

Summary of Operating Results for the Bank and its Subsidiaries

Quarter and Nine Months Ended September 30, 2026

In the third quarter of 2026, the Thai economy remained broadly stable compared with the previous quarter, supported by continued growth in exports, particularly electronics, which benefited from global demand for technology and artificial intelligence (AI). Meanwhile, private consumption remained weak amid rising food and energy prices, which increased household living costs and business operating expenses. The services sector was supported by an increase in Chinese tourist arrivals; however, the recovery of the tourism sector remained below expectations. In addition, the increase in public debt has constrained the government's ability to implement additional fiscal stimulus measures. Meanwhile, the recent flooding also disrupted economic activity across several areas and may cause Thailand's economic growth to remain below its potential.

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

Bangkok Bank and its subsidiaries reported a net profit of Baht 29,981 million for the nine months of 2026, a decrease from the same period last year, mainly due to lower net interest income following the Bank's interest rate reductions to support the economic recovery and ease customers' financing costs. The Bank's net interest margin stood at 2.47 percent. At the same time, the quality loan growth continued to support operating income and partially mitigate the impact of the lower interest rate environment. Non-interest income decreased mainly due to gains on investments. Meanwhile, net fees and service income increased, driven by growth in bancassurance and mutual fund services, as well as higher securities business fees in line with improving capital market conditions and increased trading activity. The Bank has continuously improved its operational efficiency enhancement, while placing emphasis on cost management. As a result, operating expenses decreased by 4.6 percent and a cost to income ratio stood at 48.2 percent. Expected credit losses declined by 13.9 percent compared with the same period last year, reflecting the Bank's consistently prudent management approach.

At the end of September 2026, the Bank's loans amounted to Baht 2,692,861 million, an increase of 3.2 percent from the end of last year, due to growth in loans to large corporate customers and loans made through the Bank's international network. The non-performing loan to total loans ratio stood at 3.2 percent, remaining at a manageable level. Under the Bank's continuous prudent management approach, the ratio of allowance for expected credit losses to non-performing loan remained strong at 322.1 percent.

As of September 30, 2026, the Bank's deposits amounted to Baht 3,221,930 million, an increase of 0.8 percent from the end of last year, while the loan to deposit ratio stood at 83.6 percent. The total capital adequacy ratio, Tier 1 capital adequacy ratio and Common Equity Tier 1 capital adequacy ratio of the Bank and its subsidiaries were 21.5 percent, 17.1 percent and 17.1 percent respectively, comfortably above the Bank of Thailand's minimum capital requirements.

Overall Picture of the Bank and its Subsidiaries

Million Baht

Item	Q3/26	Q2/26	Q3/25	%QoQ	%YoY	9M26	9M25	%YoY
Net profit ^{/1}	9,489	9,498	13,789	(0.1)%	(31.2)%	29,981	38,247	(21.6)%
Earnings per share (Baht)	4.97	4.98	7.22	(0.1)%	(31.2)%	15.71	20.04	(21.6)%
Net interest margin	2.50%	2.42%	2.72%	0.08%	(0.22)%	2.47%	2.81%	(0.34)%
Net fees and service income to operating income ratio	16.6%	17.3%	13.7%	(0.7)%	2.9%	17.0%	14.7%	2.3%
Cost to income ratio	50.4%	49.5%	43.4%	0.9%	7.0%	48.2%	44.7%	3.5%
Return on average assets ^{/1}	0.80%	0.81%	1.20%	(0.01)%	(0.40)%	0.86%	1.12%	(0.26)%
Return on average equity ^{/1}	6.45%	6.58%	9.45%	(0.13)%	(3.00)%	6.91%	8.99%	(2.08)%

^{/1} Attributable to owners of the Bank

Million Baht

Item	Sep'26	Jun'26	Dec'25	%QoQ	%YTD
Loans	2,692,861	2,678,467	2,608,286	0.5%	3.2%
Deposits	3,221,930	3,212,308	3,196,284	0.3%	0.8%
Loan to deposit ratio	83.6%	83.4%	81.6%	0.2%	2.0%
Non-performing loan (Gross NPL) ^{/1}	102,850	105,261	94,664	(2.3)%	8.6%
Gross NPL to total loans ratio ^{/1}	3.2%	3.3%	3.0%	(0.1)%	0.2%
Allowance for expected credit losses to NPL ratio ^{/1}	322.1%	306.3%	324.1%	15.8%	(2.0)%
Total capital adequacy ratio	21.5%	21.4%	21.8%	0.1%	(0.3)%

^{/1} Including interbank and money market lending

Operating Income and Expenses of the Bank and its Subsidiaries

Million Baht

Item	Q3/26	Q2/26	Q3/25	%QoQ	%YoY	9M26	9M25	%YoY
Net interest income	29,041	27,769	30,750	4.6%	(5.6)%	84,785	94,364	(10.2)%
Non-interest income	11,634	12,571	16,913	(7.5)%	(31.2)%	37,025	43,372	(14.6)%
Operating expenses	20,518	19,953	20,697	2.8%	(0.9)%	58,717	61,541	(4.6)%
Expected credit losses	8,008	8,433	9,742	(5.0)%	(17.8)%	25,444	29,549	(13.9)%
Operating profit before tax	12,149	11,954	17,224	1.6%	(29.5)%	37,649	46,646	(19.3)%
Income tax expenses	2,550	2,356	3,331	8.2%	(23.4)%	7,357	8,135	(9.6)%
Net profit	9,599	9,598	13,893	0.0%	(30.9)%	30,292	38,511	(21.3)%
Net profit ^{/1}	9,489	9,498	13,789	(0.1)%	(31.2)%	29,981	38,247	(21.6)%
Total comprehensive income ^{/1}	12,939	16,890	15,349	(23.4)%	(15.7)%	33,826	45,911	(26.3)%

^{/1} Attributable to owners of the Bank

Bangkok Bank and its subsidiaries reported a net profit attributable to owners of the Bank of Baht 9,489 million for the third quarter of 2026, a similar level to the previous quarter. Net interest income increased from yield on earning assets together with a growth in average loans. Meanwhile, non-interest income decreased, primarily due to lower gains on financial instruments measured at fair value through profit or loss (FVTPL), in line with market conditions. Operating expenses increased slightly due to expenses related to operational efficiency enhancement. In the third quarter of 2026, the Bank set aside lower expected credit losses while continuing to maintain a prudent provisioning approach.

For the nine months of 2026, the Bank reported net profit attributable to owners of the Bank of Baht 29,981 million. The operating performance for the third quarter and the nine months of 2026 declined from the same period last year, due to lower net interest income following the Bank's interest rate reductions to support the economic recovery and ease customers' financing costs. However, the quality loan growth continued to support operating income and partially mitigate the impact of lower interest rates. Non-interest income declined due to lower gains on investments and gains on financial instruments measured at FVTPL, in line with market conditions. Operating expenses decreased, reflecting appropriate cost management alongside ongoing efforts to improve operational efficiency enhancement. The Bank set aside lower expected credit losses as a result of its consistently prudent management approach.

Net Interest Income

Net interest income for the third quarter of 2026 was Baht 29,041 million, increasing 4.6 percent from the previous quarter, supported by yield on earning assets and growth in average loans, particularly in loans to large corporate customers and loans made through the Bank's international network.

Compared with the third quarter of 2025, net interest income declined. For the nine months of 2026, net interest income amounted to Baht 84,785 million, decreasing from the same period last year due to interest rate reductions. Nevertheless, the quality loan growth continued to support operating income and partially mitigate the impact of lower interest rates. Net interest margin (NIM) for the nine months of 2026 was 2.47 percent.

Million Baht

Item	Q3/26	Q2/26	Q3/25	%QoQ	%YoY	9M26	9M25	%YoY
Interest Income								
Loans	34,154	32,606	36,440	4.7%	(6.3)%	99,727	111,554	(10.6)%
Interbank and money market items	3,232	3,205	4,242	0.8%	(23.8)%	9,515	13,853	(31.3)%
Investments	6,859	6,729	6,636	1.9%	3.4%	20,241	20,523	(1.4)%
Total interest income	44,245	42,540	47,318	4.0%	(6.5)%	129,483	145,930	(11.3)%
Interest expenses								
Deposits	7,333	7,136	8,715	2.8%	(15.9)%	21,678	27,600	(21.5)%
Interbank and money market items	1,616	1,499	1,730	7.8%	(6.6)%	4,625	5,833	(20.7)%
Contributions to Financial Institutions								
Development Fund and Deposit								
Protection Agency	3,182	3,218	3,156	(1.1)%	0.8%	9,565	9,488	0.8%
Debt issued and borrowings	3,073	2,918	2,967	5.3%	3.6%	8,830	8,645	2.1%
Total interest expenses	15,204	14,771	16,568	2.9%	(8.2)%	44,698	51,566	(13.3)%
Net interest income	29,041	27,769	30,750	4.6%	(5.6)%	84,785	94,364	(10.2)%
Yield on earning assets	3.81%	3.70%	4.19%	0.11%	(0.38)%	3.78%	4.35%	(0.57)%
Cost of funds	1.57%	1.54%	1.76%	0.03%	(0.19)%	1.56%	1.84%	(0.28)%
Net interest margin	2.50%	2.42%	2.72%	0.08%	(0.22)%	2.47%	2.81%	(0.34)%
Bangkok Bank Interest Rate	Sep'26	Jun'26	Mar'26	Dec'25	Sep'25	Jun'25	Mar'25	Dec'24
Loans (%)								
MOR	6.500	6.500	6.500	6.600	6.750	7.000	7.100	7.350
MRR	6.500	6.500	6.500	6.600	6.650	6.900	6.950	7.000
MLR	6.350	6.350	6.350	6.450	6.500	6.750	6.825	6.900
Deposits (%)								
Savings	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
3-month Fixed	0.650	0.650	0.700	0.700	0.800	0.850	1.000	1.000
6-month Fixed	0.650	0.650	0.750	0.750	0.850	0.900	1.100	1.100
12-month Fixed	0.750	0.750	0.850	0.850	1.100	1.250	1.450	1.450
Bank of Thailand Policy Rate (%)	1.000	1.000	1.000	1.250	1.500	1.750	2.000	2.250

Non-interest Income

Non-interest income in the third quarter of 2026 totaled Baht 11,634 million, decreasing from the previous quarter, primarily due to dividend income and gains on financial instruments measured at FVTPL in line with market conditions. Compared with the third quarter of 2025, non-interest income decreased, mainly due to gains on investments and gains on financial instruments measured at FVTPL.

For the nine months of 2026, non-interest income amounted to Baht 37,025 million, decreasing from the same period last year, primarily due to decreases in gains on investments and gains on financial instruments measured at FVTPL in line with market conditions. This was partially offset by higher dividend income. In addition, net fees and service income improved, supported by bancassurance and mutual fund services, as well as higher securities business fees in line with improving capital market conditions and increased trading activity.

Million Baht								
Item	Q3/26	Q2/26	Q3/25	%QoQ	%YoY	9M26	9M25	%YoY
Fees and service income	10,776	10,734	10,179	0.4%	5.9%	32,939	31,889	3.3%
<u>Less</u> fees and service expenses	4,015	3,765	3,630	6.6%	10.6%	12,228	11,670	4.8%
Net fees and service income	6,761	6,969	6,549	(3.0)%	3.2%	20,711	20,219	2.4%
Gains on financial instruments measured at FVTPL	2,575	3,442	5,472	(25.2)%	(52.9)%	8,223	9,646	(14.8)%
Gains on investments	829	312	3,751	165.7%	(77.9)%	2,748	9,996	(72.5)%
Share of profit (loss) from investment using equity method	59	(11)	44	636.4%	34.1%	115	133	(13.5)%
Gains on disposal of assets	137	105	219	30.5%	(37.4)%	327	570	(42.6)%
Dividend income	873	1,460	619	(40.2)%	41.0%	3,887	2,072	87.6%
Other operating income	400	294	259	36.1%	54.4%	1,014	736	37.8%
Total other operating income	4,873	5,602	10,364	(13.0)%	(53.0)%	16,314	23,153	(29.5)%
Total non-interest income	11,634	12,571	16,913	(7.5)%	(31.2)%	37,025	43,372	(14.6)%
Net fees and service income to operating income ratio	16.6%	17.3%	13.7%	(0.7)%	2.9%	17.0%	14.7%	2.3%

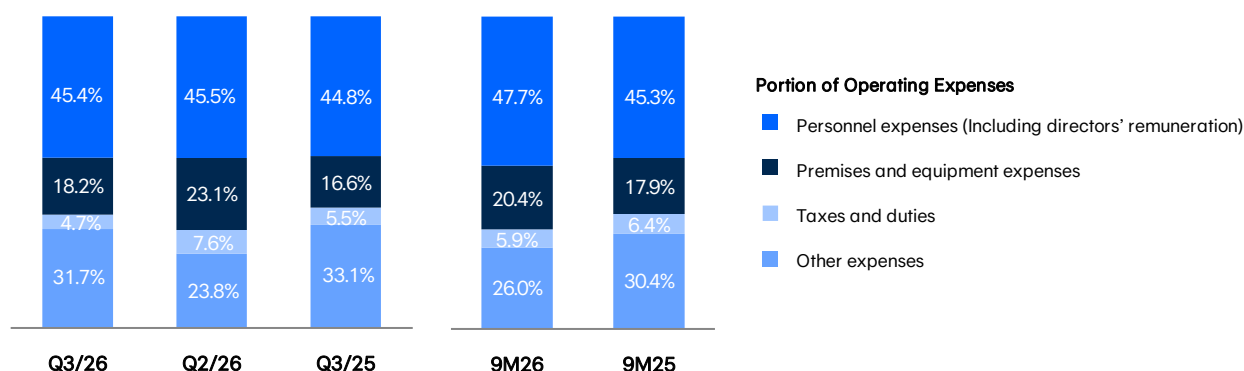
Operating Expenses

Operating expenses for the third quarter of 2026 amounted to Baht 20,518 million, increasing slightly from the second quarter of 2026 due to expenses related to operational efficiency enhancement.

Compared with the third quarter of 2025, operating expenses declined. For the nine months of 2026, operating expenses amounted to Baht 58,717 million, decreasing from the same period last year. The Bank continued to focus on appropriate cost management alongside ongoing operational efficiency enhancement. As a result, the cost to income ratio for the nine months of 2026 stood at 48.2 percent.

Million Baht

Item	Q3/26	Q2/26	Q3/25	%QoQ	%YoY	9M26	9M25	%YoY
Personnel expenses	9,259	8,995	9,232	2.9%	0.3%	27,813	27,697	0.4%
Directors' remuneration	50	91	48	(45.1)%	4.2%	199	191	4.2%
Premises and equipment expenses	3,737	4,603	3,439	(18.8)%	8.7%	11,982	10,994	9.0%
Taxes and duties	971	1,508	1,130	(35.6)%	(14.1)%	3,488	3,933	(11.3)%
Other expenses	6,501	4,756	6,848	36.7%	(5.1)%	15,235	18,726	(18.6)%
Total operating expenses	20,518	19,953	20,697	2.8%	(0.9)%	58,717	61,541	(4.6)%
Cost to income ratio	50.4%	49.5%	43.4%	0.9%	7.0%	48.2%	44.7%	3.5%



Expected Credit Losses

For the nine months of 2026, the Bank's expected credit losses amounted to Baht 25,444 million, decreasing from the same period last year, reflecting the Bank's continued prudent provisioning approach. Looking ahead, the Bank remains vigilant in monitoring developments in the global and Thai economies amid heightened geopolitical uncertainty in the Middle East, as well as evolving U.S. trade policies, both of which could influence global trade dynamics, investment sentiment and the pace of the world economic recovery. Meanwhile, the Thai economy continues to face structural headwinds, including persistently high household indebtedness, a vulnerable recovery of household income, and rising cost-of-living pressures. In addition, flooding in several regions may have an impact on economic activity and the operations of certain business segments.

Significant Items in the Financial Position

Assets

As of September 30, 2026, total assets amounted to Baht 4,726,476 million, a similar level to the end of the previous quarter and an increase of 2.6 percent from the end of December 2025, primarily from loans and investments.

Million Baht

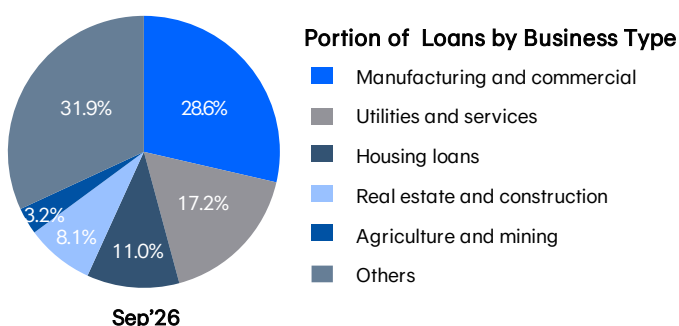
Item	Sep'26	Jun'26	Dec'25	%QoQ	%YTD
Net interbank and money market items	791,283	759,948	771,194	4.1%	2.6%
Financial assets measured at FVTPL	114,316	108,952	104,951	4.9%	8.9%
Net investments	1,132,171	1,144,212	1,108,129	(1.1)%	2.2%
Net investments in associates	1,086	1,050	1,021	3.4%	6.4%
Loans	2,692,861	2,678,467	2,608,286	0.5%	3.2%
Net properties for sale	5,404	5,414	5,565	(0.2)%	(2.9)%
Total assets	4,726,476	4,681,447	4,606,342	1.0%	2.6%

Loans

As of September 30, 2026, loans amounted to Baht 2,692,861 million, a similar level to the end of the previous quarter and an increase of 3.2 percent from the end of December 2025 mainly from loans to large corporate customers and loans made through the Bank's international network.

Million Baht

Loans by Business Type	Sep'26	Jun'26	Dec'25	%QoQ	%YTD
Manufacturing and commercial	769,327	750,765	735,320	2.5%	4.6%
Utilities and services	461,816	475,737	463,682	(2.9)%	(0.4)%
Housing loans	296,767	301,702	314,038	(1.6)%	(5.5)%
Real estate and construction	219,414	218,941	218,361	0.2%	0.5%
Agriculture and mining	85,717	84,120	80,801	1.9%	6.1%
Others	859,820	847,202	796,084	1.5%	8.0%
Total loans	2,692,861	2,678,467	2,608,286	0.5%	3.2%



As of September 30, 2026, the Bank and its subsidiaries had loans distributed across business sectors, with 28.6 percent in the manufacturing and commercial sector, 17.2 percent in the utilities and services sector, 11.0 percent in the housing loans sector, and 8.1 percent in the real estate and construction sector.

Classified Loans and Allowance for Expected Credit Losses

As of September 30, 2026, non-performing loan (Gross NPL) totaled Baht 102,850 million. The gross NPL to total loans ratio stood at a manageable level of 3.2 percent. The allowance for expected credit losses was Baht 331,291 million. As a result, the allowance for expected credit losses to NPL ratio was at a strong level of 322.1 percent.

Million Baht

Item	Sep'26	Jun'26	Dec'25	%QoQ	%YTD
<u>Consolidated</u>					
Non-performing loan (Gross NPL) ^{/1}	102,850	105,261	94,664	(2.3)%	8.6%
Gross NPL to total loans ratio ^{/1}	3.2%	3.3%	3.0%	(0.1)%	0.2%
Net NPL to net total loans ratio ^{/1}	0.7%	0.7%	0.6%	-	0.1%
Allowance for expected credit losses to NPL ratio ^{/1}	322.1%	306.3%	324.1%	15.8%	(2.0)%
<u>The Bank</u>					
Non-performing loan (Gross NPL) ^{/1}	89,462	92,419	82,257	(3.2)%	8.8%
Gross NPL to total loans ratio ^{/1}	3.2%	3.3%	2.9%	(0.1)%	0.3%

^{/1} Including interbank and money market lending

Million Baht

Item	Loans and			Allowance for		
	Interbank & Money Market			Expected Credit Losses ^{/1}		
	Sep'26	Jun'26	Dec'25	Sep'26	Jun'26	Dec'25
Non-credit-impaired	3,381,770	3,333,738	3,285,563	248,981	233,286	227,017
Credit-impaired	102,850	105,261	94,664	82,310	89,081	79,753
Total	3,484,620	3,438,999	3,380,227	331,291	322,367	306,770

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

Investments

As of September 30, 2026, the Bank and its subsidiaries had total investments of Baht 1,246,487 million, a similar level to the end of previous quarter and an increase of 2.8 percent from the end of December 2025. The Bank had Baht 704,278 million in investments in Thai government and state enterprise securities, accounting for 56.5 percent of total investments. Foreign debt securities amounted to Baht 325,914 million and net investment in equity securities amounted to Baht 104,831 million.

Million Baht					
Investments by Investment Holding	Sep'26	Jun'26	Dec'25	%QoQ	%YTD
Trading securities	20,347	15,828	13,954	28.6%	45.8%
Securities measured at FVTPL	93,969	93,124	90,997	0.9%	3.3%
Debt securities measured at amortized cost	110,584	105,650	96,137	4.7%	15.0%
Debt securities measured at FVOCI	929,388	946,731	934,913	(1.8)%	(0.6)%
Equity securities measured at FVOCI	92,199	91,831	77,079	0.4%	19.6%
Total investments	1,246,487	1,253,164	1,213,080	(0.5)%	2.8%

Liabilities and Shareholders' Equity

Total liabilities, as of September 30, 2026, amounted to Baht 4,136,067 million, a similar level to the end of previous quarter and an increase of 2.6 percent from the end of December 2025, mainly from interbank and money market items as well as debt issued and borrowings.

Million Baht					
Item	Sep'26	Jun'26	Dec'25	%QoQ	%YTD
Deposits	3,221,930	3,212,308	3,196,284	0.3%	0.8%
Interbank and money market items	351,990	354,194	314,644	(0.6)%	11.9%
Financial liabilities measured at FVTPL	16,553	16,845	16,347	(1.7)%	1.3%
Debt issued and borrowings	280,084	255,758	244,009	9.5%	14.8%
Total liabilities	4,136,067	4,100,139	4,030,659	0.9%	2.6%
Shareholders' equity ^{/1}	588,664	579,542	573,923	1.6%	2.6%

^{/1} Attributable to owners of the Bank

Deposits

Total deposits, as of September 30, 2026, amounted to Baht 3,221,930 million, a similar level to the end of the previous quarter and the end of December 2025. The loan to deposit ratio was 83.6 percent.

Million Baht

Deposits Classified by Product Type	Sep'26		Jun'26		Dec'25		%QoQ	%YTD
	Amount	Portion	Amount	Portion	Amount	Portion		
Current	271,491	8.4%	266,597	8.3%	285,119	8.9%	1.8%	(4.8)%
Savings	1,687,143	52.4%	1,696,406	52.8%	1,691,238	52.9%	(0.5)%	(0.2)%
Fixed	1,263,296	39.2%	1,249,305	38.9%	1,219,927	38.2%	1.1%	3.6%
Total deposits	3,221,930	100.0%	3,212,308	100.0%	3,196,284	100.0%	0.3%	0.8%
Loan to deposit ratio		83.6%		83.4%		81.6%	0.2%	2.0%

Debt Issued and Borrowings

Total debt issued and borrowings, as of September 30, 2026, amounted to Baht 280,084 million, an increase of 9.5 percent from the end of the previous quarter and 14.8 percent from the end of December 2025, mainly due to the issuance of US\$750 million in senior unsecured notes in September 2026.

Million Baht

Debt Issued and Borrowings Classified by Type of Instruments	Sep'26		Jun'26		Dec'25		%QoQ	%YTD
	Amount	Portion	Amount	Portion	Amount	Portion		
Senior unsecured notes	172,548	61.5%	148,113	57.9%	141,366	57.9%	16.5%	22.1%
Subordinated notes	105,295	37.6%	106,280	41.5%	102,231	41.8%	(0.9)%	3.0%
Others	2,481	0.9%	1,619	0.6%	674	0.3%	53.2%	268.1%
Total (before discount on borrowings)	280,324	100.0%	256,012	100.0%	244,271	100.0%	9.5%	14.8%
<u>Less</u> discount on borrowings	240		254		262		(5.5)%	(8.4)%
Total debt issued and borrowings	280,084		255,758		244,009		9.5%	14.8%

Shareholders' Equity

Shareholders' equity attributable to owners of the Bank, as of September 30, 2026, amounted to Baht 588,664 million, an increase of 2.6 percent from the end of December 2025. This was due to the inclusion of net profit attributable to owners of the Bank for the nine months of 2026 offset by a dividend payment of Baht 8.00 per share according to the resolution of the shareholders' meeting in April 2026, and the interim dividend payment for the January-June 2026 operating results at Baht 2.00 per share.

Sources and Utilization of Funds

As of September 30, 2026, the Bank and its subsidiaries' primary sources of funds consisted of deposits of Baht 3,221,930 million or 68.2 percent, equity attributable to owners of the Bank of Baht 588,664 million or 12.5 percent, interbank and money market items on liabilities of Baht 351,990 million or 7.4 percent, and debt issued and borrowings including financial liabilities measured at FVTPL amounting to Baht 296,637 million or 6.3 percent.

The utilization of funds comprised loans of Baht 2,692,861 million or 57.0 percent, net investments, including financial assets measured at FVTPL and net investments in associates of Baht 1,247,573 million, or 26.4 percent, and net interbank and money market assets of Baht 791,283 million or 16.7 percent.

Capital Reserves and Capital Adequacy Ratio

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

As of September 30, 2026, the Bank's Common Equity Tier 1 capital adequacy ratio was 17.1 percent, the Tier 1 capital adequacy ratio was 17.1 percent, and the total capital adequacy ratio was 21.5 percent, which was above the BOT's minimum capital requirements.

Consolidated

Million Baht

Item	Sep'26		Jun'26		Dec'25		BOT's requirements
	Capital	Capital Adequacy Ratio	Capital	Capital Adequacy Ratio	Capital	Capital Adequacy Ratio	
Common Equity Tier 1 capital	535,573	17.1%	520,923	16.9%	516,036	17.2%	> 8.00%
Tier 1 capital	535,783	17.1%	521,140	16.9%	516,255	17.2%	> 9.50%
Tier 2 capital	137,753	4.4%	137,727	4.5%	136,785	4.6%	
Total capital	673,536	21.5%	658,867	21.4%	653,040	21.8%	> 12.00%

The Bank

Million Baht

Item	Sep'26		Jun'26		Dec'25		BOT's requirements
	Capital	Capital Adequacy Ratio	Capital	Capital Adequacy Ratio	Capital	Capital Adequacy Ratio	
Common Equity Tier 1 capital	516,199	18.3%	512,206	18.3%	509,599	18.8%	> 8.00%
Tier 1 capital	516,199	18.3%	512,206	18.3%	509,599	18.8%	> 9.50%
Tier 2 capital	134,621	4.8%	134,654	4.8%	133,893	4.9%	
Total capital	650,820	23.1%	646,860	23.1%	643,492	23.7%	> 12.00%

Liquid Assets

Liquid assets consisted of cash, net interbank and money market items, debt securities, and marketable equity securities. As of September 30, 2026, the ratio of liquid assets to total assets and liquid assets to deposits was 41.6 percent and 61.1 percent, respectively.

Item	Sep'26	Jun'26	Dec'25
Liquid assets/Total assets (%)	41.6	41.5	41.8
Liquid assets/Deposits (%)	61.1	60.5	60.3

Credit Ratings

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

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

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