REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

BY THE INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

TO THE BOARD OF DIRECTORS

BANGKOK BANK PUBLIC COMPANY LIMITED

We have reviewed the consolidated statement of financial position of Bangkok Bank Public Company Limited and its subsidiaries and the Bank's statement of financial position of Bangkok Bank Public Company Limited as at September 30, 2026, and the related consolidated and Bank's statements of profit or loss and other comprehensive income for the three-month and nine-month periods ended September 30, 2026, and the related consolidated and Bank's statements of changes in shareholders' equity and cash flows for the nine-month period ended September 30, 2026, 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.

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

BANGKOK
November 12, 2026

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2026

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
		(Unaudited)		(Unaudited)	
ASSETS					
CASH		37,863,424	47,560,267	34,989,550	44,351,088
INTERBANK AND MONEY MARKET ITEMS, NET		791,282,529	771,193,792	719,805,084	703,301,614
FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	6.2	114,315,761	104,950,810	120,932,897	112,914,755
DERIVATIVES ASSETS		91,676,806	98,057,664	90,370,356	97,750,003
INVESTMENTS, NET	6.3	1,132,170,912	1,108,129,092	969,602,956	943,336,563
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	6.4	1,085,726	1,021,011	144,964,925	144,814,925
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET	6.5	2,376,293,270	2,320,306,236	2,004,543,576	1,965,002,791
PROPERTIES FOR SALE, NET		5,404,104	5,564,952	5,139,399	5,251,609
PREMISES AND EQUIPMENT, NET		70,017,354	71,501,326	60,503,402	61,815,783
GOODWILL AND OTHER INTANGIBLE ASSETS, NET		20,965,690	22,516,444	657,963	1,302,496
DEFERRED TAX ASSETS		22,252,780	14,533,627	16,461,293	9,486,782
COLLATERAL PLACED WITH FINANCIAL COUNTERPARTIES		15,877,455	8,544,873	15,627,028	8,491,660
OTHER ASSETS, NET		47,270,450	32,462,370	32,716,484	22,123,180
TOTAL ASSETS		4,726,476,261	4,606,342,464	4,216,314,913	4,119,943,249

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF FINANCIAL POSITION (CONTINUED)

AS AT SEPTEMBER 30, 2026

Baht : '000

	Notes	CONSOLIDATED		THE BANK	
		September 30, 2026 (Unaudited)	December 31, 2025	September 30, 2026 (Unaudited)	December 31, 2025
LIABILITIES AND SHAREHOLDERS' EQUITY					
DEPOSITS		3,221,929,649	3,196,284,451	2,811,560,604	2,780,501,185
INTERBANK AND MONEY MARKET ITEMS		351,990,228	314,644,193	322,017,514	297,115,543
LIABILITY PAYABLE ON DEMAND		6,409,007	6,805,301	6,405,338	6,800,603
FINANCIAL LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	6.6	16,553,162	16,346,583	16,192,282	16,003,625
DERIVATIVES LIABILITIES		96,295,611	65,867,750	95,210,152	65,398,986
DEBT ISSUED AND BORROWINGS	6.7	280,084,118	244,008,720	277,602,985	243,334,949
PROVISIONS		37,770,704	37,784,989	49,308,286	39,173,437
DEFERRED TAX LIABILITIES		86,919	65,257	77,188	65,257
OTHER LIABILITIES		124,947,750	148,851,356	78,825,536	114,121,352
TOTAL LIABILITIES		4,136,067,148	4,030,658,600	3,657,199,885	3,562,514,937
SHAREHOLDERS' EQUITY					
SHARE CAPITAL	6.8				
Registered share capital					
1,655,000 preferred shares of Baht 10 each		16,550	16,550	16,550	16,550
3,998,345,000 common shares of Baht 10 each		39,983,450	39,983,450	39,983,450	39,983,450
Issued and paid-up share capital					
1,908,842,894 common shares of Baht 10 each		19,088,429	19,088,429	19,088,429	19,088,429
PREMIUM ON COMMON SHARES		56,346,232	56,346,232	56,346,232	56,346,232
OTHER RESERVES		30,972,243	27,540,639	30,927,505	39,153,051
RETAINED EARNINGS					
Appropriated	6.9				
Legal reserve		31,000,000	30,000,000	31,000,000	30,000,000
Others		141,500,000	136,500,000	141,500,000	136,500,000
Unappropriated		309,757,102	304,447,316	280,252,862	276,340,600
TOTAL BANK'S EQUITY		588,664,006	573,922,616	559,115,028	557,428,312
NON-CONTROLLING INTEREST		1,745,107	1,761,248	-	-
TOTAL SHAREHOLDERS' EQUITY		590,409,113	575,683,864	559,115,028	557,428,312
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		4,726,476,261	4,606,342,464	4,216,314,913	4,119,943,249

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

(Mr. Chartsiri Sophonpanich)

President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2026
(Unaudited)

Baht : '000

		CONSOLIDATED		THE BANK	
	Notes	2026	2025	2026	2025
INTEREST INCOME	6.15	44,245,105	47,318,001	35,204,906	37,943,833
INTEREST EXPENSES	6.16	15,204,345	16,568,295	11,359,263	12,596,629
NET INTEREST INCOME		29,040,760	30,749,706	23,845,643	25,347,204
FEES AND SERVICE INCOME	6.17	10,775,768	10,178,822	8,375,399	8,039,720
FEES AND SERVICE EXPENSES	6.17	4,015,346	3,629,813	3,615,621	3,250,143
NET FEES AND SERVICE INCOME		6,760,422	6,549,009	4,759,778	4,789,577
GAINS ON FINANCIAL INSTRUMENTS					
MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS		2,575,165	5,472,244	2,197,170	4,983,571
GAINS ON INVESTMENTS		828,877	3,750,338	800,000	3,228,461
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		58,878	43,922	-	-
GAINS ON DISPOSAL OF ASSETS		137,140	219,307	118,129	205,851
DIVIDEND INCOME		873,250	619,298	1,273,614	976,251
OTHER OPERATING INCOME		400,056	258,644	312,016	130,802
TOTAL OPERATING INCOME		40,674,548	47,662,468	33,306,350	39,661,717
OTHER OPERATING EXPENSES					
Employee's expenses		9,259,255	9,231,680	6,878,521	6,765,357
Directors' remuneration		50,202	47,941	23,010	25,260
Premises and equipment expenses		3,736,639	3,439,334	2,903,022	2,690,270
Taxes and duties		970,541	1,130,333	949,735	1,114,063
Others		6,501,138	6,847,636	5,596,521	5,958,682
TOTAL OTHER OPERATING EXPENSES		20,517,775	20,696,924	16,350,809	16,553,632
EXPECTED CREDIT LOSS	6.18	8,008,320	9,741,516	6,917,752	8,026,173
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		12,148,453	17,224,028	10,037,789	15,081,912
INCOME TAX EXPENSES		2,549,624	3,331,363	1,957,090	2,811,579
NET PROFIT		9,598,829	13,892,665	8,080,699	12,270,333

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 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		(11,389,149)	1,711,346	(12,216,594)	640,603
Gains on cash flow hedges		1,976,070	1,252,201	1,976,070	1,252,202
Gains (losses) arising from translating the financial statements of foreign operations		10,695,303	(3,504,773)	791,093	(61,087)
Income tax relating to components of other comprehensive income (losses)		1,707,081	(617,383)	1,889,871	(378,901)
Items that will not be reclassified subsequently to profit or loss					
Changes in revaluation surplus		(47,952)	(264,887)	(47,952)	(264,887)
Gains on investment in equity instruments designated at fair value through other comprehensive income		465,711	3,600,394	454,159	3,545,380
Gains on financial liabilities designated at fair value through profit or loss		68,936	38,726	68,936	38,726
Actuarial gains on defined benefit plans		101,272	-	-	-
Share of other comprehensive income (losses) of associate		(116)	(165)	-	-
Income tax relating to components of other comprehensive income (losses)		(113,601)	(684,906)	(89,237)	(673,634)
TOTAL OTHER COMPREHENSIVE INCOME (LOSSES)		3,463,555	1,530,553	(7,173,654)	4,098,402
TOTAL COMPREHENSIVE INCOME		13,062,384	15,423,218	907,045	16,368,735
NET PROFIT ATTRIBUTABLE					
Owners of the Bank		9,489,152	13,789,477	8,080,699	12,270,333
Non-controlling interest		109,677	103,188	-	-
		9,598,829	13,892,665	8,080,699	12,270,333
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank		12,939,353	15,349,443	907,045	16,368,735
Non-controlling interest		123,031	73,775	-	-
		13,062,384	15,423,218	907,045	16,368,735
BASIC EARNINGS PER SHARE (BAHT)		4.97	7.22	4.23	6.43
WEIGHTED AVERAGE NUMBER OF COMMON SHARES (THOUSAND SHARES)		1,908,843	1,908,843	1,908,843	1,908,843

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

(Mr. Chartsiri Sophonpanich)
President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2026

(Unaudited)

Baht : '000

		CONSOLIDATED		THE BANK	
	Notes	2026	2025	2026	2025
INTEREST INCOME	6.15	129,482,928	145,930,463	103,945,707	116,659,520
INTEREST EXPENSES	6.16	44,698,025	51,566,464	34,295,745	39,159,163
NET INTEREST INCOME		84,784,903	94,363,999	69,649,962	77,500,357
FEES AND SERVICE INCOME	6.17	32,939,246	31,889,300	26,053,789	25,799,212
FEES AND SERVICE EXPENSES	6.17	12,228,655	11,670,218	11,019,965	10,506,409
NET FEES AND SERVICE INCOME		20,710,591	20,219,082	15,033,824	15,292,803
GAINS ON FINANCIAL INSTRUMENTS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS		8,223,114	9,646,129	7,954,081	9,342,038
GAINS ON INVESTMENTS		2,748,061	9,995,426	2,387,461	9,099,015
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD		115,460	133,382	-	-
GAINS ON DISPOSAL OF ASSETS		326,990	569,516	247,009	524,139
DIVIDEND INCOME		3,887,428	2,072,353	7,671,571	5,978,916
OTHER OPERATING INCOME		1,013,678	736,144	667,723	392,977
TOTAL OPERATING INCOME		121,810,225	137,736,031	103,611,631	118,130,245
OTHER OPERATING EXPENSES					
Employee's expenses		27,812,722	27,697,220	20,738,383	20,552,403
Directors' remuneration		199,550	190,868	112,254	116,375
Premises and equipment expenses		11,982,262	10,994,237	9,322,962	8,367,817
Taxes and duties		3,487,899	3,932,921	3,421,927	3,878,115
Others		15,235,214	18,725,584	12,852,555	15,804,528
TOTAL OTHER OPERATING EXPENSES		58,717,647	61,540,830	46,448,081	48,719,238
EXPECTED CREDIT LOSS	6.18	25,443,655	29,549,077	23,181,524	24,799,557
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES		37,648,923	46,646,124	33,982,026	44,611,450
INCOME TAX EXPENSES		7,357,008	8,135,273	5,270,184	6,866,665
NET PROFIT		30,291,915	38,510,851	28,711,842	37,744,785

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

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

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

(Mr. Chartsiri Sophonpanich)
President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2026

(Unaudited)

Baht : '000

		CONSOLIDATED													
	Note	Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves						Retained Earnings			Total Equity Attributable to the Bank's Shareholders	Non-controlling Interest	Total
				Appraisal Surplus	Revaluation Surplus (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
Appropriation for previous year															
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	-	(12,405,952)	(12,405,952)	(190,910)	(12,596,862)
Legal reserve	6.9	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Appropriation for current year															
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	-	(3,817,568)	(3,817,568)	(129,386)	(3,946,954)
Legal reserve	6.9	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Others	6.9	-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Total comprehensive income		-	-	11,079,715	(452,915)	1,407,391	282,304	(4,618,762)	(145)	-	-	38,213,523	45,911,111	196,091	46,107,202
Transfer to retained earnings		-	-	(814,505)	1,045,404	-	-	-	-	-	-	(230,899)	-	-	-
Others		-	-	-	-	-	-	-	-	-	-	(156,607)	(156,607)	(2,048)	(158,655)
Balance as at September 30, 2025		19,088,429	56,346,232	39,558,731	18,449,297	2,772,845	(1,039,788)	(13,702,050)	1,484	30,000,000	136,500,000	296,595,131	584,570,311	1,707,698	586,278,009
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
Appropriation for previous year															
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	-	(15,267,840)	(15,267,840)	(167,258)	(15,435,098)
Legal reserve	6.9	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Appropriation for current year															
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	-	(3,816,932)	(3,816,932)	(144,252)	(3,961,184)
Legal reserve	6.9	-	-	-	-	-	-	-	-	500,000	-	(500,000)	-	-	-
Others	6.9	-	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-	-	-
Total comprehensive income		-	-	(127,248)	(14,325,547)	1,034,858	141,555	17,044,283	(894)	-	-	30,059,155	33,826,162	295,369	34,121,531
Transfer to retained earnings		-	-	(827,843)	492,440	-	-	-	-	-	-	335,403	-	-	-
Balance as at September 30, 2026		19,088,429	56,346,232	38,223,052	(10,900,028)	4,539,832	(832,872)	(58,391)	650	31,000,000	141,500,000	309,757,102	588,664,006	1,745,107	590,409,113

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY (CONTINUED)

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2026

(Unaudited)

Baht : '000

	Note	THE BANK										
		Issued and Paid-up Share Capital Common Shares	Premium on Common Shares	Other Reserves					Retained Earnings			Total
				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
Appropriation for previous year												
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	(12,405,952)	(12,405,952)
Legal reserve	6.9	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year												
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	(3,817,568)	(3,817,568)
Legal reserve	6.9	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.9	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	10,771,973	(1,682,055)	1,407,391	282,304	(1,173,529)	-	-	37,792,208	47,398,292
Transfer to retained earnings		-	-	(763,097)	213,222	-	-	-	-	-	549,875	-
Balance as at September 30, 2025		19,088,429	56,346,232	38,217,979	16,751,336	2,772,845	(1,039,788)	(1,751,953)	30,000,000	136,500,000	269,076,928	565,962,008
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
Appropriation for previous year												
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	(15,267,840)	(15,267,840)
Legal reserve	6.9	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Appropriation for current year												
Dividend paid	6.9	-	-	-	-	-	-	-	-	-	(3,816,932)	(3,816,932)
Legal reserve	6.9	-	-	-	-	-	-	-	500,000	-	(500,000)	-
Others	6.9	-	-	-	-	-	-	-	-	5,000,000	(5,000,000)	-
Total comprehensive income		-	-	(127,248)	(12,914,231)	1,034,858	141,555	3,924,373	-	-	28,712,181	20,771,488
Transfer to retained earnings		-	-	(777,293)	492,440	-	-	-	-	-	284,853	-
Balance as at September 30, 2026		19,088,429	56,346,232	36,951,574	(10,830,484)	4,539,832	(832,872)	1,099,455	31,000,000	141,500,000	280,252,862	559,115,028

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

(Mr. Chartsiri Sophonpanich)

President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF CASH FLOWS

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2026

(Unaudited)

Baht : '000

	Note	CONSOLIDATED		THE BANK	
		2026	2025	2026	2025
CASH FLOWS FROM OPERATING ACTIVITIES					
Profit from operating before income tax expenses		37,648,923	46,646,124	33,982,026	44,611,450
Items to reconcile profit from operating before income tax expenses					
to cash received (paid) from operating activities					
Depreciation and amortization expenses		4,570,841	4,285,944	3,405,302	3,148,964
Expected credit loss		25,443,655	29,549,077	23,181,524	24,799,557
Amortization of premium (discount) on investment in debt securities		1,424,890	(147,332)	1,457,925	40,823
Unrealized (gain) loss on measurement of financial instruments		(3,081,584)	1,724,157	(3,257,730)	1,626,597
Gain on investments		(2,748,061)	(9,995,426)	(2,387,461)	(9,099,015)
Share of profit from investment using equity method		(115,460)	(133,383)	-	-
Loss on impairment of properties for sale		896,391	405,640	927,647	291,770
Gain on disposal of premises and equipment		(18,038)	(26,739)	(12,790)	(22,200)
Gain on revaluation of land and premises		-	(97,639)	-	(97,639)
Loss on impairment of other assets (reversal)		(117,932)	147,739	(43,189)	46,314
Provision expenses		1,294,144	1,094,600	1,064,544	860,650
Net interest income		(84,784,903)	(94,363,999)	(69,649,962)	(77,500,357)
Dividend income		(3,887,428)	(2,072,353)	(7,671,571)	(5,978,916)
Proceeds from interest income		130,394,138	144,456,630	104,234,435	115,359,261
Interest expenses paid		(47,813,032)	(58,148,744)	(37,207,530)	(45,841,833)
Proceeds from dividend income		3,981,990	2,122,021	7,566,506	5,903,459
Income tax paid		(11,419,214)	(10,839,087)	(9,634,180)	(8,179,461)
(Increase) decrease in other accrued receivables		(776,591)	248,231	(63,393)	308,357
Increase (decrease) in other accrued expenses		(946,684)	6,245,478	(1,830,247)	4,868,523
Profit from operating before changes in					
operating assets and liabilities		49,946,045	61,100,939	44,061,856	55,146,304
(Increase) decrease in operating assets					
Interbank and money market items		(19,832,248)	28,456,726	(16,223,185)	20,094,327
Financial assets measured at fair value through profit or loss		(5,233,553)	(5,541,430)	(3,710,613)	(6,412,096)
Loans to customers		(89,836,385)	81,069,215	(69,843,894)	63,892,018
Properties for sale		586,083	1,460,823	340,455	774,422
Other assets		(10,380,949)	7,227,396	(5,687,813)	5,900,673

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

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENT OF CASH FLOWS (CONTINUED)

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2026

(Unaudited)

Baht : '000

	Note	CONSOLIDATED		THE BANK	
		2026	2025	2026	2025
CASH FLOWS FROM OPERATING ACTIVITIES (CONTINUED)					
Increase (decrease) in operating liabilities					
Deposits		25,645,198	4,633,664	31,059,419	16,226,265
Interbank and money market items		37,346,034	(39,411,920)	24,901,971	(26,853,792)
Liability payable on demand		(396,294)	(1,353,509)	(395,265)	(1,285,570)
Short-term borrowings		1,799,861	(139,954)	-	-
Other liabilities		29,218,176	(27,872,203)	18,271,335	(25,391,624)
Net cash from operating activities		18,861,968	109,629,747	22,774,266	102,090,927
CASH FLOWS FROM INVESTING ACTIVITIES					
Purchase of investment securities measured at fair value through other comprehensive income		(674,168,573)	(882,464,525)	(527,708,470)	(682,011,701)
Proceeds from disposal of investment securities measured at fair value through other comprehensive income		655,834,273	755,976,229	496,842,927	568,280,563
Purchase of investment securities measured at amortized cost		(53,280,644)	(41,771,839)	(8,032,264)	(1,872,097)
Proceeds from redemption of investment securities measured at amortized cost		39,208,555	58,397,585	1,907,130	12,990,285
Purchase of investment in subsidiary and associate		(150,000)	(3)	(150,000)	(3)
Proceeds from disposal of investment in associate		-	38,906	-	38,906
Purchase of premises and equipment		(1,024,768)	(1,523,761)	(632,957)	(918,775)
Proceeds from disposal of premises and equipment		55,218	104,711	13,496	22,243
Net cash from investing activities		(33,525,939)	(111,242,697)	(37,760,138)	(103,470,579)
CASH FLOWS FROM FINANCING ACTIVITIES					
Cash received from issuance of subordinated notes	6.1	-	33,939,966	-	33,939,966
Cash paid for subordinated notes	6.1	-	(24,225,570)	-	(24,225,570)
Cash received from issuance of senior unsecured notes	6.1	25,177,664	-	25,177,664	-
Increase in long-term borrowings	6.1	7,500	-	-	-
Cash paid for lease liabilities		(914,682)	(768,041)	(520,277)	(539,739)
Dividend paid		(19,084,772)	(16,223,520)	(19,084,772)	(16,223,520)
Dividend paid to non-controlling interest		(311,510)	(320,296)	-	-
Net cash from financing activities		4,874,200	(7,597,461)	5,572,615	(7,048,863)
Effect on cash due to changes in the exchange rates		92,928	23,649	51,719	(9,040)
Net decrease in cash		(9,696,843)	(9,186,762)	(9,361,538)	(8,437,555)
Cash as at January 1,		47,560,267	47,363,509	44,351,088	43,793,190
Cash as at September 30,		37,863,424	38,176,747	34,989,550	35,355,635

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

(Mr. Chartsiri Sophonpanich)

President

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

NOTES TO THE INTERIM FINANCIAL STATEMENTS

FOR THE THREE-MONTH AND NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2026

(UNAUDITED)

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1. General Information and Regulatory Requirements

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

The Bank is subject to various capital and regulatory requirements administered by the Bank of Thailand ("BOT"). Under these capital adequacy guidelines and the regulatory framework for prompt corrective action, the Bank must satisfy specific capital guidelines that involve quantitative measurements of the Bank's assets, liabilities and certain off-balance sheet items calculated in accordance with regulatory requirements. The Bank's capital amounts and classification are also subject to qualitative judgment by the BOT about components, risk weightings and other factors. As at September 30, 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 Thailand 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 and nine-month periods ended September 30, 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

2.2.1 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.

2.2.2 Thai Financial Reporting Standards announced in the Royal Gazette but not yet effective

The Thailand Federation of Accounting Professions has issued the Notifications regarding Thai Financial Reporting Standards, which have been announced in the Royal Gazette but not yet effective as follows :

Amendments to Thai Financial Reporting Standards 9 (TFRS 9) "Financial Instruments" and Thai Financial Reporting Standards 7 (TFRS 7) "Financial Instruments: Disclosures" effective for the financial statements for the period beginning on or after, January 1, 2027 onwards. These financial reporting standards were amended at alignment with the corresponding International Financial Reporting Standards. Such amendments do not have a significant impact on the Bank and subsidiaries' financial statements.

Thai Financial Reporting Standards 18 (TFRS 18) "Presentation and Disclosure in Financial Statements" effective for the financial statements for the period beginning on or after January 1, 2028 onwards. TFRS 18 will supersede TAS 1 "Presentation of Financial Statements" and carries forward many requirements from TAS 1 as well as introduces the following new requirements: presentation of specified categories and defined subtotals in the statement of profit or loss, add disclosure on management-defined performance measures (MPMs) and provide the guidance of aggregation and disaggregation information in the financial statement. The Bank and subsidiaries are in the process of assessing the potential impact.

2.3 The consolidated interim financial statements for the three-month and nine-month periods ended September 30, 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 and nine-month periods ended September 30, 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 and nine-month periods ended September 30, 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 at cost, 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 September 30, 2026 and December 31, 2025.

Million Baht

	CONSOLIDATED							
	September 30, 2026				December 31, 2025			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Items measured at fair value								
Financial assets								
Financial assets measured at fair value through profit or loss	29,349	13,208	71,759	114,316	26,171	9,643	69,137	104,951
Derivatives assets	20	91,566	-	91,586	20	98,037	-	98,057
Investments, net	200,889	794,722	25,976	1,021,587	200,237	791,190	20,565	1,011,992
Financial liabilities								
Financial liabilities measured at fair value through profit or loss	361	16,192	-	16,553	343	16,004	-	16,347
Derivatives liabilities	118	94,621	-	94,739	38	65,801	-	65,839

Million Baht

	THE BANK							
	September 30, 2026				December 31, 2025			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Items measured at fair value								
Financial assets								
Financial assets measured at fair value through profit or loss	17,608	9,161	94,164	120,933	16,927	5,730	90,258	112,915
Derivatives assets	3	90,277	-	90,280	6	97,744	-	97,750
Investments, net	90,731	764,799	25,836	881,366	78,317	762,873	20,285	861,475
Financial liabilities								
Financial liabilities measured at fair value through profit or loss	-	16,192	-	16,192	-	16,004	-	16,004
Derivatives liabilities	-	93,653	-	93,653	-	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 :

Percentage

Capital Fund Ratio	September 30, 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 September 30, 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 :

Percentage

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Common Equity Tier 1 capital to risk assets ratio	17.12	17.21	18.29	18.77
Tier 1 capital to risk assets ratio	17.12	17.22	18.29	18.77
Total capital to risk assets ratio	21.53	21.78	23.06	23.70

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Tier 1 capital	535,783	516,255	516,199	509,599
Common Equity Tier 1 capital	535,573	516,036	516,199	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	31,000	30,000	31,000	30,000
Reserves appropriated from net profit	141,500	136,500	141,500	136,500
Net profit after appropriation	299,911	283,569	271,910	256,756
Other comprehensive income	30,459	27,145	30,885	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	402	374	-	-
Adjustments from Common Equity Tier 1 capital	(2)	(2)	-	-
Deductions from Common Equity Tier 1 capital	(43,131)	(36,984)	(34,530)	(28,338)
Additional Tier 1 capital	210	219	-	-
Tier 2 capital	137,753	136,785	134,621	133,893
Total capital fund	673,536	653,040	650,820	643,492

As at September 30, 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 October 30, 2026

Information as of June 30, 2026

6. Additional Information

6.1 Supplementary Disclosures of Cash Flow Information

Significant non-cash items for the nine-month periods ended September 30, 2026 and 2025 are as follows :

Million Baht

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Unrealized gains on investments in shareholders' equity decrease	(14,326)	(453)	(12,914)	(1,682)
Appraisal surplus increase (decrease)	(955)	10,265	(905)	10,009
Debt issued and borrowings increase (decrease)	9,090	(9,164)	9,090	(9,164)

6.2 Financial Assets Measured at Fair Value through Profit or Loss

6.2.1 Trading financial assets as at September 30, 2026 and December 31, 2025 consisted of the following :

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
	Fair Value	Fair Value	Fair Value	Fair Value
Thai government and state enterprise Securities	8,889	5,207	8,889	5,207
Foreign debt securities	6,123	6,697	240	-
Domestic marketable equity securities	5,335	1,998	-	-
Others	-	52	-	-
Total	20,347	13,954	9,129	5,207

6.2.2 Others as at September 30, 2026 and December 31, 2025 consisted of the following :

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
	Fair Value	Fair Value	Fair Value	Fair Value
Investments in debt securities	86,672	83,290	105,342	100,810
Investments in equity securities	7,297	7,707	6,462	6,898
Total	93,969	90,997	111,804	107,708
Financial assets measured at fair value through profit or loss	114,316	104,951	120,933	112,915

6.3 Investments, net

6.3.1 Investments as at September 30, 2026 and December 31, 2025 consisted of the following :

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 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	108,216	94,035	86,801	80,725
Foreign debt securities	2,578	2,322	1,645	1,356
Total	110,794	96,357	88,446	82,081
Less Allowance for expected credit loss	(210)	(220)	(209)	(220)
Total	110,584	96,137	88,237	81,861

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
	Fair Value	Fair Value	Fair Value	Fair Value
Debt investment securities				
measured at FVOCI				
Thai government and				
state enterprise securities	587,173	602,631	587,173	602,631
Private enterprise debt securities	18,156	25,835	18,156	25,835
Foreign debt securities	317,213	299,524	177,854	149,900
Others	6,846	6,923	6,846	6,923
Total	929,388	934,913	790,029	785,289
Allowance for expected credit loss	6,491	6,629	6,431	6,569

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
	Fair Value	Fair Value	Fair Value	Fair Value
Equity investment securities				
designated at FVOCI				
Domestic marketable equity				
Securities	55,095	45,224	54,643	44,855
Foreign marketable equity securities	22,821	18,199	22,821	18,199
Others	14,283	13,656	13,873	13,133
Total	92,199	77,079	91,337	76,187
Investments, net	1,132,171	1,108,129	969,603	943,337

For the three-month periods ended September 30, 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 873 million and Baht 619 million and the Bank's financial statements amounting to Baht 818 million and Baht 588 million, respectively.

For the nine-month periods ended September 30, 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 3,887 million and Baht 2,072 million and the Bank's financial statements amounting to Baht 3,707 million and Baht 1,997 million, respectively.

The Bank had investments in companies whose prospects as a going concern are uncertain, comprising of companies listed in the SET that fall under the SET delisting criteria and non-listed companies that their financial performance and financial position fall under the SET delisting criteria. As at September 30, 2026, there were 31 companies with investment cost of Baht 676 million and fair value Baht 4 million 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 September 30, 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 :

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
	Fair Value	Fair Value	Fair Value	Fair Value
Real estate and construction	1,314	1,262	1,314	1,262
Others	2,156	2,036	2,156	2,036
Total	3,470	3,298	3,470	3,298

6.4 Investments in Subsidiaries and Associates, net

As at September 30, 2026 and December 31, 2025, the Bank had investments in subsidiaries and associates, net as follows :

Million Baht

Company	Type of Business	Type of Shares	CONSOLIDATED					
			Direct and Indirect Shareholding (%)		Investment (At Cost)		Investment (Equity Method)	
			September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Associates								
Thai Payment Network Co., Ltd.	Service	Common share	44.02	33.33	412	262	71	14
Processing Center Co., Ltd.	Service	Common share	30.00	30.00	15	15	490	468
BCI (Thailand) Co., Ltd.	Service	Common share	22.17	22.17	118	118	31	37
National ITMX Co., Ltd.	Service	Common share	10.17	10.17	10	10	494	502
Total					555	405	1,086	1,021
Less Allowance for impairment					(172)	(172)	-	-
Investments in associates, net					383	233	1,086	1,021

Million Baht

Company	Type of Business	Type of Shares	THE BANK Direct and Indirect Shareholding (%)		Investment (At Cost)	
			September 30, 2026	December 31, 2025	September 30, 2026	December 31, 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 Company	Common share	100.00	100.00	2,500	2,500
Bangkok Bank (China) Co., Ltd.	Banking	Common share	100.00	100.00	19,585	19,585
Bualuang Ventures Limited	Venture Capital	Common share	100.00	100.00	2,000	2,000
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	44.02	33.33	412	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					145,233	145,083
Less Allowance for impairment					(268)	(268)
Investments in subsidiaries and associates, net					144,965	144,815

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

Million Baht

	FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025
Net profit	596	426
Total comprehensive income	596	427

Million Baht

	FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025
Net profit	1,679	1,216
Total comprehensive income	1,676	1,216

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

6.5 Loans to Customers and Accrued Interest Receivables, net

6.5.1 Classified by product type as at September 30, 2026 and December 31, 2025 :

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Overdrafts	93,069	95,697	70,473	76,377
Loans	2,287,533	2,200,403	1,928,586	1,859,264
Bills	305,050	303,669	290,376	287,014
Hire purchase receivables	4,720	4,912	-	-
Finance lease receivables	696	724	-	-
Others	1,793	2,881	1,655	1,900
Loans to customers	2,692,861	2,608,286	2,291,090	2,224,555
Add Accrued interest receivables and undue interest receivables	1,683	5,033	289	3,778
Loans to customers and accrued interest receivables	2,694,544	2,613,319	2,291,379	2,228,333
Less Allowance for expected credit loss	(318,251)	(293,013)	(286,835)	(263,330)
Total loans to customers and accrued interest receivables, net	2,376,293	2,320,306	2,004,544	1,965,003

6.5.2 Classified by type of classification as at September 30, 2026 and December 31, 2025 :

Million Baht

	Loans and Interbank and Money Market items			
	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Performing and Under-performing	3,381,770	3,285,563	2,921,895	2,846,349
Non-performing	102,850	94,664	89,462	82,257
Total	3,484,620	3,380,227	3,011,357	2,928,606

The consolidated and the Bank's financial statements as at September 30, 2026, non-performing loans with restructured loans amounted to Baht 56,489 million and Baht 50,555 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 September 30, 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	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
NPLs before allowance for expected credit loss	102,850	94,664	89,462	82,257
NPLs as percentage of total loans	3.17	2.98	3.16	2.95
Net NPLs after allowance for expected credit loss	20,650	18,985	18,818	17,571
Net NPLs as percentage of net total loans	0.65	0.61	0.68	0.64

6.5.4 Classified by business type as at September 30, 2026 and December 31, 2025 :

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Agriculture and mining	85,717	80,801	58,017	53,409
Manufacturing and commercial	769,327	735,320	601,429	594,478
Real estate and construction	219,414	218,361	190,446	187,993
Utilities and services	461,816	463,682	401,060	407,334
Housing loans	296,767	314,038	250,273	262,925
Others	859,820	796,084	789,865	718,416
Total	2,692,861	2,608,286	2,291,090	2,224,555

6.6 Financial Liabilities Measured at Fair Value through Profit or Loss

As at September 30, 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 16,192 million. The cumulative effect of changes in fair value resulting from changes in credit risk recognized in other comprehensive income amounted to Baht 1,041 million, and the difference between the book value and the contract value that must be paid when due amounted to Baht 1,092 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 September 30, 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 361 million and Baht 343 million, respectively.

6.7 Debt Issued and Borrowings

On September 10, 2026, the Bank issued and offered 2 series of senior unsecured notes for sale to foreign investors according to the resolution of the 32nd Annual Ordinary Meeting of Shareholders convened on April 11, 2025 consisting of senior unsecured notes with a maturity of 5 years at a coupon of 5.299% p.a., amounting to USD 450 million and senior unsecured notes with a maturity of 10 years at a coupon of 5.796% p.a., amounting to USD 300 million. The Bank received net proceeds from the sale of senior unsecured notes amounting to USD 750 million.

6.8 Share Capital

The Bank's share capital consists of :

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

As at September 30, 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 :

	Number of Registered Shares	
	September 30, 2026	December 31, 2025
Type		
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	4,000,000,000	4,000,000,000

As at September 30, 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.

6.9 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.

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.

On August 27, 2026, the meeting of the Board of Directors of the Bank No. 8/2026 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 2026 amounting to Baht 500 million and Baht 5,000 million, respectively.
- The payment of interim dividend at the rate of Baht 2.00 per common share amounting to Baht 3,817 million had been paid on September 25, 2026.

The Bank already paid dividend according to the aforementioned resolution.

6.10 Assets Pledged as Collateral and under Restriction

The Bank and subsidiaries had deposits, investments in government securities and state enterprise securities pledged as collateral for repurchase agreements or in connection with commitments to government agencies. The book values of these assets, net of allowance for expected credit losses, as at September 30, 2026 and December 31, 2025 amounted to Baht 181,617 million and Baht 159,695 million, respectively, in the consolidated financial statements, and Baht 167,223 million and Baht 155,294 million, respectively, in the Bank's financial statements.

6.11 Contingent Liabilities

As at September 30, 2026 and December 31, 2025, the Bank and subsidiaries had contingent liabilities as follows :

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Avals to bills	4,597	4,104	4,597	4,104
Guarantees of loans	15,952	23,696	8,317	19,794
Liabilities under unmatured import bills	49,478	37,543	36,844	26,532
Letters of credit	29,391	22,448	23,259	18,233
Other commitments				
Amount of unused bank overdraft	140,322	146,152	139,736	145,620
Other guarantees	240,940	250,419	227,192	236,289
Others	272,791	283,254	218,326	241,650
Total	753,471	767,616	658,271	692,222

6.12 Litigation

As at September 30, 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.

6.13 Related Party Transactions

As at September 30, 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 September 30, 2026 and December 31, 2025 as follows :

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Placements				
Subsidiaries				
Bangkok Bank Berhad	-	-	2,035	2,245
Bangkok Bank (China) Co., Ltd.	-	-	2	2
PT Bank Permata Tbk	-	-	48	52
Total	-	-	2,085	2,299
Investments				
Subsidiary				
PT Bank Permata Tbk	-	-	23,488	22,108
Total	-	-	23,488	22,108
Loans				
Subsidiaries				
Bangkok Bank Berhad	-	-	159	-
BSL Leasing Co., Ltd.	-	-	2,450	2,150
Bualuang Securities PCL.	-	-	1	-
Other related parties	4	120	4	120
Total	4	120	2,614	2,270
Allowance for expected credit loss				
Subsidiaries				
Bangkok Bank Berhad	-	-	1	-
BSL Leasing Co., Ltd.	-	-	42	33
Other related parties	-	1	-	1
Total	-	1	43	34
Other assets				
Subsidiaries				
Bangkok Bank Berhad	-	-	22	19
BSL Leasing Co., Ltd.	-	-	2	3
BBL Asset Management Co., Ltd.	-	-	327	294
Bualuang Securities PCL.	-	-	52	21
Associates				
Processing Center Co., Ltd.	4	14	4	14
Thai Payment Network Co., Ltd.	38	31	38	31
BCI (Thailand) Co., Ltd.	3	-	3	-
Other related parties	13	11	-	-
Total	58	56	448	382

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Deposits				
Subsidiaries				
BBL (Cayman) Limited	-	-	65	121
Bangkok Bank Berhad	-	-	144	171
Sinnsuptawee Asset Management Co., Ltd.	-	-	44	12
BBL Asset Management Co., Ltd.	-	-	123	307
Bualuang Securities PCL.	-	-	207	81
Bangkok Bank (China) Co., Ltd.	-	-	81	62
Bualuang Ventures Limited	-	-	111	139
Bangkok Capital Asset Management Co., Ltd.*	-	-	38	409
PT Bank Permata Tbk	-	-	326	317
BSL Leasing Co., Ltd.	-	-	162	56
Associates				
Processing Center Co., Ltd.	184	205	184	205
National ITMX Co., Ltd.	489	498	489	498
Thai Payment Network Co., Ltd.	138	1	138	1
BCI (Thailand) Co., Ltd.	8	17	8	17
Other related parties	7,179	7,103	7,179	7,103
Total	7,998	7,824	9,299	9,499
Borrowings				
Subsidiary				
Bangkok Bank (China) Co., Ltd.	-	-	2,685	1,895
Total	-	-	2,685	1,895
Other liabilities				
Subsidiaries				
BBL (Cayman) Limited	-	-	-	1
Bangkok Bank Berhad	-	-	3	-
Sinnsuptawee Asset Management Co., Ltd.	-	-	332	329
Bualuang Securities PCL.	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	88	94
Associates				
Processing Center Co., Ltd.	4	2	4	2
National ITMX Co., Ltd.	32	33	32	33
Thai Payment Network Co., Ltd.	-	1	-	1
BCI (Thailand) Co., Ltd.	3	2	3	2
Other related parties	15	16	6	6
Total	54	54	469	469

* Holding by BBL Asset Management Co., Ltd.

Million Baht

	CONSOLIDATED		THE BANK	
	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Commitments				
Subsidiaries				
Bangkok Bank Berhad	-	-	3,017	2,539
Sinnsuptawee Asset Management Co., Ltd.	-	-	692	397
BBL Asset Management Co., Ltd.	-	-	-	30
Bualuang Securities PCL.	-	-	589	1,161
Bangkok Bank (China) Co., Ltd.	-	-	50	794
PT Bank Permata Tbk	-	-	243	346
BSL Leasing Co., Ltd.	-	-	30	30
Associate				
National ITMX Co., Ltd.	1	1	1	1
Other related parties	54	1	54	1
Total	55	2	4,676	5,299

For the nine-month period ended September 30, 2026, the Bank and subsidiaries charged interest at rates between 1.00% and 4.23% 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 September 30, 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 and nine-month periods ended September 30, 2026 and 2025 as follows :

Million Baht

	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Interest and discount received				
Subsidiaries				
Bangkok Bank Berhad	-	-	32	7
BSL Leasing Co., Ltd.	-	-	12	19
Other related parties	-	2	-	2
Total	-	2	44	28
Fees and service income				
Subsidiaries				
Bangkok Bank Berhad	-	-	1	-
Sinnsuptawee Asset Management Co., Ltd.	-	-	2	1
BBL Asset Management Co., Ltd.	-	-	584	459
Bualuang Securities PCL.	-	-	6	96
Bangkok Capital Asset Management Co., Ltd.*	-	-	12	-
Associate				
Processing Center Co., Ltd.	-	1	-	1
Other related parties	4	8	-	-
Total	4	9	605	557
Dividend income				
Subsidiary				
BBL Asset Management Co., Ltd.	-	-	433	388
Associate				
Processing Center Co., Ltd.	23	-	23	-
Total	23	-	456	388
Other income				
Subsidiaries				
Bangkok Bank Berhad	-	-	2	(3)
Bualuang Securities PCL.	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	37	35
Associates				
National ITMX Co., Ltd.	2	1	2	1
Thai Payment Network Co., Ltd.	2	3	2	3
Total	4	4	44	37

* Holding by BBL Asset Management Co., Ltd.

Million Baht

	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Interest paid				
Subsidiaries				
BBL (Cayman) Limited	-	-	1	2
Bangkok Bank Berhad	-	-	1	1
Bangkok Bank (China) Co., Ltd.	-	-	20	21
PT Bank Permata Tbk	-	-	1	2
Associate				
National ITMX Co., Ltd.	1	-	1	-
Other related parties	6	11	6	11
Total	7	11	30	37
Commission paid				
Subsidiary				
Bualuang Securities PCL.	-	-	1	2
Other related parties	14	13	-	-
Total	14	13	1	2
Other expenses				
Subsidiaries				
Bangkok Bank Berhad	-	-	-	8
Bangkok Capital Asset Management Co., Ltd.*	-	-	8	-
Associates				
Processing Center Co., Ltd.	3	2	3	2
National ITMX Co., Ltd.	88	90	88	90
Thai Payment Network Co., Ltd.	1	1	1	1
BCI (Thailand) Co., Ltd.	1	2	1	2
Other related parties	8	11	4	9
Total	101	106	105	112
Expected credit loss				
Subsidiaries				
Bangkok Bank Berhad	-	-	1	-
BSL Leasing Co., Ltd.	-	-	20	1
Other related parties	-	1	-	-
Total	-	1	21	1

* Holding by BBL Asset Management Co., Ltd.

Million Baht

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Interest and discount received				
Subsidiaries				
Bangkok Bank Berhad	-	-	57	28
BSL Leasing Co., Ltd.	-	-	32	59
Other related parties	-	6	-	6
Total	-	6	89	93
Fees and service income				
Subsidiaries				
Bangkok Bank Berhad	-	-	1	2
Sinnsuptawee Asset Management Co., Ltd.	-	-	3	2
BBL Asset Management Co., Ltd.	-	-	1,637	1,380
Bualuang Securities PCL.	-	-	19	107
Bangkok Capital Asset Management Co., Ltd.*	-	-	169	91
Associate				
Processing Center Co., Ltd.	2	2	2	2
Other related parties	17	24	-	-
Total	19	26	1,831	1,584
Dividend income				
Subsidiaries				
BBL Asset Management Co., Ltd.	-	-	812	850
Bualuang Securities PCL.	-	-	659	859
PT Bank Permata Tbk	-	-	2,294	2,125
BSL Leasing Co., Ltd.	-	-	-	23
Associates				
Processing Center Co., Ltd.	35	13	35	13
National ITMX Co., Ltd.	165	112	165	112
Total	200	125	3,965	3,982
Other income				
Subsidiaries				
Bangkok Bank Berhad	-	-	7	-
Sinnsuptawee Asset Management Co., Ltd.	-	-	1	1
Bualuang Securities PCL.	-	-	3	3
Bangkok Bank (China) Co., Ltd.	-	-	107	105
Associates				
National ITMX Co., Ltd.	4	4	4	4
Thai Payment Network Co., Ltd.	7	8	7	8
Total	11	12	129	121

* Holding by BBL Asset Management Co., Ltd.

Million Baht

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Interest paid				
Subsidiaries				
BBL (Cayman) Limited	-	-	2	5
Bangkok Bank Berhad	-	-	2	3
BBL Asset Management Co., Ltd.	-	-	1	1
Bualuang Securities PCL.	-	-	-	1
Bangkok Capital Asset Management Co., Ltd.*	-	-	-	1
Bangkok Bank (China) Co., Ltd.	-	-	59	29
PT Bank Permata Tbk	-	-	8	9
Associates				
Processing Center Co., Ltd.	1	1	1	1
National ITMX Co., Ltd.	1	1	1	1
Other related parties	20	33	20	33
Total	22	35	94	84
Commission paid				
Subsidiary				
Bualuang Securities PCL.	-	-	3	3
Other related parties	41	41	-	-
Total	41	41	3	3
Other expenses				
Subsidiaries				
Bangkok Bank Berhad	-	-	-	8
Bangkok Capital Asset Management Co., Ltd.*	-	-	22	-
Bangkok Bank (China) Co., Ltd.	-	-	-	1
Associates				
Processing Center Co., Ltd.	8	7	8	7
National ITMX Co., Ltd.	261	260	261	260
Thai Payment Network Co., Ltd.	3	3	3	3
BCI (Thailand) Co., Ltd.	3	3	3	3
Other related parties	33	38	21	28
Total	308	311	318	310
Expected credit loss (Reversal)				
Subsidiary				
BSL Leasing Co., Ltd.	-	-	9	10
Other related parties	(1)	1	(1)	1
Total	(1)	1	8	11

* Holding by BBL Asset Management Co., Ltd.

6.14 Operating Segments

6.14.1 Operating segments

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

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

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

Domestic banking

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

International banking

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

Investment banking

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

Others

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

The operating results of operating segments for the three-month and nine-month periods ended September 30, 2026 and 2025 are as follows :

Million Baht

	CONSOLIDATED FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2026					
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	23,060	9,226	2,713	5,676	-	40,675
Total operating expenses before expected credit loss	(7,423)	(4,206)	(347)	(8,542)	-	(20,518)
Profit (loss) from operating before expected credit loss and income tax expenses	15,637	5,020	2,366	(2,866)	-	20,157

Million Baht

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

Million Baht

	CONSOLIDATED FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2026					
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total operating income	69,976	26,837	10,464	14,536	(3)	121,810
Total operating expenses before expected credit loss	(24,365)	(12,376)	(1,736)	(20,243)	3	(58,717)
Profit (loss) from operating before expected credit loss and income tax expenses	45,611	14,461	8,728	(5,707)	-	63,093

Million Baht

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

The financial position of operating segments as at September 30, 2026 and December 31, 2025 are as follows :

Million Baht

	CONSOLIDATED					
	Domestic Banking	International Banking	Investment Banking	Others	Elimination	Total
Total assets						
As at September 30, 2026	1,813,513	1,369,032	1,806,239	481,839	(744,147)	4,726,476
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 and nine-month periods ended September 30, 2026 and 2025 are as follows :

Million Baht

	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED					
	September 30, 2026			September 30, 2025		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
Total operating income	30,971	9,704	40,675	37,330	10,332	47,662
Total operating expenses*	(23,084)	(5,442)	(28,526)	(24,238)	(6,200)	(30,438)
Profit from operating before income tax expenses	7,887	4,262	12,149	13,092	4,132	17,224
Income tax	(1,601)	(949)	(2,550)	(2,509)	(822)	(3,331)

* Including expected credit loss.

Million Baht

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED					
	September 30, 2026			September 30, 2025		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
Total operating income	93,829	27,981	121,810	106,265	31,471	137,736
Total operating expenses*	(68,405)	(15,756)	(84,161)	(72,156)	(18,934)	(91,090)
Profit from operating before income tax expenses	25,424	12,225	37,649	34,109	12,537	46,646
Income tax	(4,518)	(2,839)	(7,357)	(5,739)	(2,396)	(8,135)

The financial position classified by geographical areas as at September 30, 2026 and December 31, 2025 are as follows :

Million Baht

	CONSOLIDATED					
	September 30, 2026			December 31, 2025		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
Non-current assets**	58,925	32,058	90,983	61,974	32,044	94,018
Total assets	4,002,992	723,484	4,726,476	3,931,676	674,666	4,606,342

6.15 Interest Income

Interest income for the three-month and nine-month periods ended September 30, 2026 and 2025 are as follows :

Million Baht

	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Interbank and money market items	3,059	4,115	2,666	3,614
Investments and trading transactions	213	222	104	92
Investment in debt securities	6,646	6,414	4,695	4,196
Loans	34,154	36,440	27,568	29,916
Others	173	127	172	126
Total interest income	44,245	47,318	35,205	37,944

* Including expected credit loss.

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

For the three-month period ended September 30, 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 38,045 million and Baht 5,987 million, respectively and for the Bank's financial statements amounting to Baht 31,013 million and Baht 4,088 million, respectively.

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

Million Baht

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Interbank and money market items	9,133	13,545	7,885	11,744
Investments and trading transactions	579	700	288	232
Investment in debt securities	19,662	19,823	13,867	12,785
Loans	99,727	111,554	81,528	91,595
Others	382	308	378	304
Total interest income	129,483	145,930	103,946	116,660

For the nine-month period ended September 30, 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 111,154 million and Baht 17,750 million, respectively and for the Bank's financial statements amounting to Baht 91,537 million and Baht 12,121 million, respectively.

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

6.16 Interest Expenses

Interest expenses for the three-month and nine-month periods ended September 30, 2026 and 2025 are as follows :

Million Baht

	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Deposits	7,333	8,715	4,095	5,183
Interbank and money market items	1,446	1,459	1,062	1,219
Contributions to Financial Institutions Development Fund and Deposit Protection Agency	3,182	3,156	2,998	2,967
Debt issued				
Bonds and subordinated notes	3,073	2,967	3,034	2,957
Others	170	271	170	271
Total interest expenses	15,204	16,568	11,359	12,597

Million Baht

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Deposits	21,678	27,600	12,625	16,542
Interbank and money market items	3,953	5,058	3,231	4,337
Contributions to Financial Institutions Development Fund and Deposit Protection Agency	9,565	9,488	9,013	8,900
Debt issued				
Bonds and subordinated notes	8,830	8,645	8,755	8,605
Others	672	775	672	775
Total interest expenses	44,698	51,566	34,296	39,159

6.17 Net Fees and Service Income

Net fees and service income for the three-month and nine-month periods ended September 30, 2026 and 2025 are as follows :

Million Baht

	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Fees and service income				
Acceptances, aval and guarantees of loans	62	63	47	53
Debit card, credit card and electronic services	5,233	5,220	4,866	4,826
Others	5,481	4,896	3,463	3,161
Total fees and service income	10,776	10,179	8,376	8,040
Fees and service expenses	4,015	3,630	3,616	3,250
Net fees and service income	6,761	6,549	4,760	4,790

Million Baht

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Fees and service income				
Acceptances, aval and guarantees of loans	167	199	132	168
Debit card, credit card and electronic services	16,025	16,209	14,970	15,064
Others	16,747	15,481	10,952	10,567
Total fees and service income	32,939	31,889	26,054	25,799
Fees and service expenses	12,228	11,670	11,020	10,506
Net fees and service income	20,711	20,219	15,034	15,293

6.18 Expected Credit Loss

Expected credit loss for the three-month and nine-month periods ended September 30, 2026 and 2025 are as follows :

Million Baht

	CONSOLIDATED FOR THE THREE-MONTH PERIODS ENDED		THE BANK FOR THE THREE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Expected credit loss				
Loans to customers and accrued interest receivables	8,460	8,995	7,395	6,927
Others (reversal)	(452)	747	(477)	1,099
Total expected credit loss	8,008	9,742	6,918	8,026

Million Baht

	CONSOLIDATED FOR THE NINE-MONTH PERIODS ENDED		THE BANK FOR THE NINE-MONTH PERIODS ENDED	
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Expected credit loss				
Loans to customers and accrued interest receivables	26,347	27,858	23,814	23,638
Others (reversal)	(903)	1,691	(632)	1,162
Total expected credit loss	25,444	29,549	23,182	24,800

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 November 12, 2026.