

Investor Presentation

3Q26



Agenda



- 01** **9M26 Key highlights**
- 02 9M26 Financial performance
- 03 2026 Financial target

9M26 Key highlights



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

Sustainable performance

฿30.0 bn^{/1}

Net profit moderated

amid a challenging economic environment

+3.2% YTD

Quality loan growth

underpinned by corporate and international lending

3.2%

NPL ratio

manageable asset quality

Through diversified mechanism

2.47%

Net interest margin

following the reduction in interest rates

+2.4% YoY

Net fees and service income

driven by bancassurance & mutual fund services as well as security business

48.2%

Cost to income ratio

reflecting appropriate cost management alongside ongoing efforts to improve operational efficiency

Resilient balance sheet strength

17.1%

Common equity tier 1

vs. 17.2% in Dec-25

83.6%

Loan to deposit ratio

healthy liquidity position

322.1%

Robust coverage ratio

well-secured reserves

Agenda



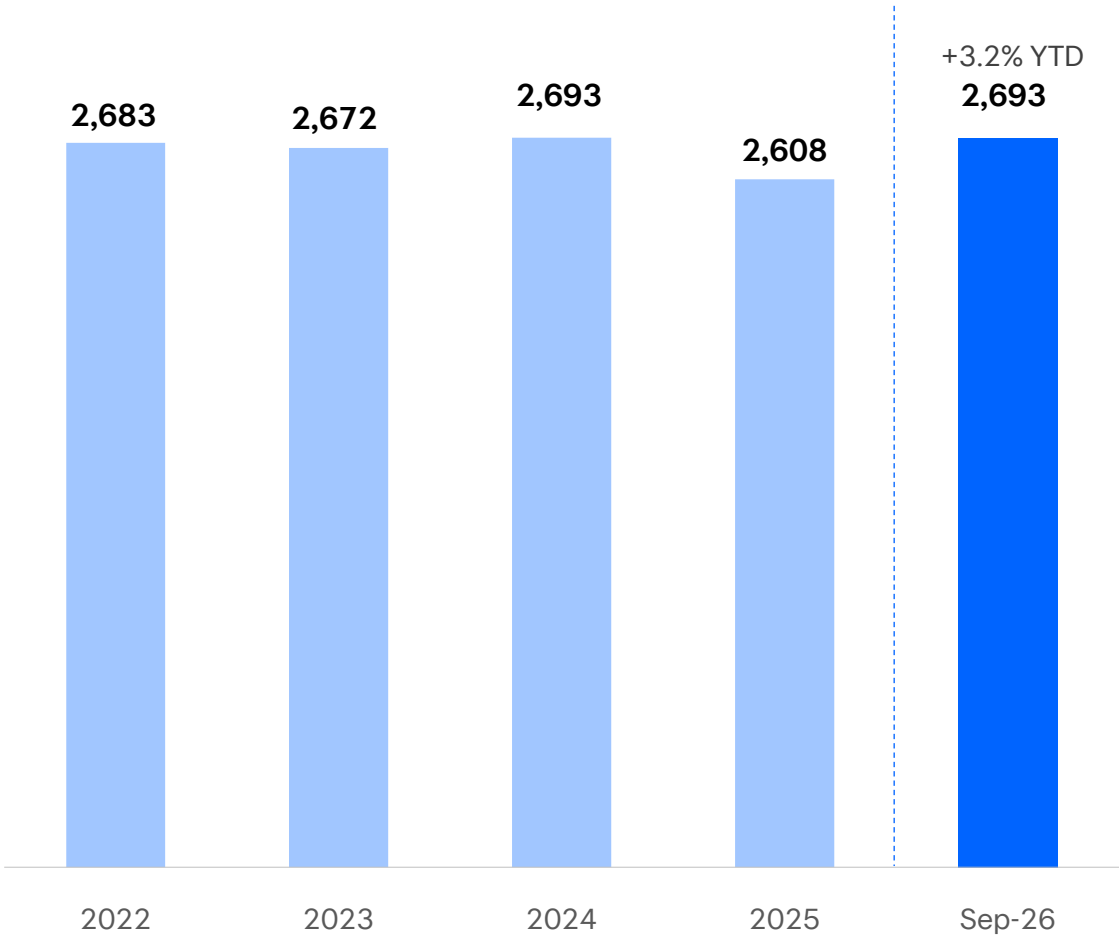
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Prudent and well-diversified loan portfolio



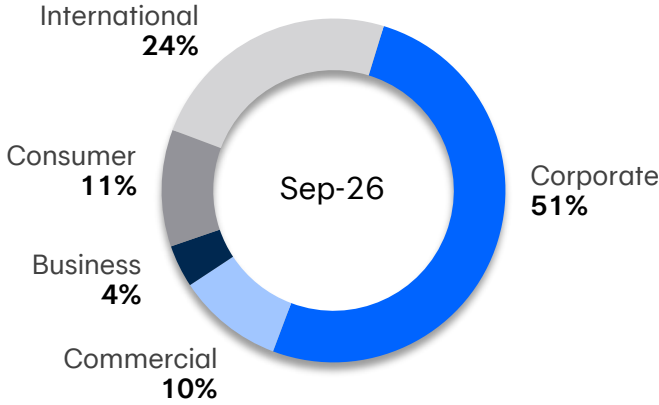
Loan

Billion Baht



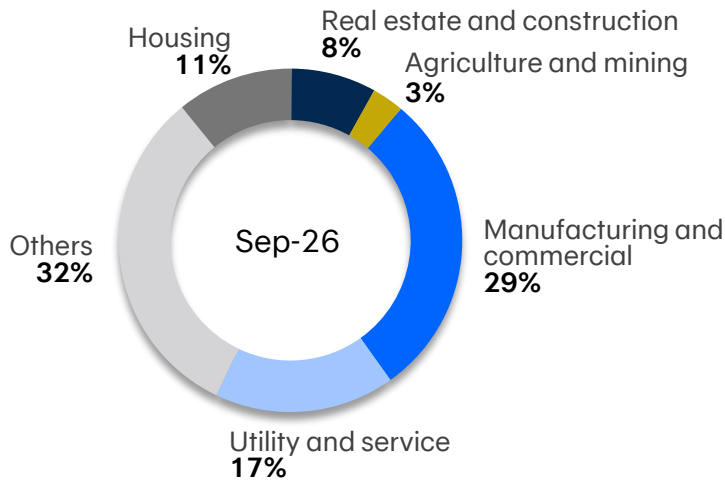
Loan by business unit^{/1}

% of composition



Loan by industry

% of composition



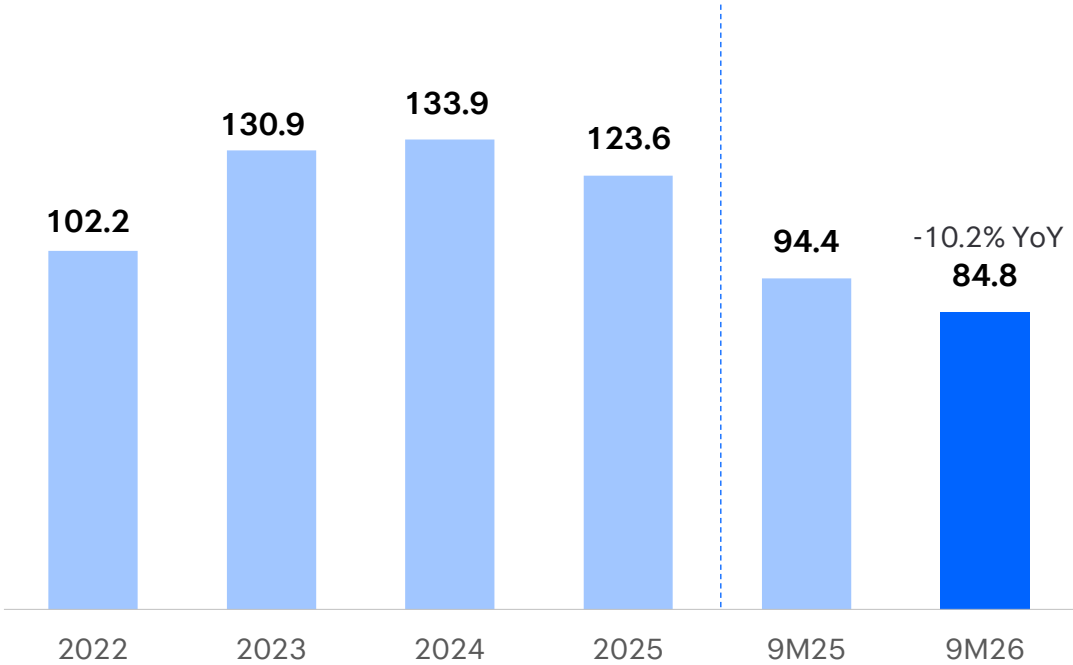
Note: ^{/1} Corporate banking serves large domestic and multinational companies. Commercial banking serves medium-sized enterprises. Business banking serves small-sized enterprises. Consumer banking provides retail banking services. International banking provides services through BBL's international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

Net interest income eased following interest rate reduction, while partly offset by healthy asset growth



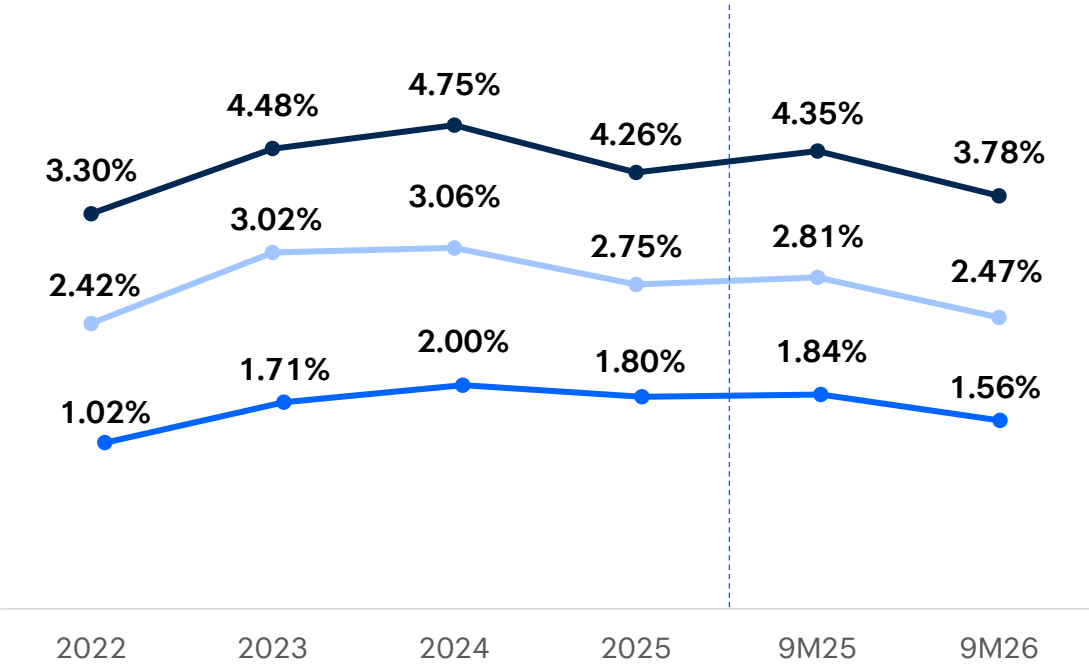
Net interest income

Billion Baht



NIM, Yield on earning asset, Cost of fund

%



Policy rate	1.250%	2.500%	2.250%	1.250%	1.500%	1.000%
MLR	5.850%	7.100%	6.900%	6.450%	6.500%	6.350%
MOR	6.350%	7.550%	7.350%	6.600%	6.750%	6.500%

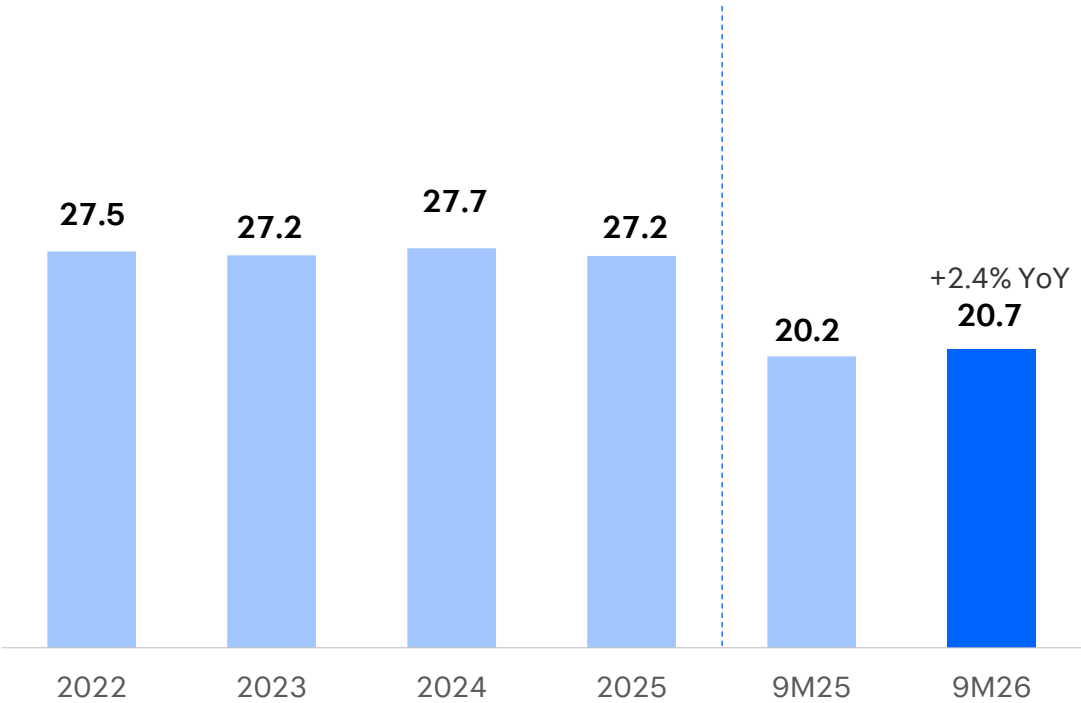
Yield on earning assets NIM Cost of funds

Fee income growth supported by positive market sentiment across bancassurance & mutual fund and securities business



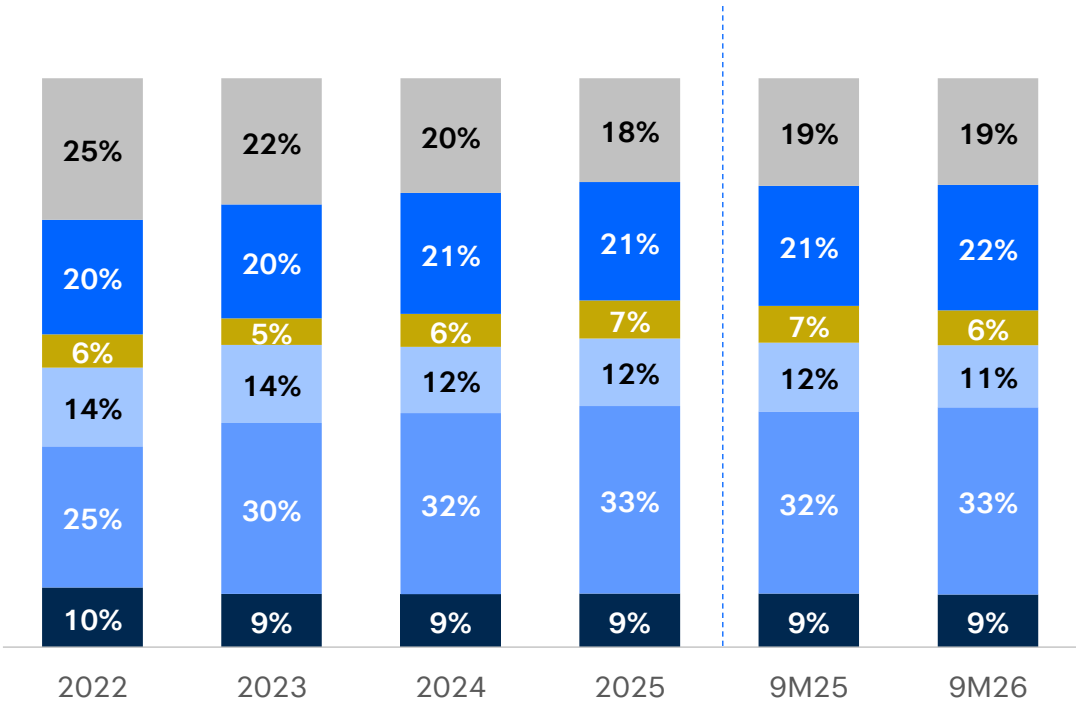
Net fees and service income

Billion Baht



Fees and service income

% of composition



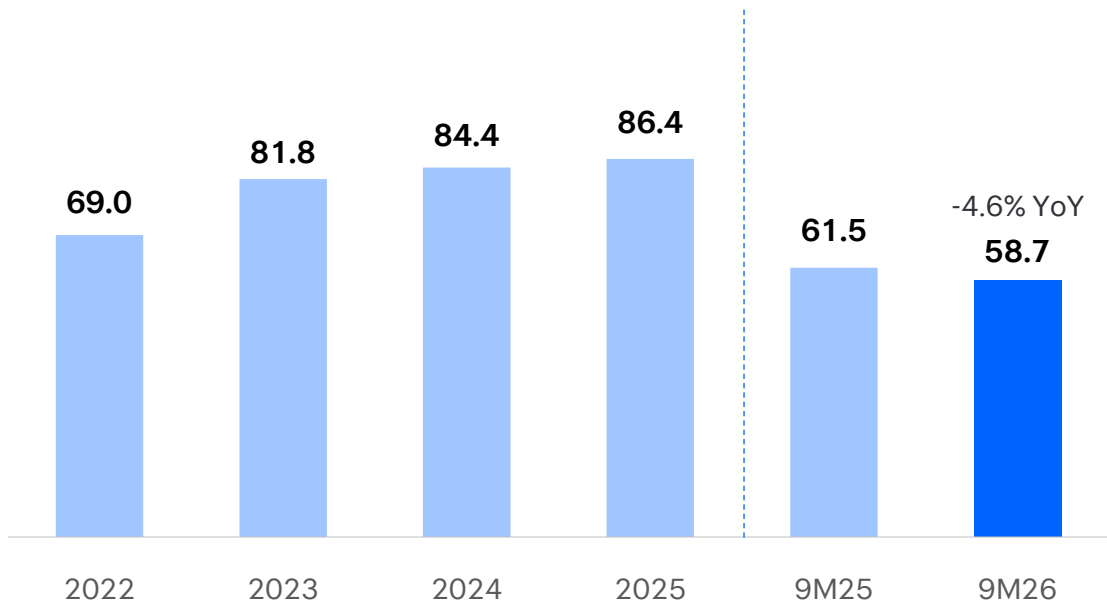
- Loan related fees
- Credit card business
- Transaction services
- Global market services
- Bancassurance and mutual funds
- Other fees and commissions

CIR maintained within target through disciplined cost management and ongoing efficiency enhancements



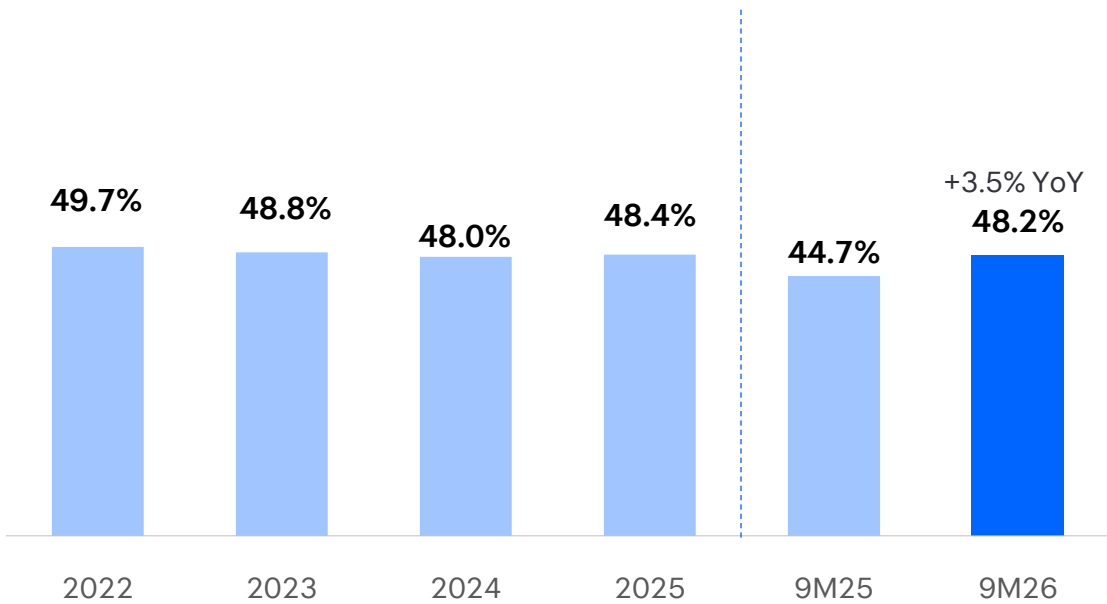
Operating expenses

Billion Baht



Cost to income ratio

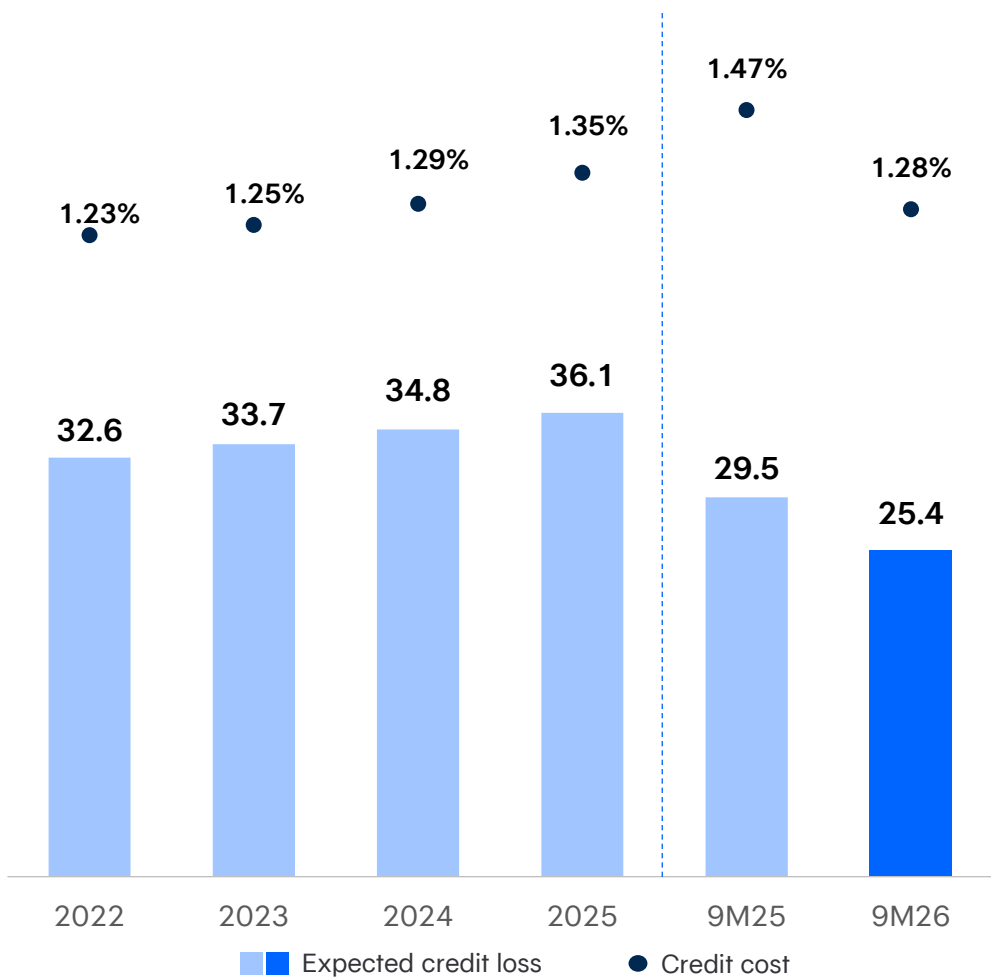
%



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

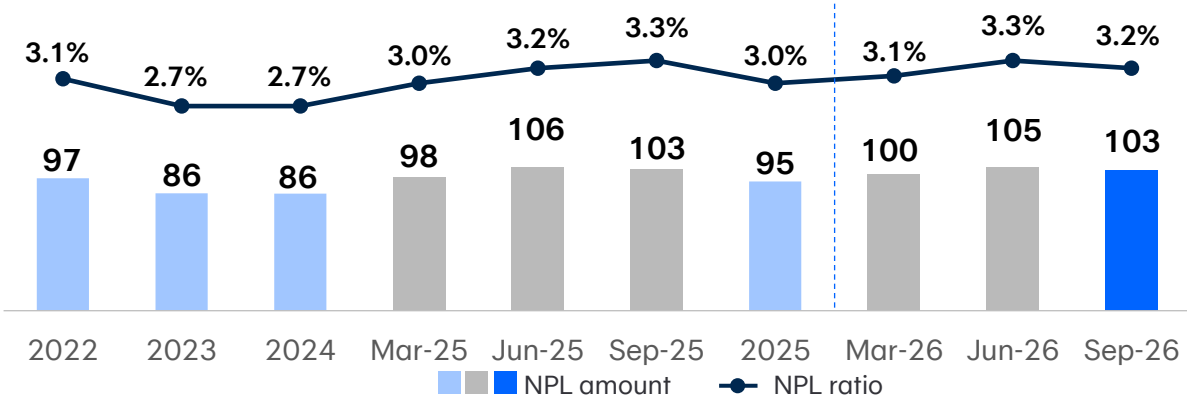
Prudent reserves built across business cycles

Expected credit loss (Provision), Credit cost
Billion Baht, %



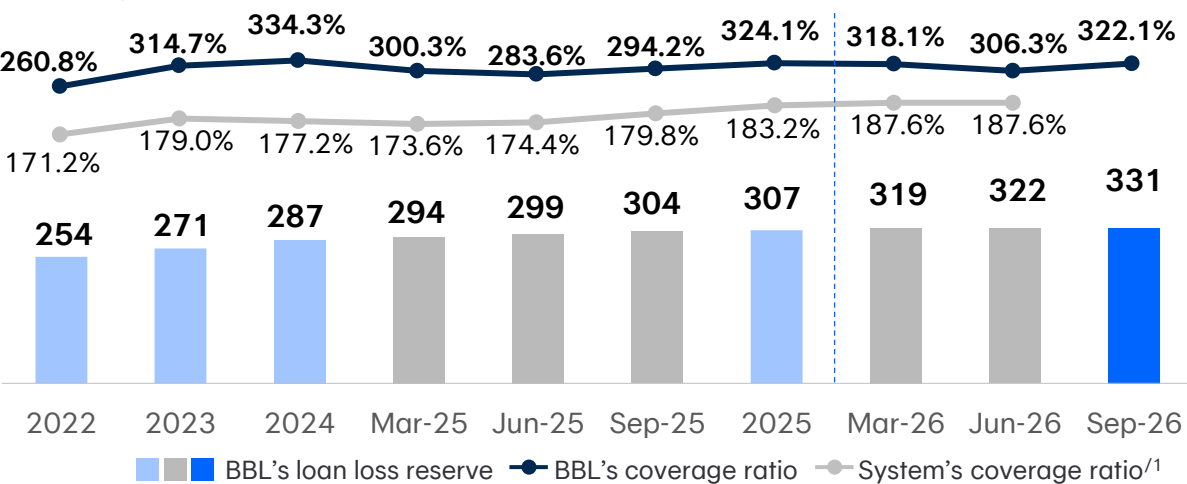
Manageable asset quality

NPL amount, NPL ratio
Billion Baht, %



Strong loan loss reserve

Loan loss reserve, Coverage ratio
Billion Baht, %

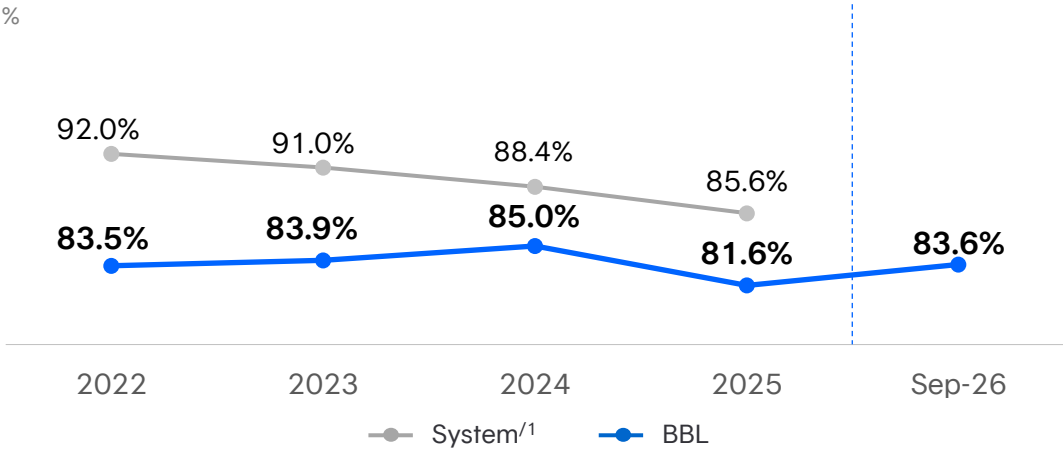


Note: /1 System refers to all commercial banks in Thailand. (Source: Bank of Thailand)

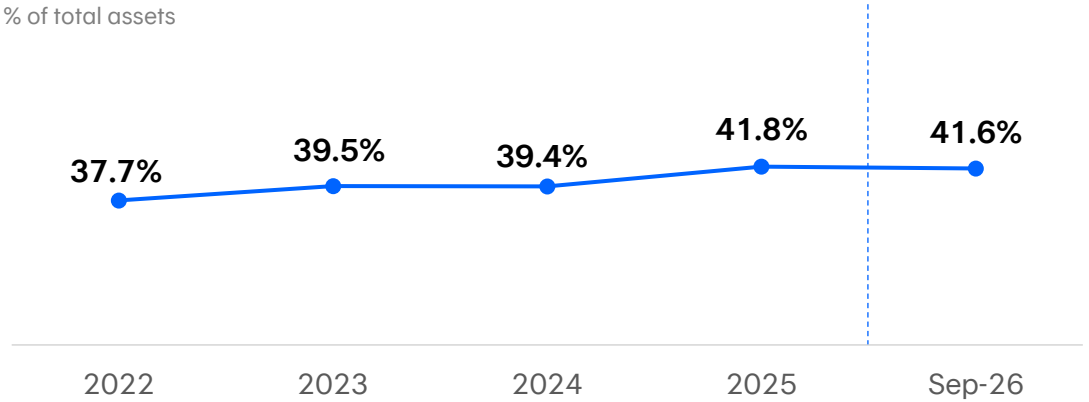
Resilient funding structure and robust liquidity position



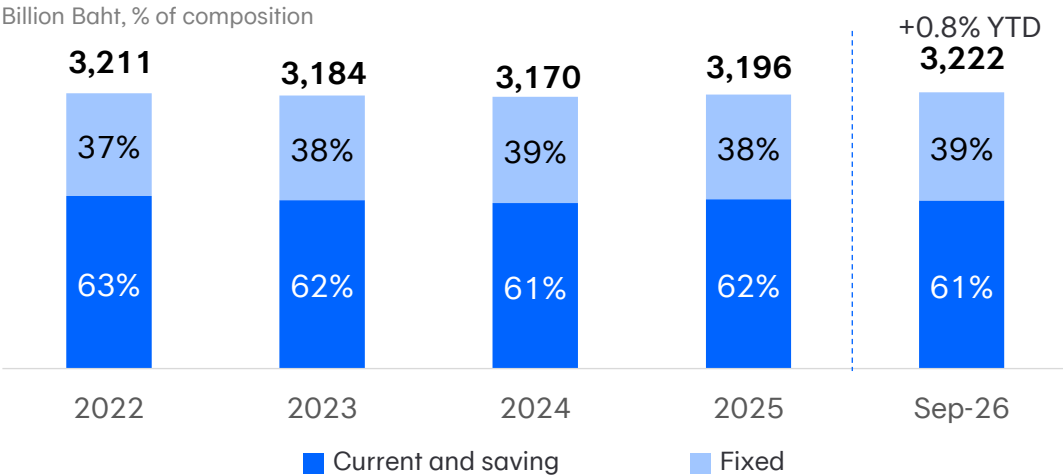
Loan-to-deposit ratio
%



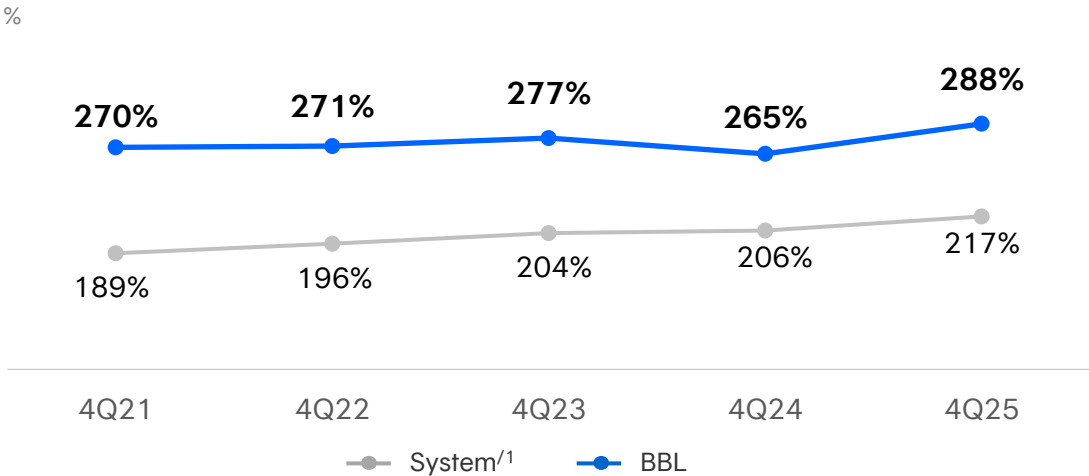
Liquid assets^{/2}
% of total assets



Deposit
Billion Baht, % of composition



Liquidity coverage ratio^{/3}
%

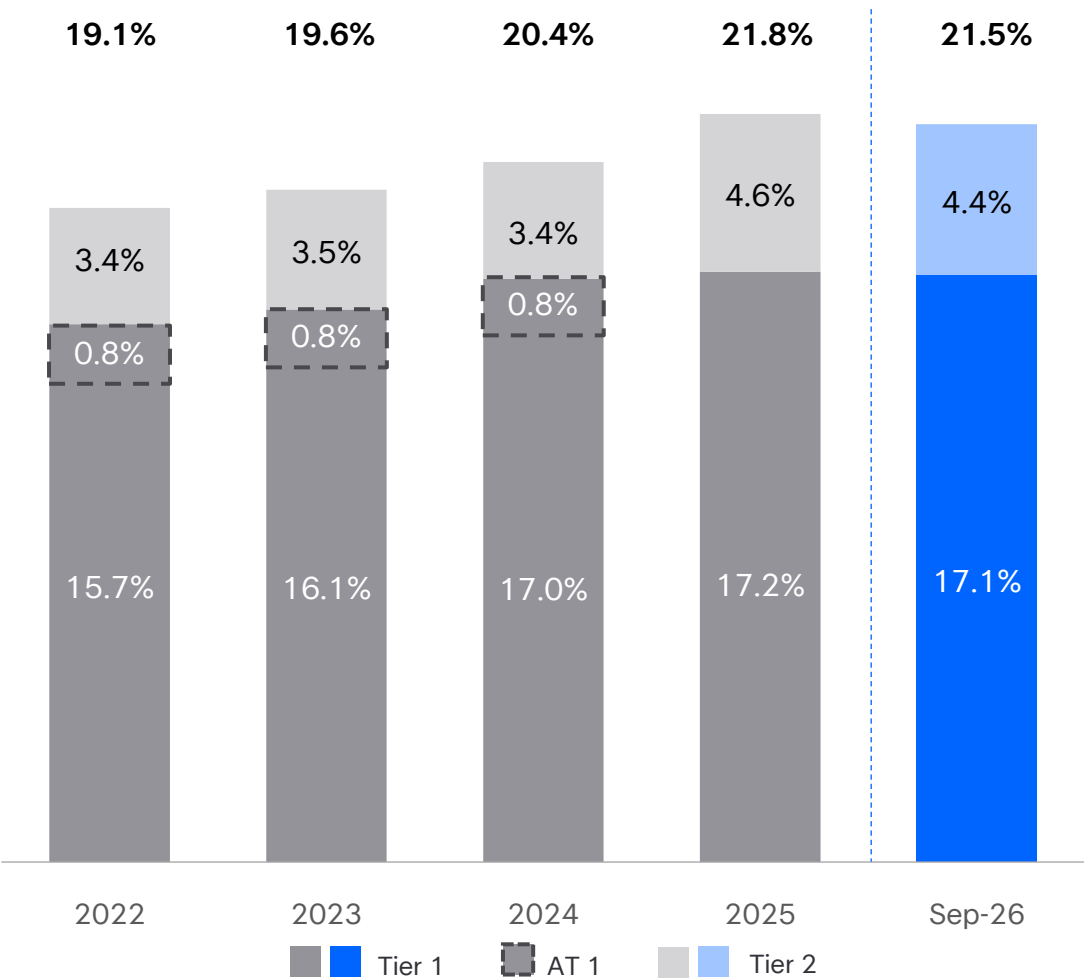


Notes: /1 System refers to all commercial banks in Thailand. (Source: Bank of Thailand)
/2 Liquid assets are defined as cash, interbank and money market items, debt securities and marketable equity securities.
/3 For BBL, LCR is computed as an average ratio of month-end LCR in the quarter. For System,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

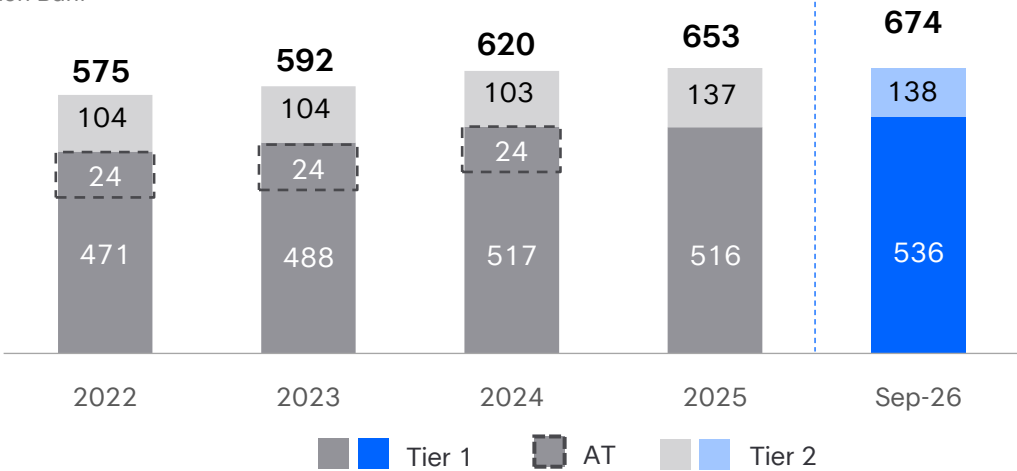
Strong capital positions supporting balance sheet stability



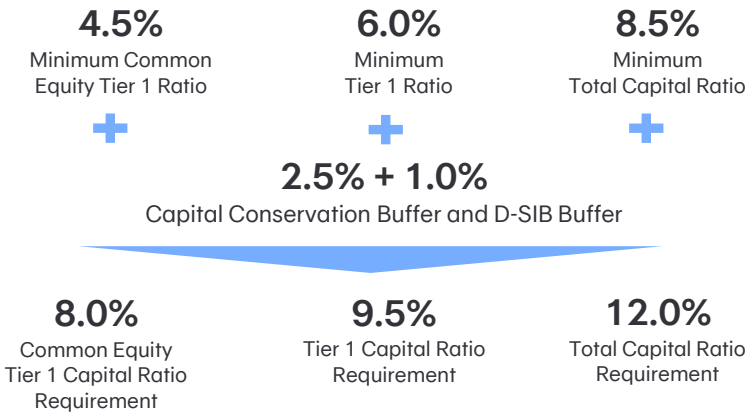
Consolidated capital ratios
%



Capital base
Billion Baht



Regulatory capital ratio requirements



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2026 Financial target



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



Appendix

Financial position



	Million Baht					
	Dec-22	Dec-23	Dec-24	Dec-25	Sep-26	%YTD
Loan	2,682,691	2,671,964	2,693,301	2,608,286	2,692,861	3.2%
Deposit	3,210,896	3,184,283	3,169,654	3,196,284	3,221,930	0.8%
LDR	83.5%	83.9%	85.0%	81.6%	83.6%	2.0%
NPL ^{/1}	97,188	85,955	85,833	94,664	102,850	8.6%
NPL ratio ^{/1}	3.1%	2.7%	2.7%	3.0%	3.2%	0.2%
Allowance for ECL to NPL ^{/1}	260.8%	314.7%	334.3%	324.1%	322.1%	-2.0%
Allowance for ECL to loan	9.4%	10.1%	10.7%	11.8%	12.3%	0.5%
Liquid assets ^{/2} to total assets	37.7%	39.5%	39.4%	41.8%	41.6%	-0.2%
CASA	62.6%	61.7%	60.9%	61.8%	60.8%	-1.0%
CET1 ^{/3}	14.9%	15.4%	16.2%	17.2%	17.1%	-0.1%
Tier 1 ratio ^{/3}	15.7%	16.1%	17.0%	17.2%	17.1%	-0.1%
CAR ^{/3}	19.1%	19.6%	20.4%	21.8%	21.5%	-0.3%

Notes: /1 Including interbank and money market lending

/2 Liquid assets consist of cash, interbank and money market items, debt securities and marketable equity securities

/3 Based on Basel III standards issued by BOT since January 1, 2013

Financial performance – 3Q26



	Million Baht				
	3Q25	2Q26	3Q26	%QoQ	% YoY
Net interest income	30,750	27,769	29,041	4.6%	-5.6%
Net fees and service income	6,549	6,969	6,761	-3.0%	3.2%
Other operating income	10,364	5,602	4,873	-13.0%	-53.0%
Total income	47,663	40,340	40,675	0.8%	-14.7%
Operating expense	20,697	19,953	20,518	2.8%	-0.9%
Expected credit loss	9,742	8,433	8,008	-5.0%	-17.8%
Net profit/ ¹	13,789	9,498	9,489	-0.1%	-31.2%
EPS (Baht) ^{/1}	7.22	4.98	4.97	-0.1%	-31.2%
NIM	2.72%	2.42%	2.50%	0.08%	-0.22%
Net fees and service income ratio	13.7%	17.3%	16.6%	-0.7%	2.9%
Cost to income ratio	43.4%	49.5%	50.4%	0.9%	7.0%
ROA/ ¹	1.20%	0.81%	0.80%	-0.01%	-0.40%
ROE/ ¹	9.45%	6.58%	6.45%	-0.13%	-3.00%

Financial performance – Year and 9M26



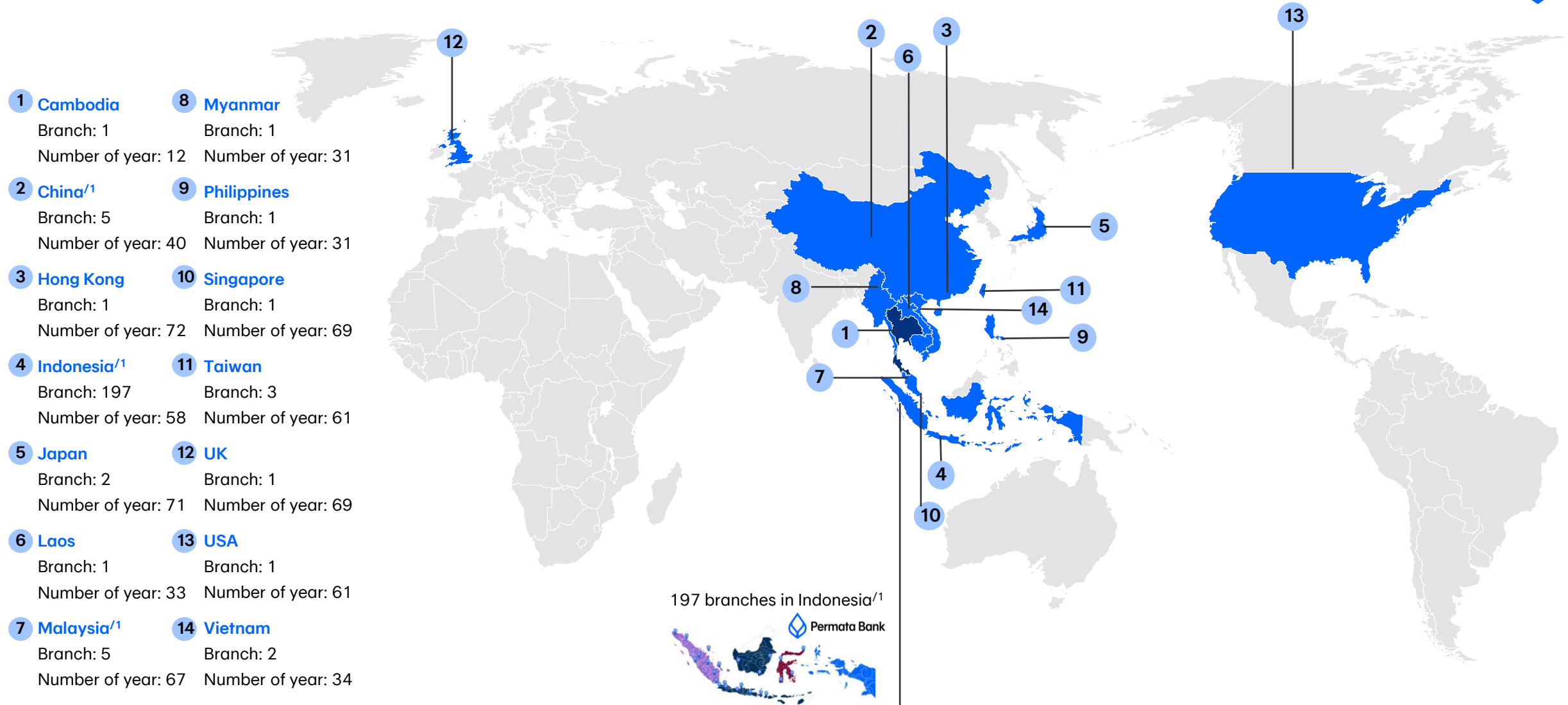
	Million Baht							
	2022	2023	2024	2025	%YoY	9M25	9M26	%YoY
Net interest income	102,223	130,860	133,900	123,630	-7.7%	94,364	84,785	-10.2%
Net fees and service income	27,508	27,234	27,724	27,192	-1.9%	20,219	20,711	2.4%
Other operating income	9,164	9,393	14,187	27,676	95.1%	23,153	16,314	-29.5%
Total income	138,895	167,487	175,811	178,498	1.5%	137,736	121,810	-11.6%
Operating expense	69,019	81,775	84,405	86,363	2.3%	61,541	58,717	-4.6%
Expected credit loss	32,647	33,666	34,838	36,147	3.8%	29,549	25,444	-13.9%
Net profit/ ¹	29,306	41,636	45,211	46,007	1.8%	38,247	29,981	-21.6%
EPS (Baht) / ¹	15.35	21.81	23.69	24.10	1.8%	20.04	15.71	-21.6%
NIM	2.42%	3.02%	3.06%	2.75%	-0.31%	2.81%	2.47%	-0.34%
Net fees and service income ratio	19.8%	16.3%	15.8%	15.2%	-0.6%	14.7%	17.0%	2.3%
Cost to income ratio	49.7%	48.8%	48.0%	48.4%	0.4%	44.7%	48.2%	3.5%
ROA/ ¹	0.67%	0.93%	1.00%	1.00%	0.00%	1.12%	0.86%	-0.26%
ROE/ ¹	5.86%	8.01%	8.27%	8.07%	-0.20%	8.99%	6.91%	-2.08%

Network



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

Long-standing international presence in 14 economies





Creating Opportunities Together

Summary of 2025 sustainability performance

Be Resilient



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



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

Be Customer Centric



Achieved customer satisfaction score for branch services of **95.11**



Achieved customer satisfaction score for Bangkok Bank Mobile Banking of **87.08**



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



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

Be Responsible



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



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



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



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



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



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

Be Caring



55.30% of all executives are women



50.93 hours of average training hours per employee



4.09 Human Capital Return on Investment (HCROI)

Be Ethical



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



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

Relevant SDGs:





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