Bangkok Bank

Investor Presentation

2Q26

Agenda

01 1H26 Key highlights

02 1H26 Financial performance

03 2026 Financial target

1H26 Key highlights

Prudent approach has remained a key factor in supporting sustainable returns amid economic headwinds

Sustainable performance

฿20.5 bn/1

Net profit stayed healthy
amid a challenging economic environment

+2.7% YTD

Quality loan growth
underpinned by corporate and international lending

3.3%

NPL ratio
manageable asset quality

Through diversified mechanism

2.46%

Net interest margin
following the reduction in interest rates

2.0% YoY

Net fees and service income
driven by bancassurance & mutual fund services as well as security business

47.1%

Cost to income ratio
reflecting appropriate cost management alongside ongoing efforts to improve operational efficiency

Resilient balance sheet strength

16.9%

Common equity tier 1
vs. 17.2% in Dec-25

83.4%

Loan to deposit ratio
healthy liquidity position

306.3%

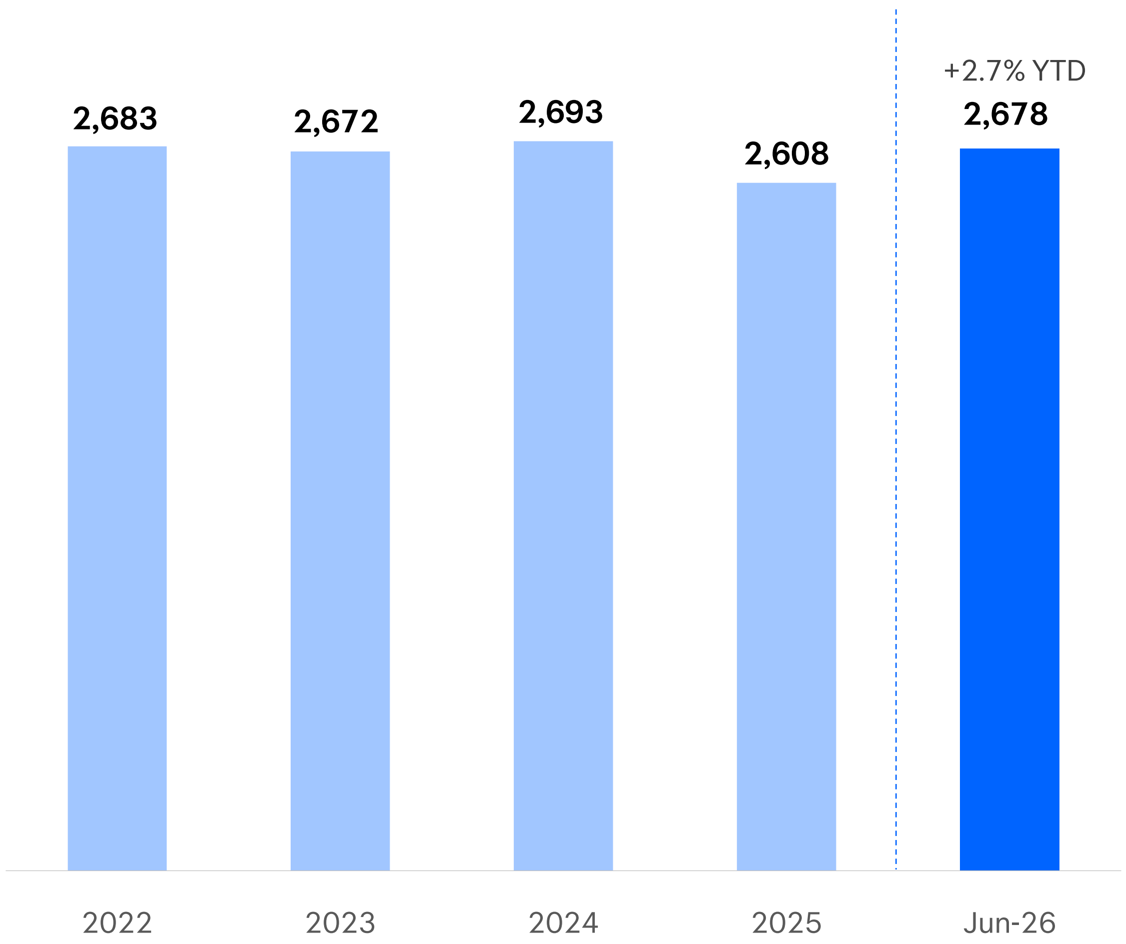
Robust coverage ratio
well-secured reserves

Note: /1 Attributable to owners of the Bank

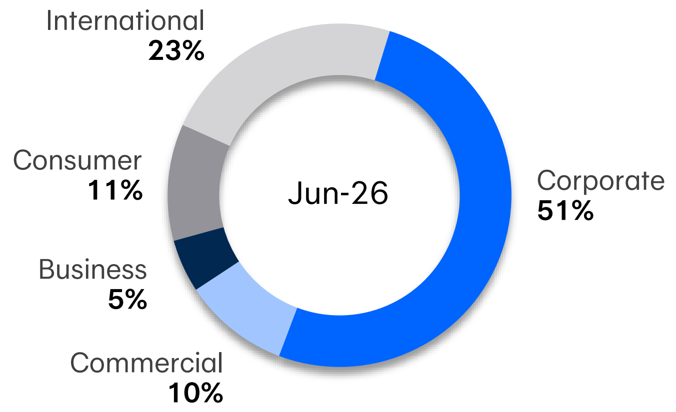
Agenda

Prudent and well-diversified loan portfolio

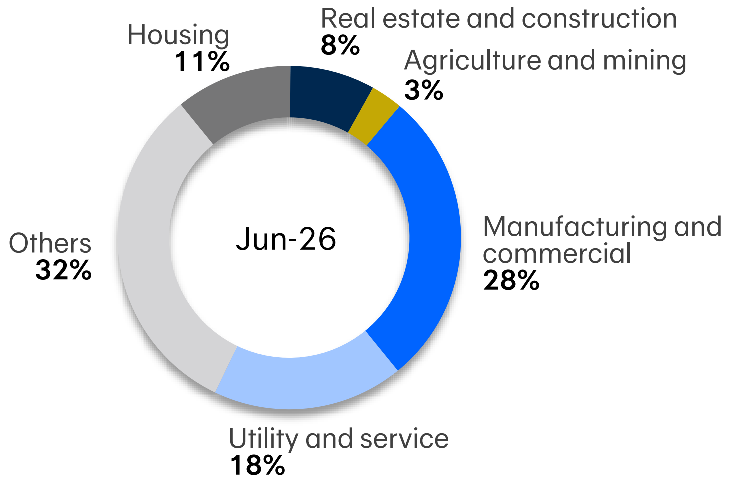
Loan
Billion Baht



Loan by business unit/1
% of composition



Loan by industry
% of composition

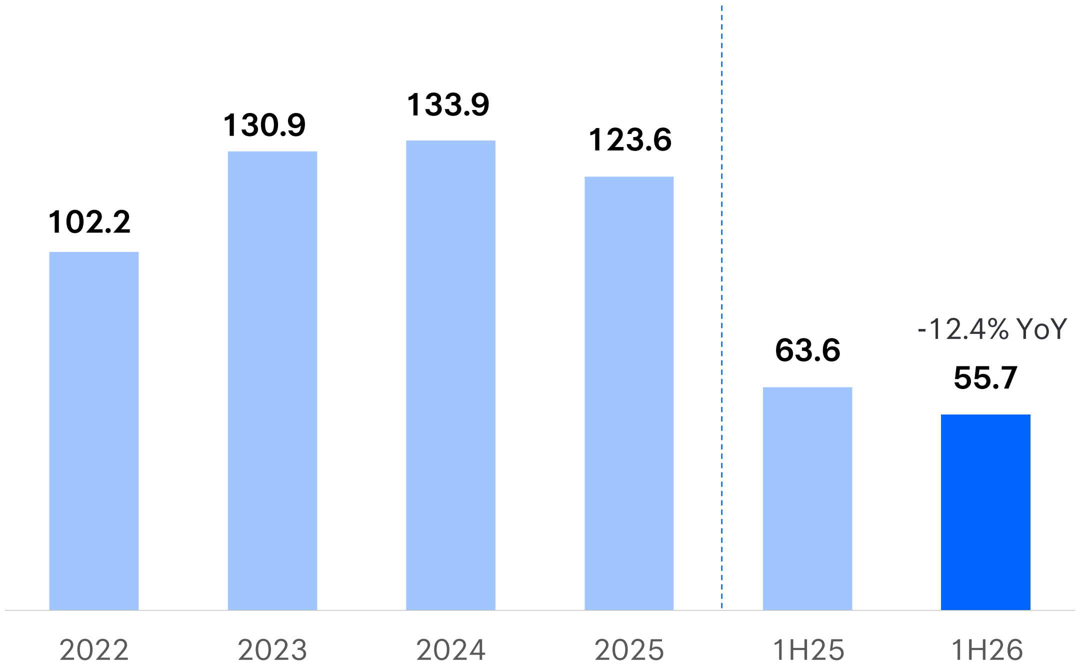


Note: /1 Corporate banking serves large domestic and multinational companies. Commercial banking serves medium-sized enterprises. Business banking serves small-sized enterprises. Consumer banking provides retail banking services. International banking provides services through BBL's international presences in 14 economies.

Net interest income eased following interest rate reduction, while partly offset by continued loan growth

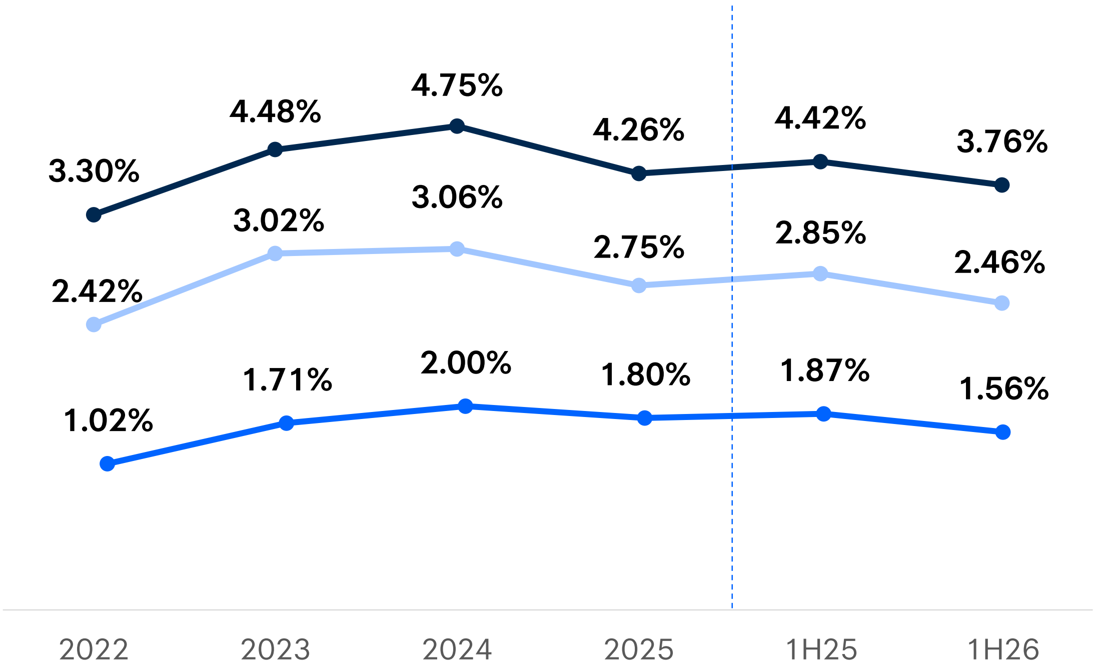
Net interest income

Billion Baht



NIM, Yield on earning asset, Cost of fund

%



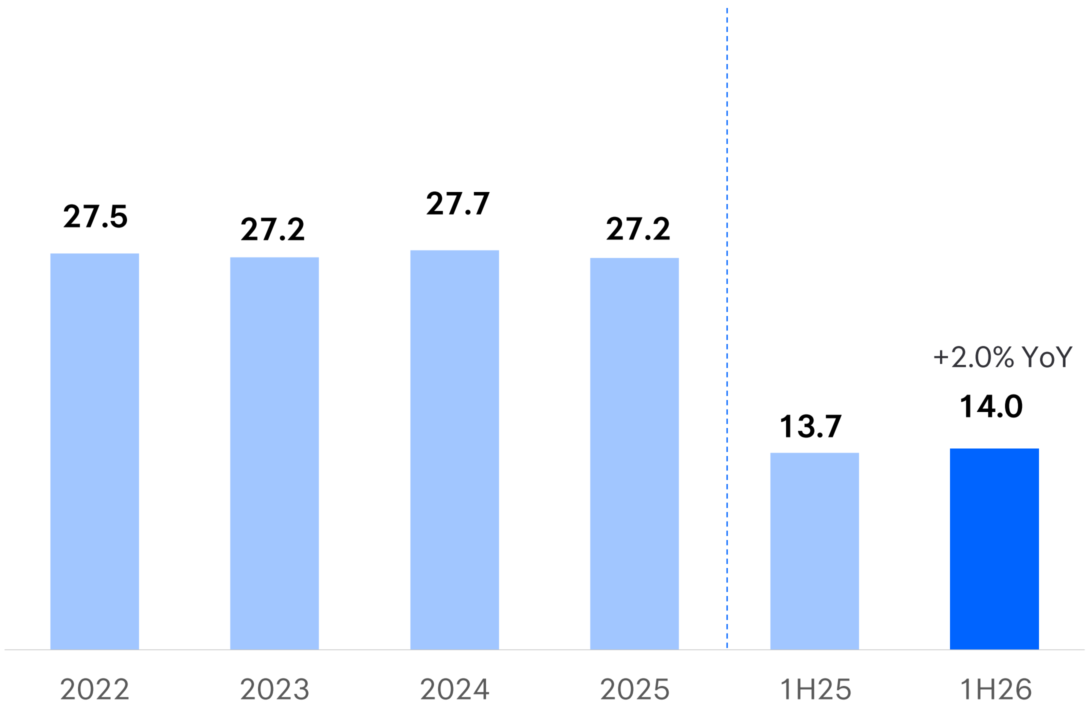
	2022	2023	2024	2025	1H25	1H26
Policy rate	1.250%	2.500%	2.250%	1.250%	1.750%	1.000%
MLR	5.850%	7.100%	6.900%	6.450%	6.750%	6.350%
MOR	6.350%	7.550%	7.350%	6.600%	7.000%	6.500%

Yield on earning assets — NIM — Cost of funds

Fee income increased, supported by positive momentum from bancassurance & mutual funds along with higher securities business fees

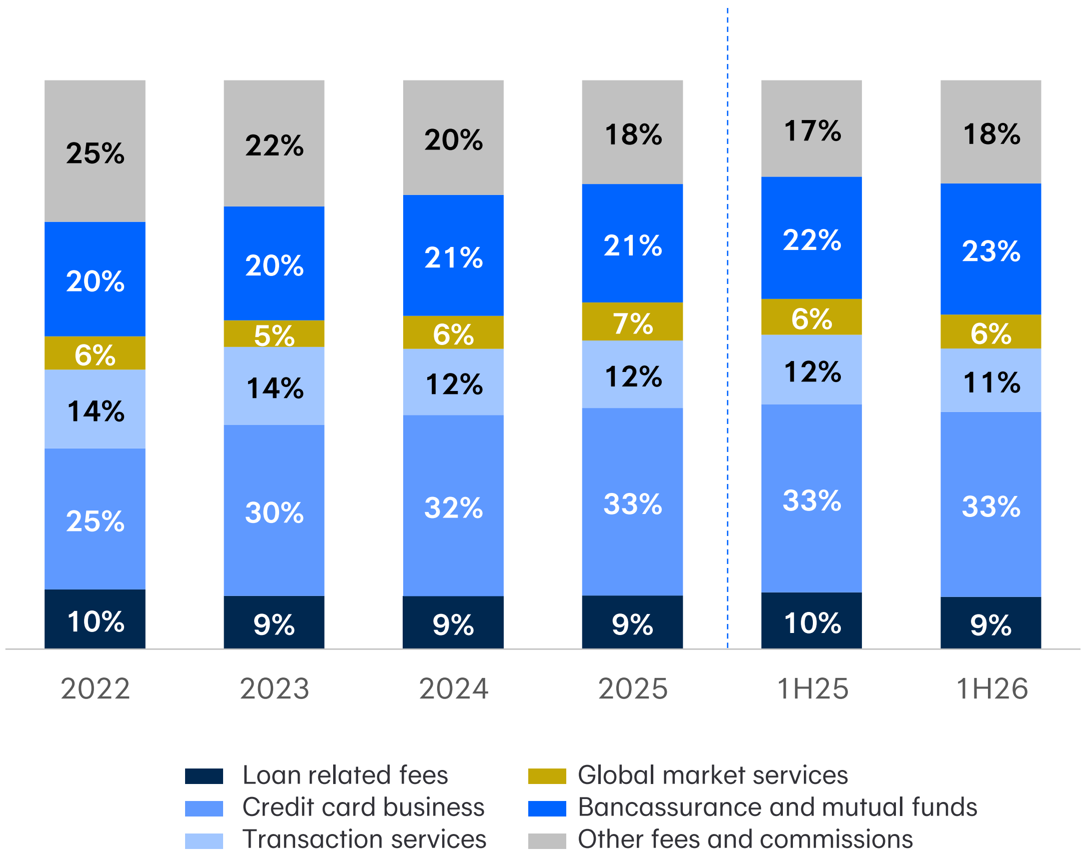
Net fees and service income

Billion Baht



Fees and service income

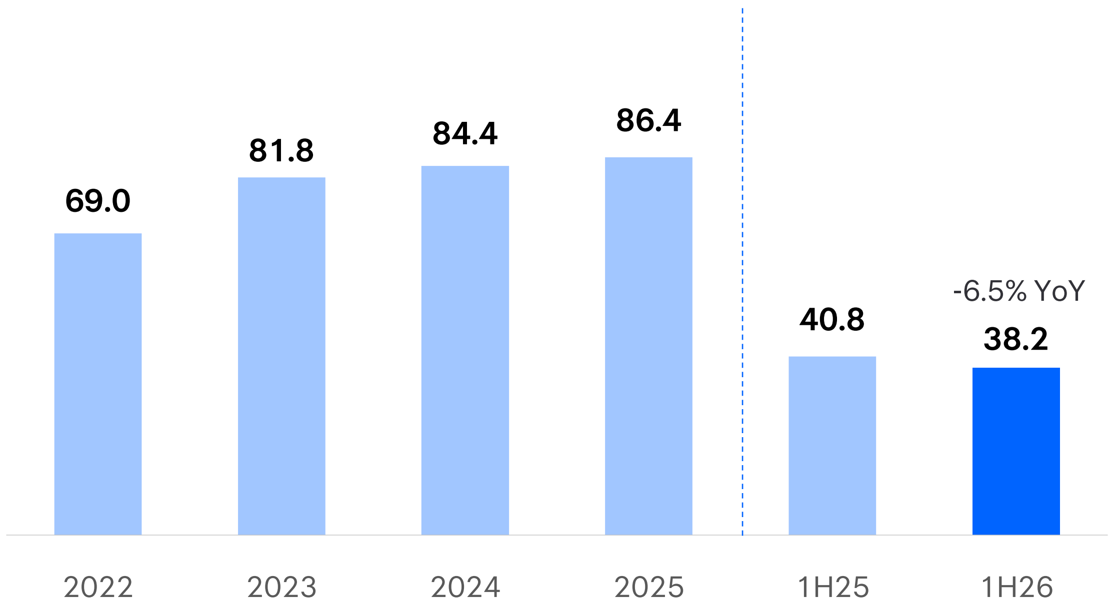
% of composition



Operating expense declined reflecting appropriate cost management, maintaining cost to income ratio within target range

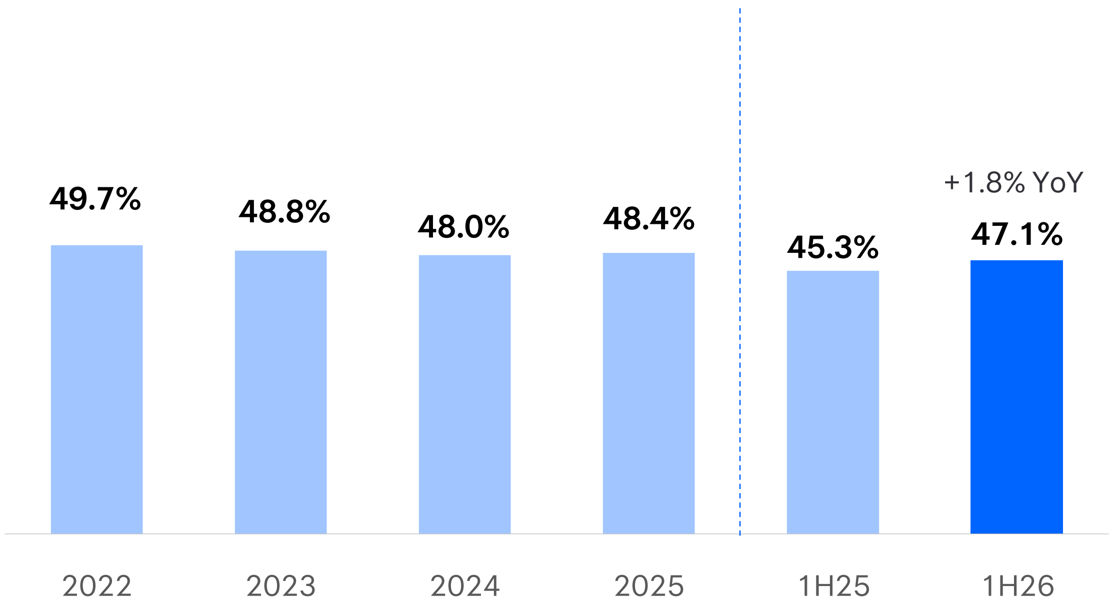
Operating expenses

Billion Baht



Cost to income ratio

%

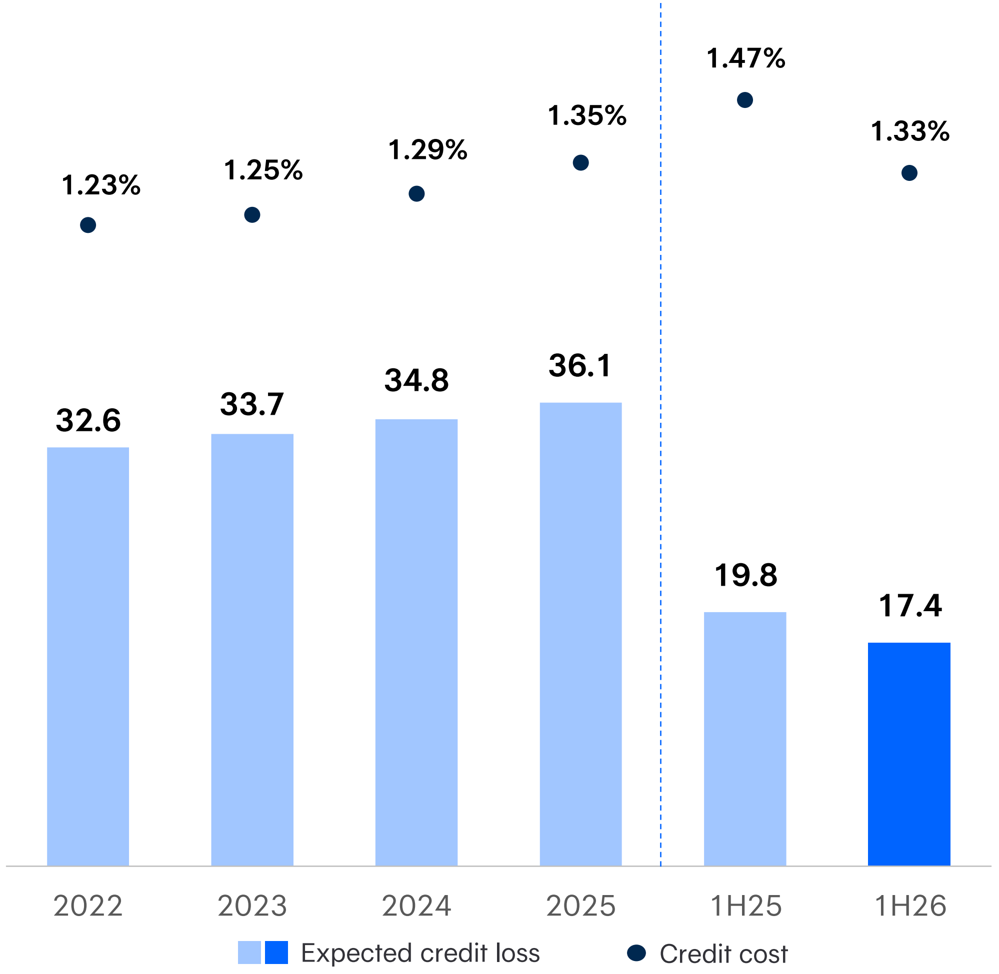


Manageable asset quality across business cycles, underpinned by well-secured reserves

Prudent reserves built across business cycles

Expected credit loss (Provision), Credit cost

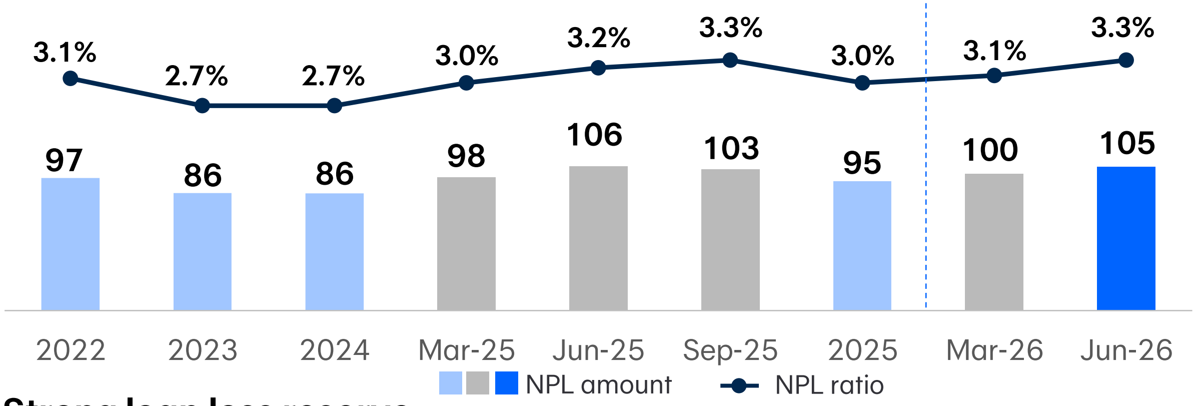
Billion Baht, %



Manageable asset quality

NPL amount, NPL ratio

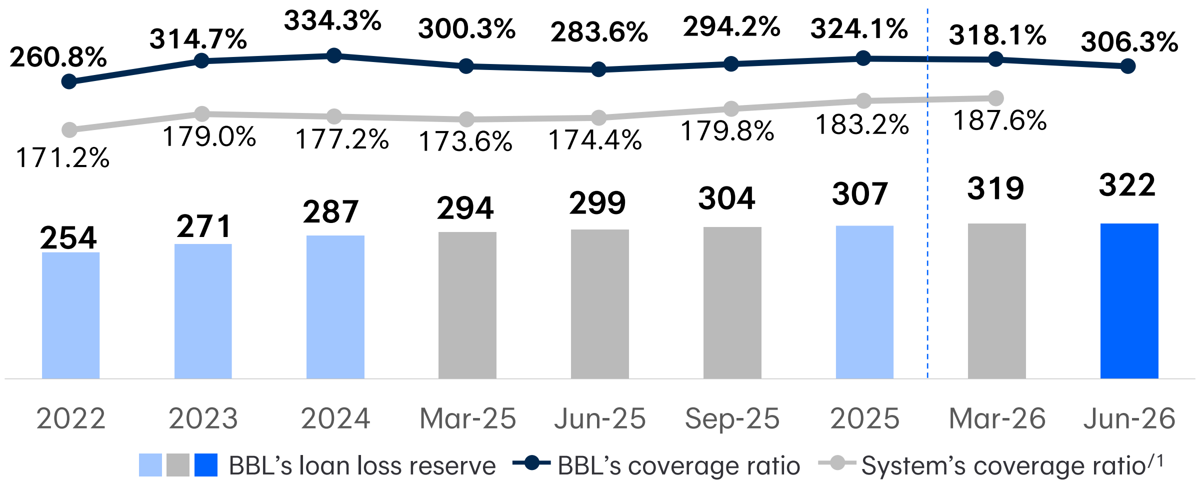
Billion Baht, %



Strong loan loss reserve

Loan loss reserve, Coverage ratio

Billion Baht, %

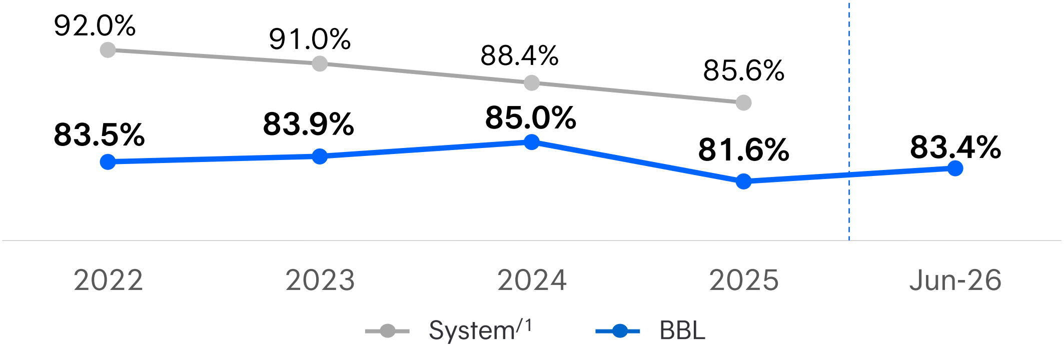


Note: /1 System refers to all commercial banks in Thailand. (Source: Bank of Thailand)

Resilient funding structure and robust liquidity position

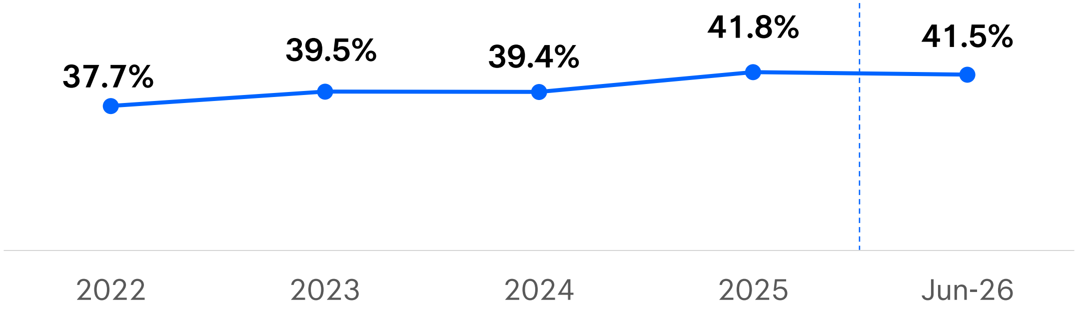
Loan-to-deposit ratio

%



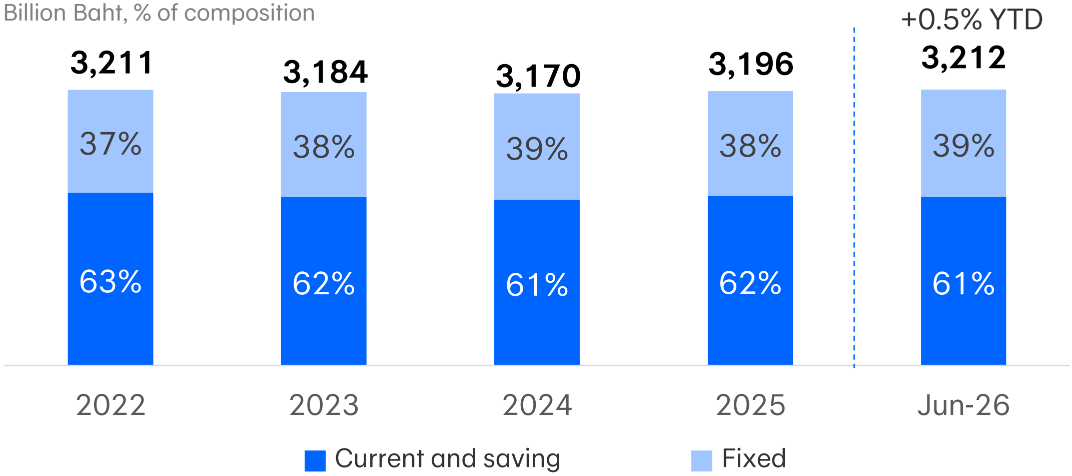
Liquid assets/2

% of total assets



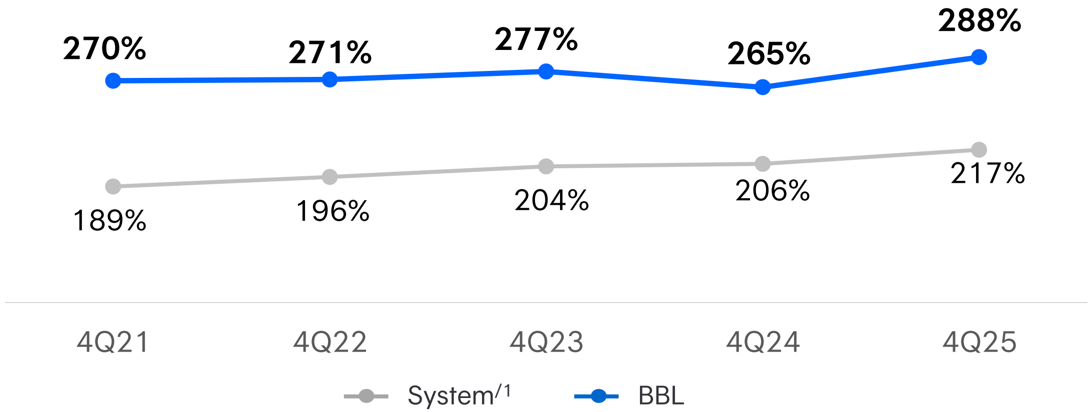
Deposit

Billion Baht, % of composition



Liquidity coverage ratio/3

%

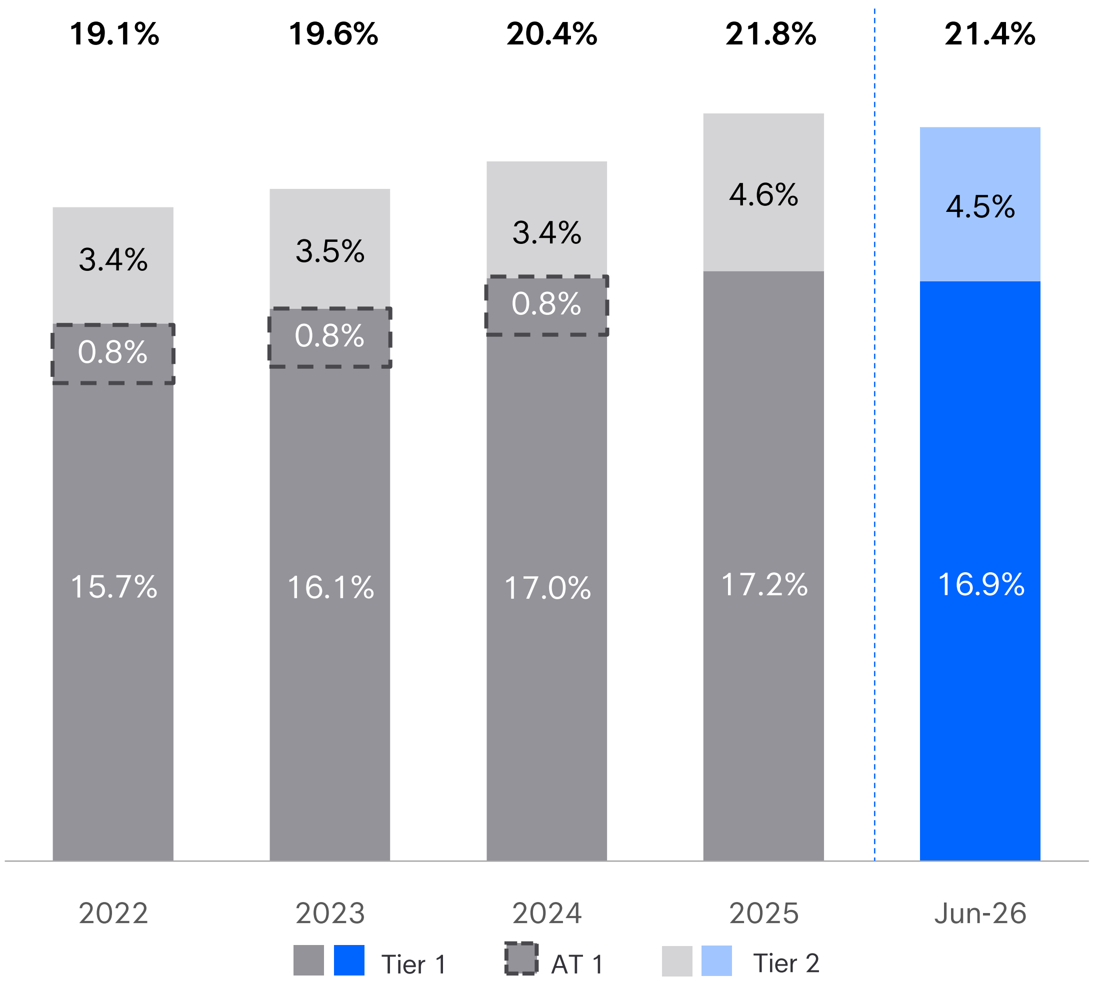


Notes: /1 System refers to all commercial banks in Thailand. (Source: Bank of Thailand)
/2 Liquid assets are defined as cash, interbank and money market items, debt securities and marketable equity securities.
/3 For BBL, LCR is computed as an average ratio of month-end LCR in the quarter. For System, LCR is as of month.

Strong capital positions supporting balance sheet stability

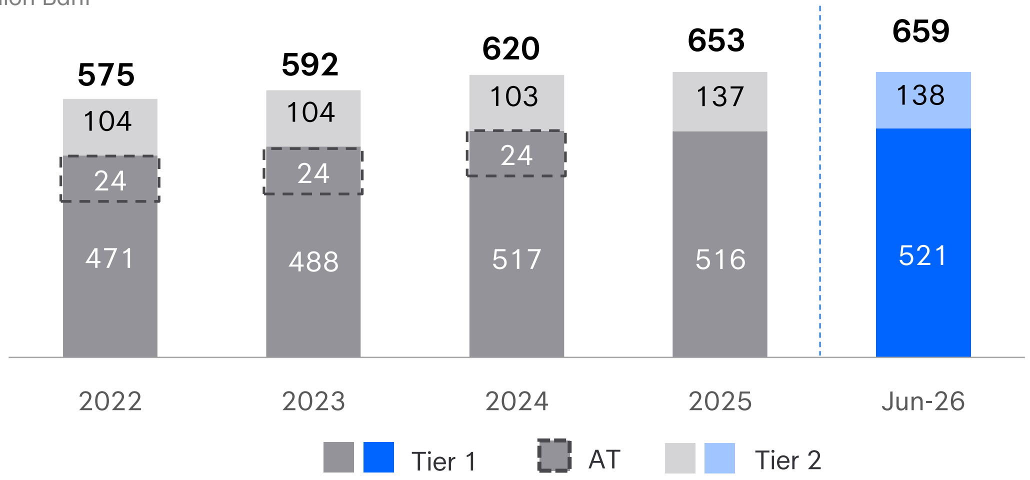
Consolidated capital ratios

%



Capital base

Billion Baht



Regulatory capital ratio requirements

4.5% Minimum Common Equity Tier 1 Ratio

6.0% Minimum Tier 1 Ratio

8.5% Minimum Total Capital Ratio

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2.5% + 1.0% Capital Conservation Buffer and D-SIB Buffer

8.0% Common Equity Tier 1 Capital Ratio Requirement

9.5% Tier 1 Capital Ratio Requirement

12.0% Total Capital Ratio Requirement

Agenda

2026 Financial target

Consolidated	2026 Financial target
Loan growth	2-3%
NPL ratio (gross)	About 3.0%
Net interest margin	2.4-2.5%
Net fee income growth	Low single digit
Cost to income ratio	High-40s%
Credit cost	1.0%

Note: The above financial targets are based on the Bank's preliminary estimates that may change due to the operating environments and other unforeseen circumstances.

Appendix

Financial position

							Million Baht
	Dec-22	Dec-23	Dec-24	Dec-25	Mar-26	Jun-26	%YTD
Loan	2,682,691	2,671,964	2,693,301	2,608,286	2,661,368	2,678,467	2.7%
Deposit	3,210,896	3,184,283	3,169,654	3,196,284	3,223,560	3,212,308	0.5%
LDR	83.5%	83.9%	85.0%	81.6%	82.6%	83.4%	1.8%
NPL/1	97,188	85,955	85,833	94,664	100,223	105,261	11.2%
NPL ratio/1	3.1%	2.7%	2.7%	3.0%	3.1%	3.3%	0.3%
Allowance for ECL to NPL/1	260.8%	314.7%	334.3%	324.1%	318.1%	306.3%	-17.8%
Allowance for ECL to loan	9.4%	10.1%	10.7%	11.8%	12.0%	12.0%	0.2%
Liquid assets/2 to total assets	37.7%	39.5%	39.4%	41.8%	42.2%	41.5%	-0.3%
CASA	62.6%	61.7%	60.9%	61.8%	62.1%	61.1%	-0.7%
CET1/3	14.9%	15.4%	16.2%	17.2%	16.4%	16.9%	0.5%
Tier 1 ratio/3	15.7%	16.1%	17.0%	17.2%	16.4%	16.9%	0.5%
CAR/3	19.1%	19.6%	20.4%	21.8%	20.9%	21.4%	0.5%

Notes: /1 Including interbank and money market lending
/2 Liquid assets consist of cash, interbank and money market items, debt securities and marketable equity securities
/3 Based on Basel III standards issued by BOT since January 1, 2013

Financial performance – 2Q26

Million Baht

	2Q25	1Q26	2Q26	%QoQ	% YoY
Net interest income	31,706	27,976	27,769	-0.7%	-12.4%
Net fees and service income	6,078	6,981	6,969	-0.2%	14.7%
Other operating income	6,637	5,851	5,602	-4.3%	-15.6%
Total income	44,421	40,808	40,340	-1.1%	-9.2%
Operating expense	20,094	18,258	19,953	9.3%	-0.7%
Expected credit loss	10,740	9,003	8,433	-6.3%	-21.5%
Net profit/1	11,840	10,994	9,498	-13.6%	-19.8%
EPS (Baht) /1	6.2	5.76	4.98	-13.6%	-19.8%
NIM	2.81%	2.49%	2.42%	-0.07%	-0.39%
Net fees and service income ratio	13.7%	17.1%	17.3%	0.2%	3.6%
Cost to income ratio	45.2%	44.7%	49.5%	4.8%	4.3%
ROA/1	1.03%	0.96%	0.81%	-0.15%	-0.22%
ROE/1	8.36%	7.74%	6.58%	-1.16%	-1.78%

Note: /1 Attributable to owners of the Bank

Financial performance – Year and 1H26

Million Baht

	2022	2023	2024	2025	%YoY	1H25	1H26	%YoY
Net interest income	102,223	130,860	133,900	123,630	-7.7%	63,614	55,744	-12.4%
Net fees and service income	27,508	27,234	27,724	27,192	-1.9%	13,670	13,950	2.0%
Other operating income	9,164	9,393	14,187	27,676	95.1%	12,790	11,441	-10.5%
Total income	138,895	167,487	175,811	178,498	1.5%	90,074	81,135	-9.9%
Operating expense	69,019	81,775	84,405	86,363	2.3%	40,845	38,200	-6.5%
Expected credit loss	32,647	33,666	34,838	36,147	3.8%	19,807	17,435	-12.0%
Net profit/1	29,306	41,636	45,211	46,007	1.8%	24,458	20,492	-16.2%
EPS (Baht) /1	15.35	21.81	23.69	24.10	1.8%	12.81	10.74	-16.2%
NIM	2.42%	3.02%	3.06%	2.75%	-0.31%	2.85%	2.46%	-0.39%
Net fees and service income ratio	19.8%	16.3%	15.8%	15.2%	-0.6%	15.2%	17.2%	2.0%
Cost to income ratio	49.7%	48.8%	48.0%	48.4%	0.4%	45.3%	47.1%	1.8%
ROA/1	0.67%	0.93%	1.00%	1.00%	0.00%	1.07%	0.89%	-0.18%
ROE/1	5.86%	8.01%	8.27%	8.07%	-0.20%	8.75%	7.16%	-1.59%

Note: /1 Attributable to owners of the Bank

Network

	2020		2021		2022		2023		2024		2025		Jun-26
Branch/1	1,128	-69	1,059	-168	891	-44	847	-56	791	-69	722	-34	688
ATM/1	9,050	-375	8,675	-718	7,957	-694	7,263	-317	6,946	-336	6,610	-195	6,415
CDM/1	1,257	-72	1,185	-243	942	-32	910	-26	884	+58	942	-4	938
Employee/2	24,359	-1,667	22,692	-1,398	21,294	-377	20,917	+218	21,135	+22	21,157	-666	20,491

Notes: Consolidated
/1 Domestic operation
/2 Exclude PT Bank Permata Tbk

Long-standing international presence in 14 economies

1 Cambodia
Branch: 1
Number of year: 12

2 China[1]
Branch: 5
Number of year: 40

3 Hong Kong
Branch: 1
Number of year: 72

4 Indonesia[1]
Branch: 198
Number of year: 58

5 Japan
Branch: 2
Number of year: 71

6 Laos
Branch: 1
Number of year: 33

7 Malaysia[1]
Branch: 5
Number of year: 67

8 Myanmar
Branch: 1
Number of year: 31

9 Philippines
Branch: 1
Number of year: 31

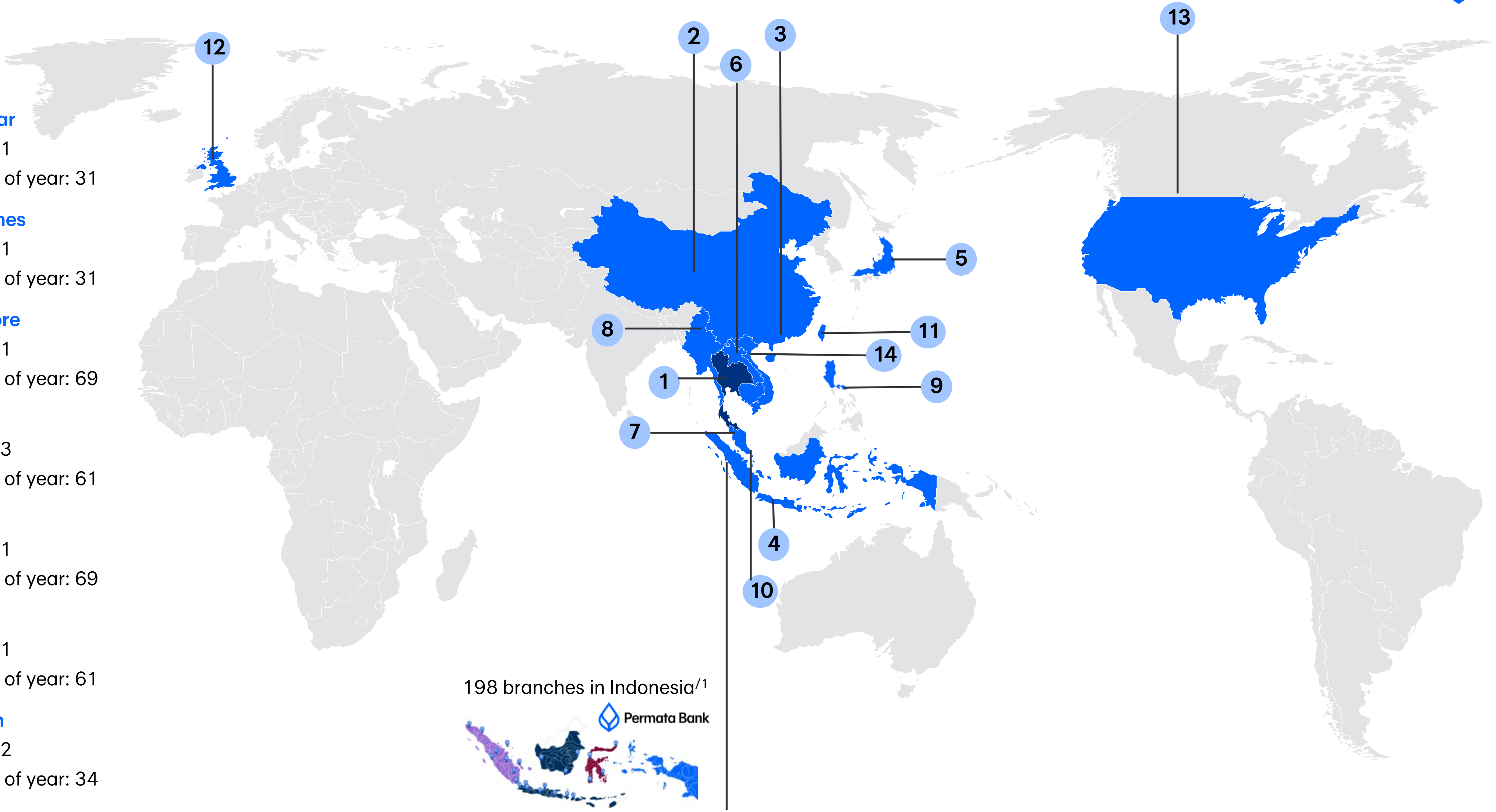
10 Singapore
Branch: 1
Number of year: 69

11 Taiwan
Branch: 3
Number of year: 61

12 UK
Branch: 1
Number of year: 69

13 USA
Branch: 1
Number of year: 61

14 Vietnam
Branch: 2
Number of year: 34



Notes: As of June 2026
/1 Subsidiary
Source: Bangkok Bank filing

Creating Opportunities Together

Summary of 2025 sustainability performance

Be Resilient

Maintained a capital adequacy ratio of 21.78% for the Bank's financial business group

Organized activities to promote knowledge about ESG and climate-related risks for executives and employees to prepare them for the transition to a low-carbon economy while supporting the Bank to achieve its Net Zero target

Be Customer Centric

Achieved customer satisfaction score for branch services of 95.11

Achieved customer satisfaction score for Bangkok Bank Mobile Banking of 87.08

Received an award in cybersecurity from **the Prime Minister Awards: Thailand Cybersecurity Excellence Awards 2025** organized by the National Cyber Security Agency

Reached over **15.17 million users** of Bangkok Bank Mobile Banking

Be Responsible

Offered Bualuang Green Financing for Transition to Environmental Sustainability Loans of **19,505 million Baht**

Acted as an underwriter of ESG bonds worth **52,500 million Baht**

Contributed volunteer hours of 98,483 hours or **5.26 hours per FTE**

Installed waste traps in the Tha Chin River, as part of the **Bualuang Save the Earth: Rak Tha Chin project**, capturing a total of over **48.99 metric tonnes of waste**

Organized educational activities through an online learning network Bangkok Bank SME with **more than 2 million viewers**

Certified to offset all carbon emissions of the Silom head office building (carbon neutral), totaling **11,674 tonnes of carbon dioxide equivalent**

Be Caring

55.30% of all executives are women

50.93 hours of average training hours per employee

4.09 Human Capital Return on Investment (HCROI)

Be Ethical

Received an **"Excellent"** rating from the Corporate Governance Report of Thai Listed Companies by the Thai Institute of Directors (IOD)

100% of employees enrolled and completed courses on the Code of Conduct and Business Ethics, Anti-corruption, Anti-money Laundering, and Counter Terrorism and Proliferation of Weapons of Mass Destruction, and Market Conduct

Relevant SDGS:

Source: Bangkok Bank sustainability report 2025

For further information

Contact:
Investor Relations team
Tel (66) 2 626 4981
Email: IR@bangkokbank.com
www.bangkokbank.com