Other related parties	33	38	33	38
Total	35	42	84	62
Commission paid				
Subsidiary				
Bualuang Securities PCL.	-	-	3	5
Other related parties	41	42	-	-
Total	41	42	3	5
Other expenses				
Subsidiaries				
Bangkok Bank Berhad	-	-	8	-
Bangkok Capital Asset Management Co., Ltd.*	-	-	-	22
Bangkok Bank (China) Co., Ltd.	-	-	1	3
PT Bank Permata Tbk	-	-	-	1
Associates				
Processing Center Co., Ltd.	7	7	7	7
National ITMX Co., Ltd.	260	291	260	291
Thai Payment Network Co., Ltd.	3	2	3	2
BCI (Thailand) Co., Ltd.	3	2	3	2
Other related parties	38	40	28	30
Total	311	342	310	358
Expected credit loss (Reversal)				
Subsidiary				
BSL Leasing Co., Ltd.	-	-	10	5
Other related parties	1	(6)	1	(6)
Total	1	(6)	11	(1)

* Previously, held by Bualuang Securities PCL. However, since July 2025, held by BBL Asset Management Co., Ltd.

6.14 Operating Segments

6.14.1 Operating segments

Operating segments are reported measured on a basis that is consistent with internal reporting. Amounts for each operating segment are shown after the allocation of centralized costs and transfer pricing.

Transactions between operating segments are recorded within the segment as if they were third party transactions and are eliminated on consolidated financial statements.

The Bank is organized into segments based on products and services as follows :

Domestic banking

Domestic banking provides financial services in domestic. The main products and services are loans, deposits, trade finance, remittances and payments, electronic services, credit cards, debit cards and related other financial services.

International banking

International banking provides financial services through overseas branches and subsidiaries. The main products and services are loans, deposits, foreign exchange services, international fund transfers and payments, and export and import services.

Investment banking

Investment banking provides project services, corporate finance services, financial advisory services, securities business services, business strategic management by trading financial instruments including liquidity management of the Bank.

Others

Segments other than banking and investment banking business provide fund management services, securities services, assets management services and others, including operating expenses not allocated to operating segments.

The operating results of operating segments for the three-month and nine-month periods ended September 30, 2025 and 2024 are as follows :

CONSOLIDATED FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2025						Million Baht
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	24,950	9,999	8,455	4,259	(1)	47,662
Total operating expenses before expected credit loss	<u>(7,467)</u>	<u>(4,119)</u>	<u>(478)</u>	<u>(8,634)</u>	<u>1</u>	<u>(20,697)</u>
Profit (loss) from operating before expected credit loss and income tax expenses	<u>17,483</u>	<u>5,880</u>	<u>7,977</u>	<u>(4,375)</u>	<u>-</u>	<u>26,965</u>

CONSOLIDATED FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2024						Million Baht
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	24,981	10,681	7,221	2,947	(3)	45,827
Total operating expenses before expected credit loss	<u>(7,170)</u>	<u>(4,426)</u>	<u>(1,845)</u>	<u>(8,401)</u>	<u>3</u>	<u>(21,839)</u>
Profit (loss) from operating before expected credit loss and income tax expenses	<u>17,811</u>	<u>6,255</u>	<u>5,376</u>	<u>(5,454)</u>	<u>-</u>	<u>23,988</u>

CONSOLIDATED FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025						Million Baht
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	75,750	29,848	20,793	11,352	(7)	137,736
Total operating expenses before expected credit loss	<u>(24,798)</u>	<u>(12,705)</u>	<u>(1,810)</u>	<u>(22,235)</u>	<u>7</u>	<u>(61,541)</u>
Profit (loss) from operating before expected credit loss and income tax expenses	<u>50,952</u>	<u>17,143</u>	<u>18,983</u>	<u>(10,883)</u>	<u>-</u>	<u>76,195</u>

	CONSOLIDATED					Million Baht
	FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2024					
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	73,030	32,615	15,282	10,113	(7)	131,033
Total operating expenses before expected credit loss	<u>(23,887)</u>	<u>(13,658)</u>	<u>(3,272)</u>	<u>(19,842)</u>	<u>7</u>	<u>(60,652)</u>
Profit (loss) from operating before expected credit loss and income tax expenses	<u>49,143</u>	<u>18,957</u>	<u>12,010</u>	<u>(9,729)</u>	<u>-</u>	<u>70,381</u>

The financial position of operating segments as at September 30, 2025 and December 31, 2024 are as follows :

	CONSOLIDATED					Million Baht
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total assets						
As at September 30, 2025	1,793,246	1,215,007	1,665,496	492,481	(627,775)	4,538,455
As at December 31, 2024	1,835,273	1,315,043	1,592,213	473,784	(664,934)	4,551,379

6.14.2 Geographical segments

The operating results classified by geographical areas for the three-month and nine-month periods ended September 30, 2025 and 2024 are as follows :

	CONSOLIDATED						Million Baht
	FOR THE THREE-MONTH PERIODS ENDED						
	September 30, 2025			September 30, 2024			
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total	
Total operating income	37,330	10,332	47,662	34,143	11,684	45,827	
Total operating expenses *	(24,238)	(6,200)	(30,438)	(24,379)	(5,657)	(30,036)	
Profit from operating before income tax expenses	13,092	4,132	17,224	9,764	6,027	15,791	
Income tax	(2,509)	(822)	(3,331)	(1,954)	(1,254)	(3,208)	

* Including expected credit loss.

Million Baht

	CONSOLIDATED					
	FOR THE NINE-MONTH PERIODS ENDED					
	September 30, 2025			September 30, 2024		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
Total operating income	106,265	31,471	137,736	95,271	35,762	131,033
Total operating expenses*	(72,156)	(18,934)	(91,090)	(69,804)	(18,052)	(87,856)
Profit from operating						
before income tax expenses	34,109	12,537	46,646	25,467	17,710	43,177
Income tax	(5,739)	(2,396)	(8,135)	(4,421)	(3,629)	(8,050)

The financial position classified by geographical areas as at September 30, 2025 and December 31, 2024 are as follows :

Million Baht

	CONSOLIDATED					
	FOR THE THREE-MONTH PERIODS ENDED					
	September 30, 2025			December 31, 2024		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
Non-current assets**	65,298	32,015	97,313	57,854	30,038	87,892
Total assets	3,820,091	718,364	4,538,455	3,747,434	803,945	4,551,379

6.15 Interest Income

Interest income for the three-month and nine-month periods ended September 30, 2025 and 2024 are as follows :

Million Baht

	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH PERIODS ENDED		FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Interbank and money market items	4,115	5,032	3,614	3,963
Investments and trading transactions	222	391	92	170
Investment in debt securities	6,414	7,049	4,196	4,659
Loans	36,440	39,713	29,916	32,271
Others	127	127	126	127
Total interest income	<u>47,318</u>	<u>52,312</u>	<u>37,944</u>	<u>41,190</u>

* Including expected credit loss.

** Consisting of premises and equipment, net, goodwill and other intangible assets, net.

For the three-month period ended September 30, 2025, the Bank and subsidiaries have total interest income on financial assets that are measured at amortized cost and at FVOCI for the consolidated financial statements amounting to Baht 41,318 million and Baht 5,778 million, respectively and for the Bank's financial statements amounting to Baht 34,199 million and amounting to Baht 3,653 million, respectively.

For the three-month period ended September 30, 2024, the Bank and subsidiaries have total interest income on financial assets that are measured at amortized cost and at FVOCI for the consolidated financial statements amounting to Baht 45,851 million and Baht 6,069 million, respectively and for the Bank's financial statements amounting to Baht 36,962 million and amounting to Baht 4,059 million, respectively.

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Interbank and money market items	13,545	15,554	11,744	11,570
Investments and trading transactions	700	956	232	389
Investment in debt securities	19,823	19,542	12,785	13,435
Loans	111,554	119,099	91,595	96,887
Others	<u>308</u>	<u>478</u>	<u>304</u>	<u>478</u>
Total interest income	<u>145,930</u>	<u>155,629</u>	<u>116,660</u>	<u>122,759</u>

For the nine-month period ended September 30, 2025, the Bank and subsidiaries have total interest income on financial assets that are measured at amortized cost and at FVOCI for the consolidated financial statements amounting to Baht 127,480 million and Baht 17,750 million, respectively and for the Bank's financial statements amounting to Baht 105,343 million and amounting to Baht 11,085 million, respectively.

For the nine-month period ended September 30, 2024, the Bank and subsidiaries have total interest income on financial assets that are measured at amortized cost and at FVOCI for the consolidated financial statements amounting to Baht 138,103 million and Baht 16,570 million, respectively and for the Bank's financial statements amounting to Baht 110,704 million and amounting to Baht 11,666 million, respectively.

6.16 Interest Expenses

Interest expenses for the three-month and nine-month periods ended September 30, 2025 and 2024 are as follows :

	Million Baht			
	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Deposits	8,715	10,768	5,183	6,484
Interbank and money market items	1,459	1,941	1,219	1,696
Contributions to Financial Institutions Development				
Fund and Deposit Protection Agency	3,156	3,062	2,967	2,851
Debt issued				
Bonds and subordinated notes	2,967	2,921	2,957	2,899
Others	271	253	271	253
Total interest expenses	16,568	18,945	12,597	14,183

	Million Baht			
	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Deposits	27,600	31,584	16,542	19,308
Interbank and money market items	5,058	5,655	4,337	4,901
Contributions to Financial Institutions Development				
Fund and Deposit Protection Agency	9,488	9,280	8,900	8,640
Debt issued				
Bonds and subordinated notes	8,645	8,524	8,605	8,446
Others	775	663	775	663
Total interest expenses	51,566	55,706	39,159	41,958

6.17 Net Fees and Service Income

Net fees and service income for the three-month and nine-month periods ended September 30, 2025 and 2024 are as follows :

	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Fees and service income				
Acceptances, aval and guarantees of loans	63	84	53	69
Debit card, credit card and electronic services	5,220	5,370	4,826	4,940
Others	<u>4,896</u>	<u>5,407</u>	<u>3,161</u>	<u>3,330</u>
Total fees and service income	10,179	10,861	8,040	8,339
Fees and service expenses	<u>3,630</u>	<u>3,926</u>	<u>3,250</u>	<u>3,449</u>
Net fees and service income	<u><u>6,549</u></u>	<u><u>6,935</u></u>	<u><u>4,790</u></u>	<u><u>4,890</u></u>

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Fees and service income				
Acceptances, aval and guarantees of loans	199	246	168	197
Debit card, credit card and electronic services	16,209	16,438	15,064	15,103
Others	<u>15,481</u>	<u>16,146</u>	<u>10,567</u>	<u>10,243</u>
Total fees and service income	31,889	32,830	25,799	25,543
Fees and service expenses	<u>11,670</u>	<u>12,119</u>	<u>10,506</u>	<u>10,693</u>
Net fees and service income	<u><u>20,219</u></u>	<u><u>20,711</u></u>	<u><u>15,293</u></u>	<u><u>14,850</u></u>

6.18 Expected Credit Loss

Expected credit loss for the three-month and nine-month periods ended September 30, 2025 and 2024 are as follows :

	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Expected credit loss (reversal)				
Loans to customers and accrued interest receivables	8,995	8,531	6,927	7,925
Others	<u>747</u>	<u>(334)</u>	<u>1,099</u>	<u>(142)</u>
Total expected credit loss	<u><u>9,742</u></u>	<u><u>8,197</u></u>	<u><u>8,026</u></u>	<u><u>7,783</u></u>

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
Expected credit loss				
Loans to customers and accrued				
interest receivables	27,858	26,046	23,638	22,811
Others	<u>1,691</u>	<u>1,158</u>	<u>1,162</u>	<u>1,384</u>
Total expected credit loss	<u>29,549</u>	<u>27,204</u>	<u>24,800</u>	<u>24,195</u>

6.19 Income Tax Expenses

The Bank and subsidiaries are within the scope of Pillar Two model rules which set out the global minimum tax rate of 15%. The effective tax rate (ETR) under these rules is assessed on a jurisdictional basis and top up tax is payable if the jurisdictional ETR is below 15%. Thailand has enacted these rules with effect from 2025, while some jurisdictions have enacted them with effect from 2024. From the Bank's assessment, there is no material impact.

6.20 Approval of the Financial Statements

The Audit Committee and the Board of Executive Directors have authorized to issue these interim financial statements on November 11, 2025.