Bangkok Bank

Summary of Operating Results for the Bank and its Subsidiaries

Quarter and Six Months Ended June 30, 2026

In the second quarter of 2026, the Thai economy remained broadly unchanged from the previous quarter, supported by strong export growth, particularly in technology sectors that benefited from the global technology investment cycle and investments related to artificial intelligence (AI). This reflected Thailand's increasing integration into global technology supply chains. Nevertheless, the global economy continues to face uncertainties stemming from trade tariff measures and geopolitical tensions, especially in the Middle East, that could affect the economic growth outlook going forward. Tourism showed signs of recovery toward the end of the quarter, but overall tourism activity remained below expectations. In addition, fiscal space was constrained by the elevated level of public debt, limiting the government's ability to implement additional economic stimulus measures. Although the "Thais Help Thais Plus" program is expected to support household spending and alleviate cost-of-living pressures during the economic recovery, businesses and households face persistent domestic structural constraints, which continue to weigh on Thailand's growth prospects.

Amid an evolving global environment with multifaceted challenges from geopolitical tensions affecting global trade, shifts in environmental policies responding to intensifying climate change, and the rapid advancement of technology and innovation, Bangkok Bank remains committed as a "trusted partner and reliable close friend". The Bank provides ongoing tailored advice and support to customers in each segment, offering financial resources and insights that enable businesses to maintain competitiveness and build resilience in a dynamic environment. In addition, the Bank facilitates opportunities for international expansion by leveraging its extensive domestic and international network. The Bank also supports government policies aimed at enabling Thailand's transition toward a sustainable economy, including the "SMEs Credit Boost" program, to create opportunities for SME to strengthen their competitiveness. At the same time, the Bank places importance on prudent management, together with adhering to responsible lending guidelines and committing to providing financial services that support social and environmental responsibility, while fostering sustainable growth.

Bangkok Bank and its subsidiaries reported a net profit of Baht 20,492 million for the first half of 2026, a decrease of 16.2 percent compared to the same period last year. Net interest income declined by 12.4 percent following the Bank's interest rate reductions, resulting in a net interest margin of 2.46 percent. Loan growth continued to support operating income and partially offset the lower interest rate environment. Net fees and service income increased, due to positive momentum from bancassurance and mutual fund services, as well as higher securities business fees in line with the improvement in capital market conditions and trading activities. Meanwhile, other operating income declined primarily due to lower gains on investments. Operating expenses decreased by 6.5 percent, reflecting appropriate cost management alongside ongoing efforts to improve operational efficiency enhancement. As a result, the cost to income ratio stood at 47.1 percent. Expected credit losses amounted to Baht 17,435 million, representing a decrease compared to the same period last year, supported by the Bank's consistently prudent management approach.

At the end of June 2026, the Bank's loans amounted to Baht 2,678,467 million, an increase of 2.7 percent from the end of last year, mainly driven by loans to large corporate customers and loans made through the Bank's international network. The non-performing loan to total loans ratio was at a manageable level of 3.3 percent. Under the Bank's continuous prudent management approach, the ratio of the allowance for expected credit losses to non-performing loan remained strong at 306.3 percent.

As of June 30, 2026, the Bank's deposits amounted to Baht 3,212,308 million, increased by 0.5 percent from the end of last year, with the loan to deposit ratio of 83.4 percent. The total capital adequacy ratio, Tier 1 capital adequacy ratio, and Common Equity Tier 1 capital adequacy ratio of the Bank and its subsidiaries stood at 21.4 percent, 16.9 percent and 16.9 percent respectively, comfortably above the Bank of Thailand's minimum capital requirements.

Overall Picture of the Bank and its Subsidiaries

Million Baht

Item	Q2/26	Q1/26	Q2/25	%QoQ	%YoY	H1/26	H1/25	%YoY
Net profit /1	**9,498**	10,994	11,840	(13.6)%	(19.8)%	**20,492**	24,458	(16.2)%
Earnings per share (Baht)	**4.98**	5.76	6.20	(13.6)%	(19.8)%	**10.74**	12.81	(16.2)%
Net interest margin	**2.42%**	2.49%	2.81%	(0.07)%	(0.39)%	**2.46%**	2.85%	(0.39)%
Net fees and service income to operating income ratio	**17.3%**	17.1%	13.7%	0.2%	3.6%	**17.2%**	15.2%	2.0%
Cost to income ratio	**49.5%**	44.7%	45.2%	4.8%	4.3%	**47.1%**	45.3%	1.8%
Return on average assets /1	**0.81%**	0.96%	1.03%	(0.15)%	(0.22)%	**0.89%**	1.07%	(0.18)%
Return on average equity /1	**6.58%**	7.74%	8.36%	(1.16)%	(1.78)%	**7.16%**	8.75%	(1.59)%

/1 Attributable to owners of the Bank

Million Baht

Item	Jun'26	Mar'26	Dec'25	%QoQ	%YTD
Loans	**2,678,467**	2,661,368	2,608,286	0.6%	2.7%
Deposits	**3,212,308**	3,223,560	3,196,284	(0.3)%	0.5%
Loan to deposit ratio	**83.4%**	82.6%	81.6%	0.8%	1.8%
Non-performing loan (Gross NPL) /1	**105,261**	100,223	94,664	5.0%	11.2%
Gross NPL to total loans ratio /1	**3.3%**	3.1%	3.0%	0.2%	0.3%
Allowance for expected credit losses to NPL ratio /1	**306.3%**	318.1%	324.1%	(11.8)%	(17.8)%
Total capital adequacy ratio	**21.4%**	20.9%	21.8%	0.5%	(0.4)%

/1 Including interbank and money market lending

Operating Income and Expenses of the Bank and its Subsidiaries

Million Baht

Item	Q2/26	Q1/26	Q2/25	%QoQ	%YoY	H1/26	H1/25	%YoY
Net interest income	**27,769**	27,976	31,706	(0.7)%	(12.4)%	**55,744**	63,614	(12.4)%
Non-interest income	**12,571**	12,832	12,715	(2.0)%	(1.1)%	**25,391**	26,460	(4.0)%
Operating expenses	**19,953**	18,258	20,094	9.3%	(0.7)%	**38,200**	40,845	(6.5)%
Expected credit losses	**8,433**	9,003	10,740	(6.3)%	(21.5)%	**17,435**	19,807	(12.0)%
Operating profit before tax	**11,954**	13,547	13,587	(11.8)%	(12.0)%	**25,500**	29,422	(13.3)%
Income tax expenses	**2,356**	2,452	1,672	(3.9)%	40.9%	**4,807**	4,804	0.1%
Net profit	**9,598**	11,095	11,915	(13.5)%	(19.4)%	**20,693**	24,618	(15.9)%
Net profit [/1]	**9,498**	10,994	11,840	(13.6)%	(19.8)%	**20,492**	24,458	(16.2)%
Total comprehensive income [/1]	**16,890**	3,997	22,276	322.6%	(24.2)%	**20,887**	30,562	(31.7)%

[/1] Attributable to owners of the Bank

Bangkok Bank and its subsidiaries reported a net profit attributable to owners of the Bank for the second quarter of 2026 of Baht 9,498 million, decreasing from the previous quarter. This was driven by a modest decline in net interest income and lower non-interest income, primarily resulting from investment income. Operating expenses increased due to operational efficiency enhancement and seasonal expenses. Meanwhile, the Bank set aside lower expected credit losses while continuing to maintain a prudent provisioning approach.

Compared to the second quarter of 2025, net profit attributable to owners of the Bank moderated mainly due to lower net interest income in line with the Bank's interest rate reductions. However, expected credit losses decreased reflecting the Bank's continued prudent provisioning approach.

For the first half of 2026, net profit attributable to owners of the Bank amounted to Baht 20,492 million, decreasing from the same period last year, mainly due to net interest income in tandem with interest rate reductions. Loan growth continued to support operating income and partially offset the lower interest rate environment. Nevertheless, operating expenses declined, reflecting appropriate cost management alongside ongoing efforts to improve operational efficiency. For the first half of 2026, the Bank set aside lower expected credit losses compared to the same period last year, supported by the Bank's consistently prudent management approach.

Bangkok Bank

Net Interest Income

Net interest income for the second quarter of 2026 was Baht 27,769 million, lower than that of the previous quarter and the same quarter last year. For the first half of 2026, net interest income amounted to Baht 55,744 million, a decrease compared to the same period last year. This was attributable to the Bank's interest rate reductions following the interest rate environment. Nevertheless, the impact was partly offset by continued loan growth. Net interest margin for the first half of 2026 stood at 2.46 percent.

Million Baht

Item	Q2/26	Q1/26	Q2/25	%QoQ	%YoY	H1/26	H1/25	%YoY
Interest Income								
Loans	**32,606**	32,967	37,648	(1.1)%	(13.4)%	**65,573**	75,114	(12.7)%
Interbank and money market items	**3,205**	3,078	4,597	4.1%	(30.3)%	**6,282**	9,612	(34.6)%
Investments	**6,729**	6,653	6,897	1.1%	(2.4)%	**13,383**	13,886	(3.6)%
Total interest income	**42,540**	42,698	49,142	(0.4)%	(13.4)%	**85,238**	98,612	(13.6)%
Interest expenses								
Deposits	**7,136**	7,209	9,386	(1.0)%	(24.0)%	**14,346**	18,884	(24.0)%
Interbank and money market items	**1,499**	1,510	1,832	(0.7)%	(18.2)%	**3,009**	4,104	(26.7)%
Contributions to Financial Institutions Development Fund and Deposit Protection Agency	**3,218**	3,164	3,190	1.7%	0.9%	**6,382**	6,332	0.8%
Debt issued and borrowings	**2,918**	2,839	3,028	2.8%	(3.6)%	**5,757**	5,678	1.4%
Total interest expenses	**14,771**	14,722	17,436	0.3%	(15.3)%	**29,494**	34,998	(15.7)%
Net interest income	**27,769**	27,976	31,706	(0.7)%	(12.4)%	**55,744**	63,614	(12.4)%
Yield on earning assets	**3.70%**	3.79%	4.35%	(0.09)%	(0.65)%	**3.76%**	4.42%	(0.66)%
Cost of funds	**1.54%**	1.57%	1.84%	(0.03)%	(0.30)%	**1.56%**	1.87%	(0.31)%
Net interest margin	**2.42%**	2.49%	2.81%	(0.07)%	(0.39)%	**2.46%**	2.85%	(0.39)%

Bangkok Bank Interest Rate	Jun'26	Mar'26	Dec'25	Sep'25	Jun'25	Mar'25	Dec'24
Loans (%)							
MOR	6.500	6.500	6.600	6.750	7.000	7.100	7.350
MRR	6.500	6.500	6.600	6.650	6.900	6.950	7.000
MLR	6.350	6.350	6.450	6.500	6.750	6.825	6.900
Deposits (%)							
Savings	0.250	0.250	0.250	0.250	0.250	0.250	0.250
3-month Fixed	0.650	0.700	0.700	0.800	0.850	1.000	1.000
6-month Fixed	0.650	0.750	0.750	0.850	0.900	1.100	1.100
12-month Fixed	0.750	0.850	0.850	1.100	1.250	1.450	1.450
Bank of Thailand Policy Rate (%)	1.000	1.000	1.250	1.500	1.750	2.000	2.250

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Non-interest Income

Non-interest income for the second quarter of 2026 amounted to Baht 12,571 million, decreasing by 2.0 percent from the previous quarter and 1.1 percent from the same quarter last year, mainly driven by lower gains on investments.

For the first half of 2026, non-interest income amounted to Baht 25,391 million, decreasing by 4.0 percent from the same period last year, mainly due to lower gains on investments. Meanwhile, dividend income and gains on financial instruments measured at fair value through profit or loss (FVTPL) increased in line with market conditions. In addition, net fees and service income improved, supported by positive momentum from bancassurance and mutual fund services, as well as higher securities business fees in line with the improvement in capital market conditions and trading activities.

Million Baht

Item	Q2/26	Q1/26	Q2/25	%QoQ	%YoY	H1/26	H1/25	%YoY
Fees and service income	**10,734**	11,429	9,772	(6.1)%	9.8%	**22,163**	21,710	2.1%
Less fees and service expenses	**3,765**	4,448	3,694	(15.4)%	1.9%	**8,213**	8,040	2.2%
Net fees and service income	**6,969**	6,981	6,078	(0.2)%	14.7%	**13,950**	13,670	2.0%
Gains on financial instruments measured at FVTPL	**3,442**	2,206	2,217	56.0%	55.3%	**5,648**	4,174	35.3%
Gains on investments	**312**	1,608	3,348	(80.6)%	(90.7)%	**1,919**	6,245	(69.3)%
Share of profit (loss) from investment using equity method	**(11)**	67	39	(116.4)%	(128.2)%	**56**	90	(37.8)%
Gains on disposal of assets	**105**	84	95	25.0%	10.5%	**190**	350	(45.7)%
Dividend income	**1,460**	1,554	714	(6.0)%	104.5%	**3,014**	1,453	107.4%
Other operating income	**294**	332	224	(11.4)%	31.3%	**614**	478	28.5%
Total other operating income	**5,602**	5,851	6,637	(4.3)%	(15.6)%	**11,441**	12,790	(10.5)%
Total non-interest income	**12,571**	12,832	12,715	(2.0)%	(1.1)%	**25,391**	26,460	(4.0)%
Net fees and service income to operating income ratio	**17.3%**	17.1%	13.7%	0.2%	3.6%	**17.2%**	15.2%	2.0%

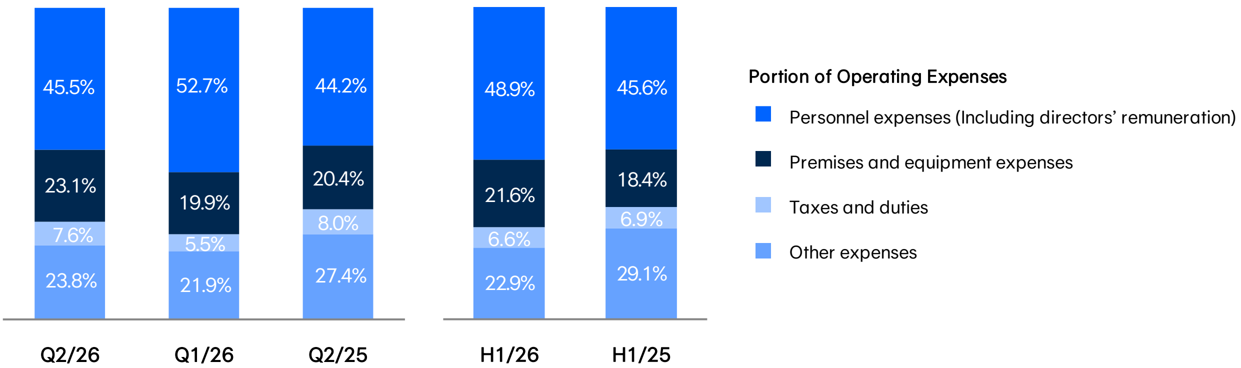
Operating Expenses

Operating expenses for the second quarter of 2026 amounted to Baht 19,953 million, increasing from the previous quarter of 2026 due to expenses related to operational efficiency enhancement and seasonal expenses.

For the first half of 2026, operating expenses amounted to Baht 38,200 million, decreasing from the same period last year. The Bank continued to place emphasis on ongoing operational efficiency enhancement alongside appropriate cost management. As a result, the cost to income ratio for the first half of 2026 stood at 47.1 percent.

Million Baht

Item	Q2/26	Q1/26	Q2/25	%QoQ	%YoY	H1/26	H1/25	%YoY
Personnel expenses	**8,995**	9,559	8,800	(5.9)%	2.2%	**18,554**	18,465	0.5%
Directors' remuneration	**91**	58	88	56.9%	3.4%	**149**	143	4.2%
Premises and equipment expenses	**4,603**	3,642	4,095	26.4%	12.4%	**8,246**	7,555	9.1%
Taxes and duties	**1,508**	1,009	1,609	49.5%	(6.3)%	**2,517**	2,803	(10.2)%
Other expenses	**4,756**	3,990	5,502	19.2%	(13.6)%	**8,734**	11,879	(26.5)%
Total operating expenses	**19,953**	18,258	20,094	9.3%	(0.7)%	**38,200**	40,845	(6.5)%
Cost to income ratio	**49.5%**	44.7%	45.2%	4.8%	4.3%	**47.1%**	45.3%	1.8%



Expected Credit Losses

For the first half of 2026, the Bank's expected credit losses amounted to Baht 17,435 million, decreasing from the same period last year, reflecting the Bank's continued prudent provisioning approach. Nevertheless, the global economic outlook remains uncertain due to geopolitical tensions in the Middle East and U.S. trade policies. At the same time, the domestic economy continued to face structural constraints, particularly high household debt levels. Hence, the Bank will closely monitor and evaluate these factors to assess the adequacy of its allowance for expected credit losses, ensuring alignment with uncertainties going forward.

Bangkok Bank

Significant Items in the Financial Position

Assets

As of June 30, 2026, total assets amounted to Baht 4,681,447 million, a similar level to the end of the previous quarter and an increase of 1.6 percent from the end of December 2025, primarily from loans and investments.

Million Baht

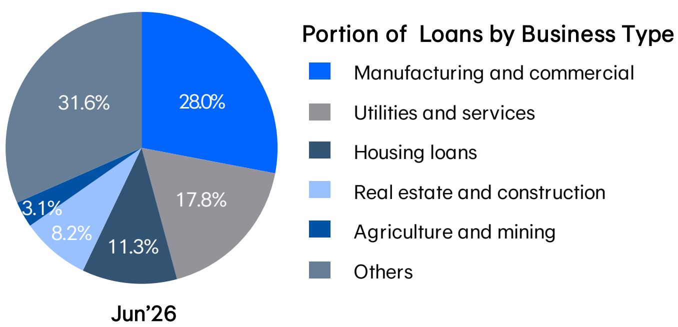
Item	Jun'26	Mar'26	Dec'25	%QoQ	%YTD
Net interbank and money market items	**759,948**	782,948	771,194	(2.9)%	(1.5)%
Financial assets measured at FVTPL	**108,952**	103,576	104,951	5.2%	3.8%
Net investments	**1,144,212**	1,166,893	1,108,129	(1.9)%	3.3%
Net investments in associates	**1,050**	1,087	1,021	(3.4)%	2.8%
Loans	**2,678,467**	2,661,368	2,608,286	0.6%	2.7%
Net properties for sale	**5,414**	5,302	5,565	2.1%	(2.7)%
Total assets	**4,681,447**	4,708,950	4,606,342	(0.6)%	1.6%

Loans

As of June 30, 2026, loans amounted to Baht 2,678,467 million, a similar level to the end of the previous quarter and an increase of 2.7 percent from the end of December 2025 mainly from loans to large corporate customers and loans made through the Bank's international network.

Million Baht

Loans by Business Type	Jun'26	Mar'26	Dec'25	%QoQ	%YTD
Manufacturing and commercial	**750,765**	751,257	735,320	(0.1)%	2.1%
Utilities and services	**475,737**	470,935	463,682	1.0%	2.6%
Housing loans	**301,702**	308,561	314,038	(2.2)%	(3.9)%
Real estate and construction	**218,941**	220,135	218,361	(0.5)%	0.3%
Agriculture and mining	**84,120**	85,320	80,801	(1.4)%	4.1%
Others	**847,202**	825,160	796,084	2.7%	6.4%
Total loans	**2,678,467**	2,661,368	2,608,286	0.6%	2.7%



As of June 30, 2026, the Bank and its subsidiaries had loans distributed across business sectors, with 28.0 percent in the manufacturing and commercial sector, 17.8 percent in the utilities and services sector, 11.3 percent in the housing loans sector, and 8.2 percent in the real estate and construction sector.

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Classified Loans and Allowance for Expected Credit Losses

As of the end of June 2026, non-performing loan (Gross NPL) totaled Baht 105,261 million. The gross NPL to total loans ratio stood at a manageable level of 3.3 percent. The allowance for expected credit losses was Baht 322,367 million. As a result, the allowance for expected credit losses to NPL ratio was at a strong level of 306.3 percent.

Million Baht

Item	Jun'26	Mar'26	Dec'25	%QoQ	%YTD
Consolidated					
Non-performing loan (Gross NPL) /1	**105,261**	100,223	94,664	5.0%	11.2%
Gross NPL to total loans ratio /1	**3.3%**	3.1%	3.0%	0.2%	0.3%
Net NPL to net total loans ratio /1	**0.7%**	0.6%	0.6%	0.1%	0.1%
Allowance for expected credit losses to NPL ratio /1	**306.3%**	318.1%	324.1%	(11.8)%	(17.8)%
The Bank					
Non-performing loan (Gross NPL) /1	**92,419**	85,992	82,257	7.5%	12.4%
Gross NPL to total loans ratio /1	**3.3%**	3.0%	2.9%	0.3%	0.4%

/1 Including interbank and money market lending

Million Baht

Item	Loans and Interbank & Money Market			Allowance for Expected Credit Losses /1		
	Jun'26	Mar'26	Dec'25	Jun'26	Mar'26	Dec'25
Non-credit-impaired	**3,333,738**	3,344,758	3,285,563	**233,286**	234,435	227,017
Credit-impaired	**105,261**	100,223	94,664	**89,081**	84,371	79,753
Total	**3,438,999**	3,444,981	3,380,227	**322,367**	318,806	306,770

/1 Including allowance for expected credit losses of loans, interbank and money market items, loan commitments and financial guarantee contracts

Bangkok Bank

Investments

As of June 30, 2026, the Bank and its subsidiaries had total investments of Baht 1,253,164 million, a similar level to the end of previous quarter and an increase of 3.3 percent from the end of December 2025. The Bank had Baht 704,235 million in investments in Thai government and state enterprise securities, accounting for 56.2 percent of total investments. Foreign debt securities amounted to Baht 327,955 million and net investment in equity securities amounted to Baht 102,833 million.

Million Baht

Investments by Investment Holding	Jun'26	Mar'26	Dec'25	%QoQ	%YTD
Trading securities	**15,828**	12,245	13,954	29.3%	13.4%
Securities measured at FVTPL	**93,124**	91,331	90,997	2.0%	2.3%
Debt securities measured at amortized cost	**105,650**	101,558	96,137	4.0%	9.9%
Debt securities measured at FVOCI	**946,731**	982,729	934,913	(3.7)%	1.3%
Equity securities measured at FVOCI	**91,831**	82,606	77,079	11.2%	19.1%
Total investments	**1,253,164**	1,270,469	1,213,080	(1.4)%	3.3%

Liabilities and Shareholders' Equity

Total liabilities, as of June 30, 2026, amounted to Baht 4,100,139 million, a similar level to the end of previous quarter and an increase of 1.7 percent from the end of December 2025, mainly from deposits and interbank and money market items.

Million Baht

Item	Jun'26	Mar'26	Dec'25	%QoQ	%YTD
Deposits	**3,212,308**	3,223,560	3,196,284	(0.3)%	0.5%
Interbank and money market items	**354,194**	380,015	314,644	(6.8)%	12.6%
Financial liabilities measured at FVTPL	**16,845**	16,600	16,347	1.5%	3.0%
Debt issued and borrowings	**255,758**	252,867	244,009	1.1%	4.8%
Total liabilities	**4,100,139**	4,129,152	4,030,659	(0.7)%	1.7%
Shareholders' equity /1	**579,542**	577,919	573,923	0.3%	1.0%

/1 Attributable to owners of the Bank

Bangkok Bank

Deposits

Total deposits, as of June 30, 2026, amounted to Baht 3,212,308 million, a similar level to the end of the previous quarter and the end of December 2025. The loan to deposit ratio was 83.4 percent.

Million Baht

Deposits Classified by Product Type	Jun'26 Amount	Jun'26 Portion	Mar'26 Amount	Mar'26 Portion	Dec'25 Amount	Dec'25 Portion	%QoQ	%YTD
Current	**266,597**	**8.3%**	294,258	9.1%	285,119	8.9%	(9.4)%	(6.5)%
Savings	**1,696,406**	**52.8%**	1,707,884	53.0%	1,691,238	52.9%	(0.7)%	0.3%
Fixed	**1,249,305**	**38.9%**	1,221,418	37.9%	1,219,927	38.2%	2.3%	2.4%
Total deposits	**3,212,308**	**100.0%**	3,223,560	100.0%	3,196,284	100.0%	(0.3)%	0.5%
Loan to deposit ratio		**83.4%**		82.6%		81.6%	0.8%	1.8%

Debt Issued and Borrowings

Total debt issued and borrowings, as of June 30, 2026, amounted to Baht 255,758 million, an increase of 4.8 percent from the end of December 2025 due to the appreciation in the value of foreign denominated debentures following the depreciation of the Thai baht.

Million Baht

Debt Issued and Borrowings Classified by Type of Instruments	Jun'26 Amount	Jun'26 Portion	Mar'26 Amount	Mar'26 Portion	Dec'25 Amount	Dec'25 Portion	%QoQ	%YTD
Senior unsecured notes	**148,113**	**57.9%**	146,543	57.9%	141,366	57.9%	1.1%	4.8%
Subordinated notes	**106,280**	**41.5%**	105,589	41.7%	102,231	41.8%	0.7%	4.0%
Others	**1,619**	**0.6%**	991	0.4%	674	0.3%	63.4%	140.2%
Total (before discount on borrowings)	**256,012**	**100.0%**	253,123	100.0%	244,271	100.0%	1.1%	4.8%
Less discount on borrowings	**254**		256		262		(0.8)%	(3.1)%
Total debt issued and borrowings	**255,758**		252,867		244,009		1.1%	4.8%

Shareholders' Equity

Shareholders' equity attributable to owners of the Bank, as of June 30, 2026, amounted to Baht 579,542 million, an increase of 1.0 percent from the end of December 2025. This was due to the inclusion of net profit attributable to the Bank for the first half of 2026 offset by a dividend payment of Baht 8.00 per share according to the resolution of the shareholders' meeting in April 2026.

Sources and Utilization of Funds

As of June 30, 2026, the Bank and its subsidiaries' primary sources of funds consisted of deposits of Baht 3,212,308 million or 68.6 percent, equity attributable to owners of the Bank of Baht 579,542 million or 12.4 percent, interbank and money market items on liabilities of Baht 354,194 million or 7.6 percent, and debt issued and borrowings including financial liabilities measured at FVTPL amounting to Baht 272,603 million or 5.8 percent.

The utilization of funds comprised loans of Baht 2,678,467 million or 57.2 percent, net investments, including financial assets measured at FVTPL and net investments in associates of Baht 1,254,214 million, or 26.8 percent, and net interbank and money market assets of Baht 759,948 million or 16.2 percent.

Capital Reserves and Capital Adequacy Ratio

Under the principles of Basel III, the Bank of Thailand (BOT) currently requires commercial banks registered in Thailand and members of their financial groups to maintain minimum levels of capital adequacy as measured by three ratios: the Common Equity Tier 1 capital adequacy ratio at no less than 4.50 percent, the Tier 1 capital adequacy ratio at no less than 6.00 percent, and the Total Capital Adequacy ratio at no less than 8.50 percent – measured as a percentage of total risk-weighted assets. The BOT also requires a capital conservation buffer of more than 2.50 percent. Since the Bank is classified by the BOT as a Domestic Systemically Important Bank (D-SIB), it must have an additional Common Equity Tier 1 ratio at 1.00 percent for Higher Loss Absorbency (HLA). Consequently, the Bank is required to maintain the Common Equity Tier 1 capital adequacy ratio at more than 8.00 percent, the Tier 1 capital adequacy ratio at more than 9.50 percent, and the total capital adequacy ratio at more than 12.00 percent – measured as percentages of total risk-weighted assets.

As of June 30, 2026, the Bank's Common Equity Tier 1 capital adequacy ratio was 16.9 percent, the Tier 1 capital adequacy ratio was 16.9 percent, and the total capital adequacy ratio was 21.4 percent, which was above the BOT's minimum capital requirements.

Consolidated

Million Baht

Item	Jun'26		Mar'26		Dec'25		BOT's requirements
	Capital	Capital Adequacy Ratio	Capital	Capital Adequacy Ratio	Capital	Capital Adequacy Ratio	
Common Equity Tier 1 capital	**520,923**	**16.9%**	504,917	16.4%	516,036	17.2%	> 8.00%
Tier 1 capital	**521,140**	**16.9%**	505,138	16.4%	516,255	17.2%	> 9.50%
Tier 2 capital	**137,727**	**4.5%**	136,835	4.5%	136,785	4.6%	
Total capital	**658,867**	**21.4%**	641,973	20.9%	653,040	21.8%	> 12.00%

The Bank

Million Baht

Item	Jun'26		Mar'26		Dec'25		BOT's requirements
	Capital	Capital Adequacy Ratio	Capital	Capital Adequacy Ratio	Capital	Capital Adequacy Ratio	
Common Equity Tier 1 capital	**512,206**	**18.3%**	495,259	17.7%	509,599	18.8%	> 8.00%
Tier 1 capital	**512,206**	**18.3%**	495,259	17.7%	509,599	18.8%	> 9.50%
Tier 2 capital	**134,654**	**4.8%**	133,738	4.8%	133,893	4.9%	
Total capital	**646,860**	**23.1%**	628,997	22.5%	643,492	23.7%	> 12.00%

Liquid Assets

Liquid assets consisted of cash, net interbank and money market items, debt securities, and marketable equity securities. As of June 30, 2026, the ratio of liquid assets to total assets and liquid assets to deposits was 41.5 percent and 60.5 percent, respectively.

Item	Jun'26	Mar'26	Dec'25
Liquid assets/Total assets (%)	**41.5**	42.2	41.8
Liquid assets/Deposits (%)	**60.5**	61.7	60.3

Bangkok Bank

Credit Ratings

Details of the Bank's credit ratings are as follows:

Credit Rating Agency	Jun'26	Mar'26	Dec'25
Moody's Investors Service			
Long-term Deposit	**Baa1**	Baa1	Baa1
Short-term Deposit	**P-2**	P-2	P-2
Senior Unsecured Debt Instrument	**Baa1**	Baa1	Baa1
Subordinated Debt Instrument	**Baa2**	Baa2	Baa2
Subordinated Debt (Basel III-compliant Tier 2 securities)	**Baa3**	Baa3	Baa3
Financial Strength (BCA)	**baa1**	baa1	baa1
Outlook/1	**Stable**	Negative	Negative
S&P Global Ratings			
Long-term Issuer Credit Rating	**BBB+**	BBB+	BBB+
Short-term Issuer Credit Rating	**A-2**	A-2	A-2
Senior Unsecured Debt Instrument	**BBB+**	BBB+	BBB+
Subordinated Debt Instrument	**BBB**	BBB	BBB
Financial Strength (SACP)	**bbb-**	bbb-	bbb-
Outlook	**Stable**	Stable	Stable
Fitch Ratings			
International Rating			
Long-term Issuer Default Rating	**BBB**	BBB	BBB
Short-term Issuer Default Rating	**F2**	F2	F2
Senior Unsecured Debt Instrument	**BBB**	BBB	BBB
Subordinated Debt Instrument	**BB+**	BB+	BB+
Subordinated Debt (Basel III-compliant Tier 2 securities)	**BB+**	BB+	BB+
Financial Strength (VR)	**bbb**	bbb	bbb
Outlook	**Stable**	Stable	Stable
National Rating			
Long-term	**AA+(tha)**	AA+(tha)	AA+(tha)
Short-term	**F1+(tha)**	F1+(tha)	F1+(tha)
Outlook	**Stable**	Stable	Stable

/1 The change in the Bank's rating outlook follows the revision of Thailand's sovereign rating outlook.