

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 March 31, 2026, and the related consolidated and Bank's statements of profit or loss and other comprehensive income, changes in shareholders' equity and cash flows for the three-month period then ended, 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
May 14, 2026

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 MARCH 31, 2026

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		March 31, 2026 (Unaudited)	December 31, 2025	March 31, 2026 (Unaudited)	December 31, 2025
ASSETS					
CASH		40,169,613	47,560,267	36,480,546	44,351,088
INTERBANK AND MONEY MARKET ITEMS, NET		782,948,039	771,193,792	719,469,428	703,301,614
FINANCIAL ASSETS MEASURED AT FAIR VALUE					
THROUGH PROFIT OR LOSS	6.2	103,575,619	104,950,810	112,609,804	112,914,755
DERIVATIVES ASSETS		86,760,595	98,057,664	86,181,088	97,750,003
INVESTMENTS, NET	6.3	1,166,893,443	1,108,129,092	990,828,143	943,336,563
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	6.4	1,087,208	1,021,011	144,814,925	144,814,925
LOANS TO CUSTOMERS AND ACCRUED					
INTEREST RECEIVABLES, NET	6.5	2,361,164,633	2,320,306,236	2,008,331,447	1,965,002,791
PROPERTIES FOR SALE, NET		5,301,735	5,564,952	4,990,201	5,251,609
PREMISES AND EQUIPMENT, NET		71,352,727	71,501,326	61,491,556	61,815,783
GOODWILL AND OTHER INTANGIBLE ASSETS, NET		22,630,182	22,516,444	1,085,005	1,302,496
DEFERRED TAX ASSETS		18,205,704	14,533,627	12,752,645	9,486,782
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES		12,041,152	8,544,873	12,008,005	8,491,660
OTHER ASSETS, NET		36,819,840	32,462,370	24,518,518	22,123,180
TOTAL ASSETS		4,708,950,490	4,606,342,464	4,215,561,311	4,119,943,249

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 MARCH 31, 2026

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		March 31, 2026 (Unaudited)	December 31, 2025	March 31, 2026 (Unaudited)	December 31, 2025
LIABILITIES AND SHAREHOLDERS' EQUITY					
DEPOSITS		3,223,559,585	3,196,284,451	2,815,529,829	2,780,501,185
INTERBANK AND MONEY MARKET ITEMS		380,015,493	314,644,193	358,178,169	297,115,543
LIABILITY PAYABLE ON DEMAND		8,584,555	6,805,301	8,582,913	6,800,603
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE					
THROUGH PROFIT OR LOSS	6.6	16,599,625	16,346,583	16,368,772	16,003,625
DERIVATIVES LIABILITIES		70,107,902	65,867,750	69,389,571	65,398,986
DEBT ISSUED AND BORROWINGS		252,866,856	244,008,720	251,876,243	243,334,949
PROVISIONS		37,409,773	37,784,989	38,813,767	39,173,437
DEFERRED TAX LIABILITIES		76,445	65,257	74,685	65,257
OTHER LIABILITIES		139,932,127	148,851,356	100,751,418	114,121,352
TOTAL LIABILITIES		4,129,152,361	4,030,658,600	3,659,565,367	3,562,514,937
SHAREHOLDERS' EQUITY					
SHARE CAPITAL					
Registered share capital					
1,655,000 preferred shares of Baht 10 each		16,550	16,550	16,550	16,550
3,998,345,000 common shares of Baht 10 each		39,983,450	39,983,450	39,983,450	39,983,450
Issued and paid-up share capital					
1,908,842,894 common shares of Baht 10 each		19,088,429	19,088,429	19,088,429	19,088,429
PREMIUM ON COMMON SHARES		56,346,232	56,346,232	56,346,232	56,346,232
OTHER RESERVES		20,276,214	27,540,639	28,462,001	39,153,051
RETAINED EARNINGS					
Appropriated					
Legal reserve	6.8	30,000,000	30,000,000	30,000,000	30,000,000
Others		136,500,000	136,500,000	136,500,000	136,500,000
Unappropriated		315,708,300	304,447,316	285,599,282	276,340,600
TOTAL BANK'S EQUITY		577,919,175	573,922,616	555,995,944	557,428,312
NON-CONTROLLING INTEREST		1,878,954	1,761,248	-	-
TOTAL SHAREHOLDERS' EQUITY		579,798,129	575,683,864	555,995,944	557,428,312
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		4,708,950,490	4,606,342,464	4,215,561,311	4,119,943,249

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 MARCH 31, 2026
(Unaudited)

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		2026	2025	2026	2025
INTEREST INCOME	6.15	42,698,118	49,470,488	34,432,919	39,434,580
INTEREST EXPENSES	6.16	14,722,570	17,562,050	11,459,680	13,359,042
NET INTEREST INCOME		27,975,548	31,908,438	22,973,239	26,075,538
FEES AND SERVICE INCOME	6.17	11,429,316	11,938,300	9,191,365	9,808,138
FEES AND SERVICE EXPENSES	6.17	4,447,991	4,345,830	4,034,539	3,961,311
NET FEES AND SERVICE INCOME		6,981,325	7,592,470	5,156,826	5,846,827
GAINS ON FINANCIAL INSTRUMENTS					
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS		2,205,636	1,956,616	2,048,203	1,760,229
GAINS ON INVESTMENTS		1,607,526	2,897,205	1,269,661	2,779,980
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		67,291	50,321	-	-
GAINS ON DISPOSAL OF ASSETS		84,440	255,492	40,878	231,655
DIVIDEND INCOME		1,553,834	738,576	1,430,141	1,554,763
OTHER OPERATING INCOME		332,269	254,531	206,252	143,954
TOTAL OPERATING INCOME		40,807,869	45,653,649	33,125,200	38,392,946
OTHER OPERATING EXPENSES					
Employee's expenses		9,558,541	9,665,753	7,168,455	7,274,068
Directors' remuneration		58,405	54,403	25,260	24,355
Premises and equipment expenses		3,642,373	3,460,156	2,729,643	2,500,533
Taxes and duties		1,009,274	1,193,426	983,289	1,173,186
Others		3,989,950	6,377,852	3,209,722	5,234,722
TOTAL OTHER OPERATING EXPENSES		18,258,543	20,751,590	14,116,369	16,206,864
EXPECTED CREDIT LOSS	6.18	9,002,767	9,067,422	8,276,009	7,198,732
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		13,546,559	15,834,637	10,732,822	14,987,350
INCOME TAX EXPENSES		2,451,916	3,131,724	1,724,489	2,791,737
NET PROFIT		11,094,643	12,702,913	9,008,333	12,195,613

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 MARCH 31, 2026
(Unaudited)

Baht : '000

	Notes	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		(22,372,020)	6,894,655	(20,663,302)	6,600,291
Gains (losses) on cash flow hedges		(1,176,439)	591,667	(1,176,439)	591,667
Gains arising from translating the financial statements of foreign operations		7,447,739	527,886	2,674,295	952,176
Income tax relating to components of other comprehensive income (losses)		4,750,058	(1,493,784)	4,372,936	(1,437,269)
Items that will not be reclassified subsequently to profit or loss					
Changes in revaluation surplus		(49,305)	(89,676)	(49,305)	(89,676)
Gains (losses) on investment in equity instruments designated at fair value through other comprehensive income		5,392,964	(13,537,965)	5,371,505	(13,330,530)
Gains on financial liabilities designated at fair value through profit or loss		124,446	69,293	124,446	69,293
Actuarial gains on defined benefit plans		616	1,031	616	1,031
Share of other comprehensive income (losses) of associate		(1,095)	369	-	-
Income tax relating to components of other comprehensive income (losses)		(1,097,342)	2,677,998	(1,095,453)	2,636,227
TOTAL OTHER COMPREHENSIVE (INCOME) LOSSES		<u>(6,980,378)</u>	<u>(4,358,526)</u>	<u>(10,440,701)</u>	<u>(4,006,790)</u>
TOTAL COMPREHENSIVE INCOME (LOSSES)		<u>4,114,265</u>	<u>8,344,387</u>	<u>(1,432,368)</u>	<u>8,188,823</u>
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		10,993,773	12,617,784	9,008,333	12,195,613
Non-controlling interest		100,870	85,129	-	-
		<u>11,094,643</u>	<u>12,702,913</u>	<u>9,008,333</u>	<u>12,195,613</u>
TOTAL COMPREHENSIVE INCOME (LOSSES) ATTRIBUTABLE					
Owners of the Bank		3,996,559	8,285,965	(1,432,368)	8,188,823
Non-controlling interest		117,706	58,422	-	-
		<u>4,114,265</u>	<u>8,344,387</u>	<u>(1,432,368)</u>	<u>8,188,823</u>
BASIC EARNINGS PER SHARE (BAHT)		5.76	6.61	4.72	6.39
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 THREE-MONTH PERIOD ENDED MARCH 31, 2026
(Unaudited)

Baht : '000

	CONSOLIDATED											Total Equity Attributable to the Bank's Shareholders	Non-controlling Interest	Total
	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves						Retained Earnings					
			Appraisal Surplus	Revaluation Surplus (deficit) 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, 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
Dividend paid	-	-	-	-	-	-	-	-	-	-	-	-	(743)	(743)
Total comprehensive income	-	-	(71,740)	(5,350,042)	473,334	55,434	558,622	295	-	-	12,620,062	8,285,965	58,422	8,344,387
Transfer to retained earnings	-	-	(260,168)	-	-	-	-	-	-	-	260,168	-	-	-
Balance as at March 31, 2025	19,088,429	56,346,232	28,961,613	12,506,766	1,838,788	(1,266,658)	(8,524,666)	1,924	29,000,000	131,500,000	293,872,864	563,325,292	1,891,630	565,216,922
Balance as at January 1, 2026	19,088,429	56,346,232	39,178,143	2,933,079	3,504,974	(974,427)	(17,102,674)	1,544	30,000,000	136,500,000	304,447,316	573,922,616	1,761,248	575,683,864
Total comprehensive income	-	-	(39,444)	(13,529,677)	(941,151)	99,557	7,414,038	(876)	-	-	10,994,112	3,996,559	117,706	4,114,265
Transfer to retained earnings	-	-	(273,479)	6,607	-	-	-	-	-	-	266,872	-	-	-
Balance as at March 31, 2026	19,088,429	56,346,232	38,865,220	(10,589,991)	2,563,823	(874,870)	(9,688,636)	668	30,000,000	136,500,000	315,708,300	577,919,175	1,878,954	579,798,129

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 THREE-MONTH PERIOD ENDED MARCH 31, 2026
(Unaudited)

Baht : '000

	THE BANK										Total
	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves					Retained Earnings			
			Appraisal Surplus	Revaluation Surplus (deficit) on Investments	Cash flow Hedge Reserve	Own Credit Risk Revaluation Reserve	Foreign Currency Translation	Appropriated		Unappropriated	
								Legal Reserve	Others		
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
Total comprehensive income	-	-	(71,740)	(5,418,272)	473,334	55,434	952,176	-	-	12,197,891	8,188,823
Transfer to retained earnings	-	-	(241,623)	-	-	-	-	-	-	241,623	-
Balance as at March 31, 2025	19,088,429	56,346,232	27,895,740	12,801,897	1,838,788	(1,266,658)	373,752	29,000,000	131,500,000	265,397,879	542,976,059
Balance as at January 1, 2026	19,088,429	56,346,232	37,856,115	1,591,307	3,504,974	(974,427)	(2,824,918)	30,000,000	136,500,000	276,340,600	557,428,312
Total comprehensive income	-	-	(39,444)	(12,234,297)	(941,151)	99,557	2,674,295	-	-	9,008,672	(1,432,368)
Transfer to retained earnings	-	-	(256,617)	6,607	-	-	-	-	-	250,010	-
Balance as at March 31, 2026	19,088,429	56,346,232	37,560,054	(10,636,383)	2,563,823	(874,870)	(150,623)	30,000,000	136,500,000	285,599,282	555,995,944

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 THREE-MONTH PERIOD ENDED MARCH 31, 2026
(Unaudited)

Baht : '000

	Note	CONSOLIDATED		THE BANK	
		2026	2025	2026	2025
CASH FLOWS FROM OPERATING ACTIVITIES					
Profit from operating before income tax expenses		13,546,559	15,834,637	10,732,822	14,987,350
Items to reconcile profit from operating before income tax expenses					
to cash received (paid) from operating activities					
Depreciation and amortization expenses		1,435,303	1,431,530	1,048,308	1,042,155
Expected credit loss		9,002,767	9,067,422	8,276,009	7,198,732
Amortization of premium (discount) on investment in debt securities		501,904	(266,744)	517,534	(190,982)
Unrealized loss on measurement of financial instruments		2,609,076	3,172,820	2,605,261	3,034,258
Gain on investments		(1,607,526)	(2,897,205)	(1,269,661)	(2,779,980)
Share of profit from investment using equity method		(67,291)	(50,321)	-	-
Loss on impairment of properties for sale		462,564	254,889	549,762	41,610
Gain on disposal of premises and equipment		(2,815)	(3,299)	(216)	(1,228)
Loss on impairment of other assets (reversal)		52,930	6,666	(36,347)	6,929
Provision expenses		477,377	337,086	400,168	258,641
Net interest income		(27,975,548)	(31,908,438)	(22,973,239)	(26,075,538)
Dividend income		(1,553,834)	(738,576)	(1,430,141)	(1,554,763)
Proceeds from interest income		40,361,165	47,694,096	31,409,770	38,194,309
Interest expenses paid		(17,371,000)	(23,630,059)	(14,111,115)	(19,548,983)
Proceeds from dividend income		217,446	265,713	93,753	223,401
Income tax paid		(1,029,764)	(1,124,849)	(509,845)	(569,117)
Decrease in other accrued receivables		484,366	621,057	621,711	650,851
Increase (decrease) in other accrued expenses		461,787	(428,729)	1,036,447	260,006
Profit from operating before changes in					
operating assets and liabilities		20,005,466	17,637,696	16,960,981	15,177,651
(Increase) decrease in operating assets					
Interbank and money market items		(11,693,779)	(41,820,500)	(16,101,347)	(48,178,379)
Financial assets measured at fair value through profit or loss		4,996,160	(6,051,271)	3,929,736	(6,715,162)
Loans to customers		(53,607,323)	(28,298,989)	(54,008,275)	(40,295,502)
Properties for sale		250,057	426,493	87,336	348,736
Other assets		4,827,438	15,149,388	8,143,350	17,549,979

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 THREE-MONTH PERIOD ENDED MARCH 31, 2026
(Unaudited)

Baht : '000

	Note	CONSOLIDATED		THE BANK	
		2026	2025	2026	2025
CASH FLOWS FROM OPERATING ACTIVITIES (CONTINUED)					
Increase (decrease) in operating liabilities					
Deposits		27,275,134	55,477,127	35,028,644	60,797,640
Interbank and money market items		65,371,300	(9,468,152)	61,062,626	(6,743,317)
Liability payable on demand		1,779,254	435,227	1,782,310	503,507
Short-term borrowings		316,843	(406,540)	-	-
Other liabilities		3,927,012	(12,066,273)	(994,620)	(11,675,880)
Net cash from operating activities		<u>63,447,562</u>	<u>(8,985,794)</u>	<u>55,890,741</u>	<u>(19,230,727)</u>
CASH FLOWS FROM INVESTING ACTIVITIES					
Purchase of investment securities measured at fair value					
through other comprehensive income		(301,320,913)	(333,015,190)	(234,592,764)	(279,289,977)
Proceeds from disposal of investment securities					
measured at fair value through other comprehensive income		236,293,200	303,816,665	171,173,174	258,953,278
Purchase of investment securities measured at amortized cost					
		(14,516,639)	(16,735,963)	(624,631)	(430,143)
Proceeds from redemption of investment securities					
measured at amortized cost		9,291,822	18,180,609	628,823	1,745,120
Purchase of premises and equipment					
		(375,891)	(364,020)	(232,767)	(208,904)
Proceeds from disposal of premises and equipment					
		13,714	64,523	286	1,240
Net cash from investing activities		<u>(70,614,707)</u>	<u>(28,053,376)</u>	<u>(63,647,879)</u>	<u>(19,229,386)</u>
CASH FLOWS FROM FINANCING ACTIVITIES					
Cash received from issuance of subordinated notes	6.1	-	33,939,966	-	33,939,966
Decrease in long-term borrowings	6.1	-	(4,000)	-	-
Cash paid for lease liabilities		(260,819)	(272,523)	(143,942)	(161,329)
Net cash from financing activities		<u>(260,819)</u>	<u>33,663,443</u>	<u>(143,942)</u>	<u>33,778,637</u>
Effect on cash due to changes in the exchange rates					
		37,310	43,494	30,538	13,227
Net decrease in cash		<u>(7,390,654)</u>	<u>(3,332,233)</u>	<u>(7,870,542)</u>	<u>(4,668,249)</u>
Cash as at January 1,		<u>47,560,267</u>	<u>47,363,509</u>	<u>44,351,088</u>	<u>43,793,190</u>
Cash as at March 31,		<u><u>40,169,613</u></u>	<u><u>44,031,276</u></u>	<u><u>36,480,546</u></u>	<u><u>39,124,941</u></u>

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

(Mr. Chartsiri Sophonpanich)

President
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BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
NOTES TO THE INTERIM FINANCIAL STATEMENTS
FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2026
(UNAUDITED)

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BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
NOTES TO THE INTERIM FINANCIAL STATEMENTS
FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2026
(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 March 31, 2026 and December 31, 2025, 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, 2025.

The consolidated and the Bank's statements of financial position as at December 31, 2025, 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 period ended March 31, 2026 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, 2026 onwards, with no material impact on the Bank and subsidiaries' financial statements.

2.3 The consolidated interim financial statements for the three-month periods ended March 31, 2026 and 2025, and the consolidated statement of financial position as at December 31, 2025, 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 periods ended March 31, 2026 and 2025 and the consolidated statement of financial position as at December 31, 2025, 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 periods ended March 31, 2026 and 2025, and the Bank's statement of financial position as at December 31, 2025 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, 2025. 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 March 31, 2026 and December 31, 2025.

	Million Baht							
	CONSOLIDATED							
	March 31, 2026			Total	December 31, 2025			Total
Level 1	Level 2	Level 3	Level 1		Level 2	Level 3		
Items measured at fair value								
Financial assets								
Financial assets measured at fair value through profit or loss	25,912	8,533	69,131	103,576	26,171	9,643	69,137	104,951
Derivatives assets	11	86,811	-	86,822	20	98,037	-	98,057
Investments, net	210,111	833,950	21,274	1,065,335	200,237	791,190	20,565	1,011,992
Financial liabilities								
Financial liabilities measured at fair value through profit or loss	231	16,369	-	16,600	343	16,004	-	16,347
Derivatives liabilities	79	69,274	-	69,353	38	65,801	-	65,839

	Million Baht							
	THE BANK							
	March 31, 2026			Total	December 31, 2025			Total
Level 1	Level 2	Level 3	Level 1		Level 2	Level 3		
Items measured at fair value								
Financial assets								
Financial assets measured at fair value through profit or loss	17,314	4,235	91,061	112,610	16,927	5,730	90,258	112,915
Derivatives assets	5	86,238	-	86,243	6	97,744	-	97,750
Investments, net	83,482	804,378	20,989	908,849	78,317	762,873	20,285	861,475
Financial liabilities								
Financial liabilities measured at fair value through profit or loss	-	16,369	-	16,369	-	16,004	-	16,004
Derivatives liabilities	-	68,634	-	68,634	-	65,369	-	65,369

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	
	March 31, 2026	December 31, 2025
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 March 31, 2026 and December 31, 2025, 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 :

	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
	Percentage			
Common Equity Tier 1 capital to risk assets ratio	16.42	17.21	17.73	18.77
Tier 1 capital to risk assets ratio	16.43	17.22	17.73	18.77
Total capital to risk assets ratio	20.88	21.78	22.52	23.70

	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
	Million Baht			
Tier 1 capital	505,138	516,255	495,259	509,599
Common Equity Tier 1 capital	504,917	516,036	495,259	509,599
Paid-up share capital	19,088	19,088	19,088	19,088
Premium on share capital	56,346	56,346	56,346	56,346
Legal reserve	30,000	30,000	30,000	30,000
Reserves appropriated from net profit	136,500	136,500	136,500	136,500
Net profit after appropriation	283,569	283,569	256,756	256,756
Other comprehensive income	19,789	27,145	28,458	39,247
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	385	374	-	-
Adjustments from Common Equity Tier 1 capital	(2)	(2)	-	-
Deductions from Common Equity Tier 1 capital	(40,758)	(36,984)	(31,889)	(28,338)
Additional Tier 1 capital	221	219	-	-
Tier 2 capital	136,835	136,785	133,738	133,893
Total capital fund	641,973	653,040	628,997	643,492

As at March 31, 2026 and December 31, 2025, 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 April 30, 2026

Information as of December 31, 2025

6. Additional Information

6.1 Supplementary Disclosures of Cash Flow Information

Significant non-cash items for the three-month periods ended March 31, 2026 and 2025 are as follows :

	Million Baht			
	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
Unrealized gains on investments in shareholders' equity decrease	(13,530)	(5,350)	(12,234)	(5,418)
Appraisal surplus transferred to retained earnings	(273)	(260)	(257)	(242)
Debt issued and borrowings increase	8,541	2,002	8,541	2,002

6.2 Financial Assets Measured at Fair Value through Profit or Loss

6.2.1 Trading financial assets as at March 31, 2026 and December 31, 2025 consisted of the following :

	Million Baht			
	CONSOLIDATED		THE BANK	
	March 31, 2026 Fair Value	December 31, 2025 Fair Value	March 31, 2026 Fair Value	December 31, 2025 Fair Value
Thai government and state enterprise securities	4,134	5,207	4,134	5,207
Foreign debt securities	5,441	6,697	-	-
Domestic marketable equity securities	2,615	1,998	-	-
Others	55	52	-	-
Total	<u>12,245</u>	<u>13,954</u>	<u>4,134</u>	<u>5,207</u>

6.2.2 Others as at March 31, 2026 and December 31, 2025 consisted of the following :

	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
	Fair Value	Fair Value	Fair Value	Fair Value
Investments in debt securities	83,730	83,290	101,728	100,810
Investments in equity securities	<u>7,601</u>	<u>7,707</u>	<u>6,748</u>	<u>6,898</u>
Total	<u><u>91,331</u></u>	<u><u>90,997</u></u>	<u><u>108,476</u></u>	<u><u>107,708</u></u>
Financial assets measured at fair value through profit or loss	<u><u>103,576</u></u>	<u><u>104,951</u></u>	<u><u>112,610</u></u>	<u><u>112,915</u></u>

6.3 Investments, net

6.3.1 Investments as at March 31, 2026 and December 31, 2025 consisted of the following :

	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
	Amortized Cost	Amortized Cost	Amortized Cost	Amortized Cost
Debt investment securities measured at amortized cost				
Thai government and state enterprise securities	99,358	94,035	80,774	80,725
Foreign debt securities	<u>2,397</u>	<u>2,322</u>	<u>1,402</u>	<u>1,356</u>
Total	101,755	96,357	82,176	82,081
<u>Less</u> Allowance for expected credit loss	<u>(197)</u>	<u>(220)</u>	<u>(197)</u>	<u>(220)</u>
Total	<u><u>101,558</u></u>	<u><u>96,137</u></u>	<u><u>81,979</u></u>	<u><u>81,861</u></u>

	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
	Fair Value	Fair Value	Fair Value	Fair Value
Debt investment securities measured at FVOCI				
Thai government and state enterprise securities	612,258	602,631	612,258	602,631
Private enterprise debt securities	29,270	25,835	29,270	25,835
Foreign debt securities	334,402	299,524	178,835	149,900
Others	<u>6,799</u>	<u>6,923</u>	<u>6,799</u>	<u>6,923</u>
Total	<u><u>982,729</u></u>	<u><u>934,913</u></u>	<u><u>827,162</u></u>	<u><u>785,289</u></u>
Allowance for expected credit loss	<u><u>6,624</u></u>	<u><u>6,629</u></u>	<u><u>6,567</u></u>	<u><u>6,569</u></u>

	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
	Fair Value	Fair Value	Fair Value	Fair Value
Equity investment securities				
designated at FVOCI				
Domestic marketable equity				
Securities	50,520	45,224	50,141	44,855
Foreign marketable equity securities	17,844	18,199	17,844	18,199
Others	14,242	13,656	13,702	13,133
Total	<u>82,606</u>	<u>77,079</u>	<u>81,687</u>	<u>76,187</u>
Investments, net	<u>1,166,893</u>	<u>1,108,129</u>	<u>990,828</u>	<u>943,337</u>

For the three-month periods ended March 31, 2026 and 2025, the Bank received dividends from equity investment securities designated at FVOCI that the Bank maintains in the consolidated financial statements, amounting to Baht 1,554 million and Baht 739 million and the Bank's financial statements amounting to Baht 1,430 million and Baht 696 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 March 31, 2026 and December 31, 2025, there were 30 companies with investment cost of Baht 256 million and fair value less than Baht 1 million.

6.3.2 As at March 31, 2026 and December 31, 2025, 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	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
	Fair Value	Fair Value	Fair Value	Fair Value
Real estate and construction	1,286	1,262	1,286	1,262
Others	2,148	2,036	2,148	2,036
Total	<u>3,434</u>	<u>3,298</u>	<u>3,434</u>	<u>3,298</u>

6.4 Investments in Subsidiaries and Associates, net

As at March 31, 2026 and December 31, 2025, the Bank had investments in subsidiaries and associates, net as follows :

Company	Type of Business	Type of Shares	CONSOLIDATED						Million Baht	
			Direct and Indirect Shareholding (%)		Investment (Cost Method)		Investment (Equity Method)			
			March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025		
Associates										
Thai Payment Network Co., Ltd.	Service	Common share	33.33	33.33	262	262	11	14		
Processing Center Co., Ltd.	Service	Common share	30.00	30.00	15	15	494	468		
BCI (Thailand) Co., Ltd.	Service	Common share	22.17	22.17	118	118	35	37		
National ITMX Co., Ltd.	Service	Common share	10.17	10.17	10	10	547	502		
Total					405	405	1,087	1,021		
<u>Less</u> Allowance for impairment					(172)	(172)	-	-		
Investments in associates, net					<u>233</u>	<u>233</u>	<u>1,087</u>	<u>1,021</u>		

Company	Type of Business	Type of Shares	THE BANK		Investment		Million Baht	
			Direct and Indirect		(Cost Method)			
			Shareholding (%)		March 31, December 31,		March 31, December 31,	
			2026	2025	2026	2025		
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 Company	Common share	100.00	100.00	2,000	2,000		
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	10.17	10.17	10	10		
Total					145,083	145,083		
Less Allowance for impairment					(268)	(268)		
Investments in subsidiaries and associates, net					144,815	144,815		

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

	Million Baht	
	FOR THE THREE-MONTH PERIODS ENDED	
	March 31, 2026	March 31, 2025
Net profit	518	408
Total comprehensive income	515	409

* 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 March 31, 2026 and December 31, 2025 :

	Million Baht			
	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
Overdrafts	94,430	95,697	74,788	76,377
Loans	2,245,863	2,200,403	1,901,865	1,859,264
Bills	312,999	303,669	299,601	287,014
Hire purchase receivables	4,957	4,912	-	-
Finance lease receivables	692	724	-	-
Others	<u>2,427</u>	<u>2,881</u>	<u>2,177</u>	<u>1,900</u>
Loans to customers	2,661,368	2,608,286	2,278,431	2,224,555
<u>Add</u> Accrued interest receivables and undue interest receivables	<u>5,264</u>	<u>5,033</u>	<u>3,950</u>	<u>3,778</u>
Loans to customers and accrued interest receivables	2,666,632	2,613,319	2,282,381	2,228,333
<u>Less</u> Allowance for expected credit loss	<u>(305,467)</u>	<u>(293,013)</u>	<u>(274,050)</u>	<u>(263,330)</u>
Total loans to customers and accrued interest receivables, net	<u>2,361,165</u>	<u>2,320,306</u>	<u>2,008,331</u>	<u>1,965,003</u>

6.5.2 Classified by type of classification as at March 31, 2026 and December 31, 2025 :

	Million Baht			
	Loans and Interbank and Money Market items			
	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
Performing and Under-performing	3,344,758	3,285,563	2,912,585	2,846,349
Non-performing	<u>100,223</u>	<u>94,664</u>	<u>85,992</u>	<u>82,257</u>
Total	<u>3,444,981</u>	<u>3,380,227</u>	<u>2,998,577</u>	<u>2,928,606</u>

The consolidated and the Bank's financial statements as at March 31, 2026, non-performing loans with restructured loans amounted to Baht 47,063 million and Baht 41,197 million, respectively.

The consolidated and the Bank's financial statements as at December 31, 2025, non-performing loans with restructured loans amounted to Baht 37,074 million and Baht 31,621 million, respectively.

6.5.3 As at March 31, 2026 and December 31, 2025, the Bank and subsidiaries had non-performing loans (NPLs), including interbank and money market items but excluding accrued interest receivables, as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
NPLs before allowance for expected credit loss	100,223	94,664	85,992	82,257
NPLs as percentage of total loans	3.12	2.98	3.05	2.95
Net NPLs after allowance for expected credit loss	20,080	18,985	17,814	17,571
Net NPLs as percentage of net total loans	0.64	0.61	0.65	0.64

6.5.4 Classified by business type as at March 31, 2026 and December 31, 2025 :

	Million Baht			
	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
Agriculture and mining	85,320	80,801	57,628	53,409
Manufacturing and commercial	751,257	735,320	602,704	594,478
Real estate and construction	220,135	218,361	190,025	187,993
Utilities and services	470,935	463,682	420,215	407,334
Housing loans	308,561	314,038	257,561	262,925
Others	<u>825,160</u>	<u>796,084</u>	<u>750,298</u>	<u>718,416</u>
Total	<u><u>2,661,368</u></u>	<u><u>2,608,286</u></u>	<u><u>2,278,431</u></u>	<u><u>2,224,555</u></u>

6.6 Financial Liabilities Measured at Fair Value through Profit or Loss

As at March 31, 2026, 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 16,369 million. The cumulative effect of changes in fair value resulting from changes in credit risk recognized in other comprehensive income amounted to Baht 1,094 million, and the difference between the book value and the contract value that must be paid when due amounted to Baht 1,583 million.

As at December 31, 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 16,004 million. The cumulative effect of changes in fair value resulting from changes in credit risk recognized in other comprehensive income amounted to Baht 1,218 million, and the difference between the book value and the contract value that must be paid when due amounted to Baht 1,784 million.

As at March 31, 2026 and December 31, 2025, a subsidiary had financial liabilities measured at fair value through profit or loss which are trading financial liabilities amounting to Baht 231 million and Baht 343 million, respectively.

6.7 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 March 31, 2026 and December 31, 2025, 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	
	March 31, 2026	December 31, 2025
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 March 31, 2026 and December 31, 2025, 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.

6.8 The Appropriation of the Profit and the Dividend Payments

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.

6.9 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 March 31, 2026 and December 31, 2025, for the consolidated financial statements amounting to Baht 197,896 million and Baht 159,695 million and in the Bank's financial statements amounting to Baht 193,117 million and Baht 155,294 million, respectively.

6.10 Contingent Liabilities

As at March 31, 2026 and December 31, 2025, the Bank and subsidiaries had contingent liabilities as follows :

	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
Avals to bills	4,364	4,104	4,364	4,104
Guarantees of loans	23,977	23,696	20,374	19,794
Liabilities under unmatured import bills	39,407	37,543	31,456	26,532
Letters of credit	39,363	22,448	33,210	18,233
Other commitments				
Amount of unused bank overdraft	143,373	146,152	142,942	145,620
Other guarantees	248,028	250,419	235,468	236,289
Others	271,292	283,254	216,955	241,650
Total	<u>769,804</u>	<u>767,616</u>	<u>684,769</u>	<u>692,222</u>

6.11 Litigation

As at March 31, 2026 and December 31, 2025, 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.

6.12 Related Party Transactions

As at March 31, 2026 and December 31, 2025, 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 March 31, 2026 and December 31, 2025 as follows :

	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
Million Baht				
Placements				
Subsidiaries				
Bangkok Bank Berhad	-	-	1,687	2,245
Bangkok Bank (China) Co., Ltd.	-	-	2	2
PT Bank Permata Tbk	-	-	53	52
Total	<u>-</u>	<u>-</u>	<u>1,742</u>	<u>2,299</u>
Investments				
Subsidiary				
PT Bank Permata Tbk	-	-	22,986	22,108
Total	<u>-</u>	<u>-</u>	<u>22,986</u>	<u>22,108</u>
Loans				
Subsidiaries				
BSL Leasing Co., Ltd.	-	-	1,150	2,150
Bualuang Securities PCL.	-	-	1	-
Other related parties	5	120	5	120
Total	<u>5</u>	<u>120</u>	<u>1,156</u>	<u>2,270</u>
Allowance for expected credit loss				
Subsidiary				
BSL Leasing Co., Ltd.	-	-	19	33
Other related parties	-	1	-	1
Total	<u>-</u>	<u>1</u>	<u>19</u>	<u>34</u>

	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
Million Baht				
Other assets				
Subsidiaries				
Bangkok Bank Berhad	-	-	3	19
BSL Leasing Co., Ltd.	-	-	1	3
BBL Asset Management Co., Ltd.	-	-	276	294
Bualuang Securities PCL.	-	-	32	21
PT Bank Permata Tbk	-	-	1	-
Associates				
Processing Center Co., Ltd.	4	14	4	14
Thai Payment Network Co., Ltd.	33	31	33	31
BCI (Thailand) Co., Ltd.	3	-	3	-
Other related parties	6	11	-	-
Total	46	56	353	382
Deposits				
Subsidiaries				
BBL (Cayman) Limited	-	-	45	121
Bangkok Bank Berhad	-	-	121	171
Sinnsuptawee Asset Management Co., Ltd.	-	-	8	12
BBL Asset Management Co., Ltd.	-	-	136	307
Bualuang Securities PCL.	-	-	195	81
Bangkok Bank (China) Co., Ltd.	-	-	78	62
Bualuang Ventures Limited	-	-	92	139
Bangkok Capital Asset Management Co., Ltd.*	-	-	429	409
PT Bank Permata Tbk	-	-	573	317
BSL Leasing Co., Ltd.	-	-	90	56
Associates				
Processing Center Co., Ltd.	184	205	184	205
National ITMX Co., Ltd.	496	498	496	498
Thai Payment Network Co., Ltd.	1	1	1	1
BCI (Thailand) Co., Ltd.	13	17	13	17
Other related parties	9,000	7,103	9,000	7,103
Total	9,694	7,824	11,461	9,499
Borrowings				
Subsidiary				
Bangkok Bank (China) Co., Ltd.	-	-	2,397	1,895
Total	-	-	2,397	1,895

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

	CONSOLIDATED		THE BANK	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
Million Baht				
Other liabilities				
Subsidiaries				
BBL (Cayman) Limited	-	-	-	1
Sinnsuptawee Asset Management Co., Ltd.	-	-	329	329
BBL Asset Management Co., Ltd.	-	-	8	-
Bualuang Securities PCL.	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	63	94
Associates				
Processing Center Co., Ltd.	2	2	2	2
National ITMX Co., Ltd.	33	33	33	33
Thai Payment Network Co., Ltd.	-	1	-	1
BCI (Thailand) Co., Ltd.	7	2	7	2
Other related parties	18	16	7	6
Total	60	54	450	469
Commitments				
Subsidiaries				
Bangkok Bank Berhad	-	-	3,182	2,539
Sinnsuptawee Asset Management Co., Ltd.	-	-	397	397
BBL Asset Management Co., Ltd.	-	-	30	30
Bualuang Securities PCL.	-	-	306	1,161
Bangkok Bank (China) Co., Ltd.	-	-	51	794
PT Bank Permata Tbk	-	-	301	346
BSL Leasing Co., Ltd.	-	-	41	30
Associate				
National ITMX Co., Ltd.	1	1	1	1
Other related parties	28	1	28	1
Total	29	2	4,337	5,299

For the three-month period ended March 31, 2026, the Bank and subsidiaries charged interest at rates between 1.10% and 3.00% on loans to these related parties depending on the types of loans and collateral.

For the year ended December 31, 2025, the Bank and subsidiaries charged interest at rates between 1.10% and 3.00% 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 March 31, 2026 and December 31, 2025 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 periods ended March 31, 2026 and 2025 as follows :

	Million Baht			
	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
Interest and discount received				
Subsidiaries				
Bangkok Bank Berhad	-	-	14	12
BSL Leasing Co., Ltd.	-	-	11	20
Other related parties	-	2	-	2
Total	<u>-</u>	<u>2</u>	<u>25</u>	<u>34</u>
Fees and service income				
Subsidiaries				
Bangkok Bank Berhad	-	-	1	-
Sinnsuptawee Asset Management Co., Ltd.	-	-	1	1
BBL Asset Management Co., Ltd.	-	-	502	481
Bualuang Securities PCL.	-	-	7	6
Bangkok Capital Asset Management Co., Ltd.*	-	-	74	45
Associate				
Processing Center Co., Ltd.	1	1	1	1
Other related parties	9	8	-	-
Total	<u>10</u>	<u>9</u>	<u>586</u>	<u>534</u>
Dividend income				
Subsidiary				
Bualuang Securities PCL.	-	-	-	858
Total	<u>-</u>	<u>-</u>	<u>-</u>	<u>858</u>
Other income				
Subsidiaries				
Bangkok Bank Berhad	-	-	3	1
Bualuang Securities PCL.	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	34	36
Associates				
National ITMX Co., Ltd.	2	-	2	-
Thai Payment Network Co., Ltd.	2	3	2	3
Total	<u>4</u>	<u>3</u>	<u>42</u>	<u>41</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	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
Million Baht				
Interest paid				
Subsidiaries				
BBL (Cayman) Limited	-	-	1	2
Bangkok Bank Berhad	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	19	-
PT Bank Permata Tbk	-	-	3	4
Associate				
Processing Center Co., Ltd.	1	1	1	1
Other related parties	9	13	9	13
Total	10	14	34	21
Commission paid				
Subsidiary				
Bualuang Securities PCL.	-	-	1	1
Other related parties	13	13	-	-
Total	13	13	1	1
Other expenses				
Subsidiary				
Bangkok Capital Asset Management Co., Ltd. *	-	-	8	-
Associates				
Processing Center Co., Ltd.	2	2	2	2
National ITMX Co., Ltd.	88	84	88	84
Thai Payment Network Co., Ltd.	1	1	1	1
BCI (Thailand) Co., Ltd.	1	1	1	1
Other related parties	12	7	8	5
Total	104	95	108	93
Expected credit loss (Reversal)				
Subsidiary				
BSL Leasing Co., Ltd.	-	-	(14)	6
Other related parties	(1)	(1)	(1)	(1)
Total	(1)	(1)	(15)	5

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

6.13 Events after the Reporting Period

On April 10, 2026, the 33rd Annual Ordinary Meeting of Shareholders approved the resolutions regarding the appropriation of the profit and the payment of dividend for the year 2025 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 2025 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, 2025), and the amount to be appropriated for the period of July - December 2025 amounting to Baht 500 million as legal reserve.
- The payment of dividend at the rate of Baht 8.00 per common share amounting to Baht 15,268 million had been paid on May 8, 2026.

The Bank already paid dividend according to the aforementioned resolution.

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 periods ended March 31, 2026 and 2025 are as follows :

	CONSOLIDATED FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2026					Million Baht
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	23,453	8,745	3,653	4,958	(1)	40,808
Total operating expenses before expected credit loss	<u>(8,194)</u>	<u>(4,162)</u>	<u>(548)</u>	<u>(5,355)</u>	<u>1</u>	<u>(18,258)</u>
Profit (loss) from operating before expected credit loss and income tax expenses	<u>15,259</u>	<u>4,583</u>	<u>3,105</u>	<u>(397)</u>	<u>-</u>	<u>22,550</u>

	CONSOLIDATED FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2025					Million Baht
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	25,505	10,091	5,821	4,240	(3)	45,654
Total operating expenses before expected credit loss	<u>(8,845)</u>	<u>(4,455)</u>	<u>(554)</u>	<u>(6,901)</u>	<u>3</u>	<u>(20,752)</u>
Profit (loss) from operating before expected credit loss and income tax expenses	<u>16,660</u>	<u>5,636</u>	<u>5,267</u>	<u>(2,661)</u>	<u>-</u>	<u>24,902</u>

The financial position of operating segments as at March 31, 2026 and December 31, 2025 are as follows :

	CONSOLIDATED					Million Baht
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total assets						
As at March 31, 2026	1,837,304	1,287,219	1,794,667	492,714	(702,954)	4,708,950
As at December 31, 2025	1,800,465	1,235,699	1,753,458	482,660	(665,940)	4,606,342

6.14.2 Geographical segments

The operating results classified by geographical areas for the three-month periods ended March 31, 2026 and 2025 are as follows :

	CONSOLIDATED						Million Baht
	FOR THE THREE-MONTH PERIODS ENDED						
	March 31, 2026			March 31, 2025			
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total	
Total operating income	31,755	9,053	40,808	34,901	10,753	45,654	
Total operating expenses *	(22,113)	(5,148)	(27,261)	(22,672)	(7,147)	(29,819)	
Profit from operating							
before income tax expenses	9,642	3,905	13,547	12,229	3,606	15,835	
Income tax	(1,543)	(909)	(2,452)	(2,452)	(680)	(3,132)	

The financial position classified by geographical areas as at March 31, 2026 and December 31, 2025 are as follows :

	CONSOLIDATED						Million Baht
	March 31, 2026			December 31, 2025			
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total	
Non-current assets **	61,149	32,834	93,983	61,974	32,044	94,018	
Total assets	4,016,842	692,108	4,708,950	3,931,676	674,666	4,606,342	

* Including expected credit loss.

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

6.15 Interest Income

Interest income for the three-month periods ended March 31, 2026 and 2025 are as follows :

	Million Baht			
	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
Interbank and money market items	2,987	4,947	2,623	4,276
Investments and trading transactions	189	228	96	48
Investment in debt securities	6,464	6,761	4,494	4,341
Loans	32,967	37,467	27,130	30,702
Others	91	68	90	68
Total interest income	<u>42,698</u>	<u>49,471</u>	<u>34,433</u>	<u>39,435</u>

For the three-month period ended March 31, 2026, 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 36,659 million and Baht 5,850 million, respectively and for the Bank's financial statements amounting to Baht 30,398 million and amounting to Baht 3,939 million, respectively.

For the three-month period ended March 31, 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 43,227 million and Baht 6,015 million, respectively and for the Bank's financial statements amounting to Baht 35,632 million and amounting to Baht 3,754 million, respectively.

6.16 Interest Expenses

Interest expenses for the three-month periods ended March 31, 2026 and 2025 are as follows :

	Million Baht			
	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
Deposits	7,209	9,498	4,316	5,756
Interbank and money market items	1,223	1,994	1,053	1,751
Contributions to Financial Institutions Development				
Fund and Deposit Protection Agency	3,164	3,142	2,980	2,941
Debt issued				
Bonds and subordinated notes	2,839	2,650	2,824	2,633
Others	287	278	287	278
Total interest expenses	<u>14,722</u>	<u>17,562</u>	<u>11,460</u>	<u>13,359</u>

6.17 Net Fees and Service Income

Net fees and service income for the three-month periods ended March 31, 2026 and 2025 are as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH PERIODS ENDED		FOR THE THREE-MONTH PERIODS ENDED	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
Fees and service income				
Acceptances, aval and guarantees of loans	49	71	40	60
Debit card, credit card and electronic services	5,749	5,858	5,398	5,479
Others	<u>5,631</u>	<u>6,009</u>	<u>3,753</u>	<u>4,269</u>
Total fees and service income	11,429	11,938	9,191	9,808
Fees and service expenses	<u>4,448</u>	<u>4,346</u>	<u>4,034</u>	<u>3,961</u>
Net fees and service income	<u><u>6,981</u></u>	<u><u>7,592</u></u>	<u><u>5,157</u></u>	<u><u>5,847</u></u>

6.18 Expected Credit Loss

Expected credit loss for the three-month periods ended March 31, 2026 and 2025 are as follows :

	Million Baht			
	CONSOLIDATED		THE BANK	
	FOR THE THREE-MONTH PERIODS ENDED		FOR THE THREE-MONTH PERIODS ENDED	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
Expected credit loss (reversal)				
Loans to customers and accrued interest receivables	9,520	7,894	8,587	7,056
Others	<u>(517)</u>	<u>1,173</u>	<u>(311)</u>	<u>143</u>
Total expected credit loss	<u><u>9,003</u></u>	<u><u>9,067</u></u>	<u><u>8,276</u></u>	<u><u>7,199</u></u>

6.19 Approval of the Financial Statements

The Audit Committee and the Board of Executive Directors have authorized to issue these interim financial statements on May 14, 2026.