B A N G K O K   B A N K   B E R H A D

199401014060 (299740-W)
(Incorporated in Malaysia)

Unaudited Interim Condensed Financial Statements
31 March 2026

Bangkok Bank Berhad
199401014060 (299740-W)
(Incorporated in Malaysia)

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Performance review for the three-month ended 31 March 2026

Bangkok Bank Berhad (“the Bank”) registered a profit before tax of RM12.0 million for the three-month ended 31 March 2026 as compared with RM11.6 million recorded during the previous corresponding period. The higher profit for current period was mainly due to expected credit losses ("ECL") recoveries for the three month ended 31 March 2026.

Gross loans declined from RM2,693.3 million as at 31 December 2025 to RM2,271.9 million as at 31 March 2026 due to large loan repayment.

Deposits from customers (including other financial institutions) decreased from RM2,909.3 million as at 31 December 2025 to RM2,432.7 million as at 31 March 2026. The Bank has heightened efforts on gathering customer deposits to maintain prudent liquidity position and to rebalance deposits portfolio with lower cost of deposit. Nevertheless, liquidity coverage ratio and net stable funding ratio are well above regulatory requirement as at 31 March 2026.

The Bank will continue to focus on strengthening its business resilience and practise vigilance in strategy, cost discipline and prudence in risk management to meet challenges ahead.

Bangkok Bank Berhad
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Unaudited interim condensed statements of financial position as at 31 March 2026

		Group		Bank	
	Note	**31.3.2026 RM'000**	**31.12.2025 RM'000**	**31.3.2026 RM'000**	**31.12.2025 RM'000**
Assets					
Cash and short-term funds		195,674	253,240	195,460	253,025
Deposits and placements with banks and other financial institutions		440,639	451,220	440,639	451,220
Financial assets at fair value through other comprehensive income ("FVOCI")	12	979,343	963,805	979,343	963,805
Financial assets at amortised costs	13	-	-	-	-
Loans, advances and financing	14	2,130,082	2,548,856	2,130,082	2,548,856
Derivative assets		342	583	342	583
Tax recoverable		11,763	11,354	11,754	11,347
Other assets	15	3,074	3,092	3,074	3,092
Statutory deposit with Bank Negara Malaysia	16	15,956	18,938	15,956	18,938
Investment in subsidiary		-	-	10	10
Property and equipment	17	111,367	112,361	111,367	112,361
Intangible assets		-	-	-	-
Right-of-use assets	18	4,187	4,615	4,187	4,615
Deferred tax assets		18,730	20,031	18,730	20,031
Total assets		3,911,157	4,388,095	3,910,944	4,387,883
Liabilities and shareholder's equity					
Deposits from customers	19	1,947,369	2,116,247	1,947,369	2,116,247
Deposits and placements from banks and other financial institutions	20	485,356	793,073	485,356	793,073
Derivative liabilities		213	141	213	141
Other liabilities	21	18,320	25,308	18,313	25,301
Total liabilities		2,451,258	2,934,769	2,451,251	2,934,762

These unaudited interim condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2025 and accompanying explanatory notes attached to these unaudited interim condensed financial statements.

Unaudited interim condensed statements of financial position as at 31 March 2026 (cont'd.)

		Group		Bank	
	Note	**31.3.2026 RM'000**	**31.12.2025 RM'000**	**31.3.2026 RM'000**	**31.12.2025 RM'000**
Liabilities and shareholder's equity (cont'd.)					
Share capital		1,000,000	1,000,000	1,000,000	1,000,000
FVOCI reserve		33,678	36,072	33,678	36,072
Retained profits		426,221	417,254	426,015	417,049
Shareholder's equity		1,459,899	1,453,326	1,459,693	1,453,121
Total liabilities and shareholder's equity		3,911,157	4,388,095	3,910,944	4,387,883
Commitments and contingencies	27	2,010,218	1,890,487	2,010,218	1,890,487

These unaudited interim condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2025 and accompanying explanatory notes attached to these unaudited interim condensed financial statements.

Bangkok Bank Berhad
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Unaudited interim condensed income statements
For the financial period ended 31 March 2026

		Group		Bank	
		Current and Cumulative Quarter		Current and Cumulative Quarter	
		3 months ended		3 months ended	
	Note	1.1.2026 to 31.03.2026 RM'000	1.1.2025 to 31.03.2025 RM'000	1.1.2026 to 31.03.2026 RM'000	1.1.2025 to 31.03.2025 RM'000
Interest income	22	41,139	47,332	41,139	47,332
Interest expense	23	(19,549)	(22,855)	(19,549)	(22,855)
Net interest income		21,590	24,477	21,590	24,477
Non-interest income	25	1,882	2,897	1,881	2,883
Net income		23,472	27,374	23,471	27,360
Overhead expenses	26	(16,331)	(14,282)	(16,331)	(14,282)
Operating profit		7,141	13,092	7,140	13,078
Allowance for expected credit losses ("ECL") written back/(made), net	24	4,860	(1,439)	4,860	(1,439)
Profit before taxation		12,001	11,653	12,000	11,639
Taxation		(3,034)	(3,102)	(3,034)	(3,098)
Net profit for the financial period		8,967	8,551	8,966	8,541
Earnings per share (sen)					
- basic		0.90	0.86	0.90	0.85
- diluted		0.90	0.86	0.90	0.85

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Bangkok Bank Berhad
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Unaudited interim condensed statements of comprehensive income
For the financial period ended 31 March 2026

	Group		Bank	
	Current and Cumulative Quarter		Current and Cumulative Quarter	
	3 months ended		3 months ended	
	1.1.2026 to 31.03.2026	1.1.2025 to 31.03.2025	1.1.2026 to 31.03.2026	1.1.2025 to 31.03.2025
	RM'000	RM'000	RM'000	RM'000
Net profit for the period	8,967	8,551	8,966	8,541
Other comprehensive income				
Items that may be reclassified subsequently to profit or loss				
Debt instruments at fair value through other comprehensive income				
- net unrealised (loss)/gain on changes in fair value	(2,737)	1,690	(2,737)	1,690
- expected credit loss	(314)	773	(314)	773
Income tax relating to components of other comprehensive income	657	(406)	657	(406)
Other comprehensive income for the financial period, net of tax	(2,394)	2,057	(2,394)	2,057
Total comprehensive income for the financial period, net of tax	6,573	10,608	6,572	10,598

These unaudited interim condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2025 and accompanying explanatory notes attached to these unaudited interim condensed financial statements.

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Unaudited interim condensed statements of changes in equity
For the financial period ended 31 March 2026

Group	<--- Non-distributable---> Share capital RM'000	FVOCI reserve RM'000	Distributable Retained profits RM'000	Total RM'000
At 1 January 2025	1,000,000	31,724	377,825	1,409,549
Total comprehensive income	-	2,057	8,551	10,608
At 31 March 2025	1,000,000	33,781	386,376	1,420,157
At 1 January 2026	1,000,000	36,072	417,254	1,453,326
Total comprehensive income	-	(2,394)	8,967	6,573
At 31 March 2026	1,000,000	33,678	426,221	1,459,899

Bank	<--- Non-distributable---> Share capital RM'000	FVOCI reserve RM'000	Distributable Retained profits RM'000	Total RM'000
At 1 January 2025	1,000,000	31,724	377,637	1,409,361
Total comprehensive income	-	2,057	8,541	10,598
At 31 March 2025	1,000,000	33,781	386,178	1,419,959
At 1 January 2026	1,000,000	36,072	417,049	1,453,121
Total comprehensive income	-	(2,394)	8,966	6,572
At 31 March 2026	1,000,000	33,678	426,015	1,459,693

These unaudited interim condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2025 and accompanying explanatory notes attached to these unaudited interim condensed financial statements.

Bangkok Bank Berhad
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Unaudited interim condensed statements of cash flows
For the financial period ended 31 March 2026

		Group		Bank	
	Note	1.1.2026 to 31.03.2026 RM'000	1.1.2025 to 31.03.2025 RM'000	1.1.2026 to 31.03.2026 RM'000	1.1.2025 to 31.03.2025 RM'000
Cash flows from operating activities					
Profit before taxation		12,001	11,653	12,000	11,639
Adjustments for:					
Depreciation	26	1,257	1,124	1,257	1,124
Amortisation of intangible assets	26	-	7	-	7
Depreciation of right-of-use assets	26	428	383	428	383
Property and equipment adjustment		-	372	-	372
Interest expense on lease liability	18	39	45	39	45
Gain on lease termination	18	-	(12)	-	(12)
Interest income from debt instruments at FVOCI	22	(8,650)	(8,690)	(8,650)	(8,690)
Writeback of ECL	24	(3,130)	(212)	(3,130)	(212)
Unrealised loss on foreign exchange forward	25	314	101	314	101
Net amortisation of premium					
- Financial assets at FVOCI	22	814	1,467	814	1,467
Operating profit before working capital changes		3,073	6,238	3,072	6,224
Decrease/(Increase) in operating assets:					
Loans, advances and financing		421,407	150,143	421,407	150,143
Other assets		18	1,720	18	1,720
Statutory deposits with Bank Negara Malaysia		3,000	(4,000)	3,000	(4,000)
		427,498	154,101	427,497	154,087

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Unaudited interim condensed statements of cash flows
For the financial period ended 31 March 2026 (cont'd.)

	Note	Group 1.1.2026 to 31.03.2026 RM'000	Group 1.1.2025 to 31.03.2025 RM'000	Bank 1.1.2026 to 31.03.2026 RM'000	Bank 1.1.2025 to 31.03.2025 RM'000
(Decrease)/Increase in operating liabilities:					
Deposits from customers		(168,878)	182,093	(168,878)	182,093
Deposits and placement from banks and other financial institutions		(307,717)	(153,994)	(307,717)	(153,994)
Other liabilities		(6,456)	(20,513)	(6,456)	(18,223)
Cash generated from operating activities		(55,553)	161,687	(55,554)	163,963
Taxes paid		(3,534)	(3,816)	(3,532)	(3,814)
Taxes refunded		2,048	-	2,048	-
Net cash (used in)/generated from operating activities		(57,039)	157,871	(57,038)	160,149
Cash flows from investing activities:					
Purchase of financial assets at FVOCI		(15,310)	(80,000)	(15,310)	(80,000)
Proceeds from redemption of financial assets at FVOCI		-	50,000	-	50,000
Interest received from financial asset at FVOCI		4,871	2,715	4,871	2,715
Purchase of property and equipment		(263)	(477)	(263)	(477)
Net cash used in investing activities		(10,702)	(27,762)	(10,702)	(27,762)
Cash flows from financing activities:					
Payment of lease liabilities	18	(406)	(382)	(406)	(382)
Net cash used in financing activities		(406)	(382)	(406)	(382)

These unaudited interim condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2025 and accompanying explanatory notes attached to these unaudited interim condensed financial statements.

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Unaudited interim condensed statements of cash flows
For the financial period ended 31 March 2026 (cont'd.)

	Group		Bank	
	1.1.2026 to 31.03.2026 RM'000	**1.1.2025 to 31.03.2025 RM'000**	**1.1.2026 to 31.03.2026 RM'000**	**1.1.2025 to 31.03.2025 RM'000**
Net (decrease)/increase in cash and cash equivalents	(68,147)	129,727	(68,146)	132,005
Cash and cash equivalents at beginning of financial period	704,460	282,535	704,245	280,061
Cash and cash equivalents at end of financial period	636,313	412,262	636,099	412,066
Cash and cash equivalents comprise:				
Cash and short-term funds	195,674	332,529	195,460	332,333
Deposits and placements of banks and other financial institutions	440,639	79,733	440,639	79,733
	636,313	412,262	636,099	412,066

These unaudited interim condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2025 and accompanying explanatory notes attached to these unaudited interim condensed financial statements.

Notes to the unaudited interim condensed financial statements - 31 March 2026

1. Corporate information

Bangkok Bank Berhad ("the Bank") is a public limited liability licensed bank, incorporated and domiciled in Malaysia. The registered office of the Bank is located at 1-45-01, Menara Bangkok Bank, Laman Sentral Berjaya, 105 Jalan Ampang, 50450 Kuala Lumpur.

The principal activities of the Bank are banking and related financial services.

The Bank also controls a wholly-owned subsidiary named BBL Nominees (Tempatan) Sdn. Bhd. The principal activity of its subsidiary is provision of nominees services to local clients of the Bank.

There have been no significant changes in the nature of the principal activities during the financial period.

The ultimate holding company of the Bank is Bangkok Bank Public Company Limited, a bank incorporated in Thailand.

2. Basis of preparation of the financial statements

2.1 Basis of preparation and presentation of the unaudited interim condensed financial statements

The unaudited interim condensed financial statements have been prepared in accordance with MFRS 134: *Interim Financial Reporting issued by the Malaysian Accounting Standards Board ("MASB")* and IAS 34: *Interim Financial Reporting issued by the International Accounting Standards Board ("IASB")* .

The unaudited interim condensed financial statements have been prepared under the historical cost convention except for the following assets which are stated at fair value: financial assets at FVTPL, financial assets at FVOCI and derivatives. The unaudited interim condensed financial statements are presented in Ringgit Malaysia ("RM"), which is the Bank's functional currency and all values are rounded to the nearest thousand ("RM'000") except when otherwise indicated.

The unaudited interim condensed financial statements do not include all the information and disclosures required in the audited annual financial statements, and should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2025. These explanatory notes attached to the unaudited interim condensed financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Group and of the Bank since the financial year ended 31 December 2025.

2. Basis of preparation of the financial statements (cont'd.)

2.2 Changes in accounting policies

The accounting policies adopted in the preparation of the audited financial statements are consistent with those followed in the preparation of the annual financial statements for the year ended 31 December 2025, except for the adoption of relevant amendments to standards effective as of 1 January 2026 as follows:

Amendments to:

MFRS 7	Financial Instruments: Disclosures
MFRS 9	Financial Instruments
MFRS 10	Consolidated Financial Statements
MFRS 107	Statement of Cash Flows

The initial application of the amendments to standards did not have any significant impact to the financial statements of the Group and the Bank.

2.3 Standards, amendments to standards, annual improvements to standards and IC Interpretations issued but not yet effective

As at the reporting date, the following are relevant amendments to standards, annual improvements to standards issued by the Malaysian Accounting Standards Board ("MASB"), but not yet effective, up to the date of issuance of the Group’s and of the Bank’s financial statements. The Group and the Bank intend to adopt them when they become effective:

Descriptions	
MFRS 18	Presentation and Disclosure in Financial Statements ^
MFRS 19	Subsidiaries without Public Accountability: Disclosures ^
MFRS 121	The effect of Changes in Foreign Exchange Rates: Translation to hyperinflationary presentation currency ^

^ Effective for annual periods beginning on or after 1 January 2027

The initial application of the amendments and standards are not expected to have any significant impact to the financial statements of the Group and the Bank.

2. Basis of preparation of the financial statements (cont'd.)

2.4 Significant accounting judgements, estimates and assumptions

The preparation of the Group's and the Bank's financial statements in accordance with MFRSs requires management to make judgements, estimates and assumptions that affect the application of accounting policies and reported amounts of revenue, expenses, assets and liabilities, the accompanying disclosures and the disclosure of contingent liabilities. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of assets or liabilities affected in future periods.

In the process of applying the Group's and the Bank's accounting policies, management has made the following judgements, estimates and assumptions concerning the future and other key sources of estimation uncertainty at the reporting that, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year. Existing circumstances and assumptions about future developments may change due to circumstances beyond the Group's and the Bank's control and are reflected in the assumptions if and when they occur.

(a) Impairment losses on financial assets

The measurement of impairment losses under MFRS 9 across all categories of financial assets requires judgement, in particular, estimation of the amount and timing of future cash flows and collateral values when determining impairment losses and assessment of significant increase in credit risk. These estimates are driven by a number of factors, changes which can result in different levels of allowances.

The Group and the Bank’s Expected Credit Loss ("ECL") calculations are outputs of complex models with a number of underlying assumptions regarding the choice of variable inputs and their interdependencies. Elements of the ECL models that are considered accounting judgements and estimates include:

- The Group's and the Bank's internal credit grading model, which assigns PDs to the individual grades;

- The Group's and the Bank's criteria for assessing if there has been a significant increase in credit risk resulting in impairment losses on financial assets to be measured on a lifetime basis and the qualitative assessment;

- Development of ECL models, including the various formulas and the choice of inputs;

- ECL is adjusted with a management overlay where considered appropriate;

- Determination of associations between macroeconomic factors and the effect on PDs, LGDs and EADs; and

2. Basis of preparation of the financial statements (cont'd.)

2.4 Significant accounting judgements, estimates and assumptions (cont'd.)

(a) Impairment losses on financial assets (cont'd).

- Selection of forward-looking macroeconomic scenarios and their probability weightings.

(b) Deferred tax and current tax

In determining the Group's and the Bank's tax charge for the year involves estimation and judgement, which includes an interpretation of local tax law and an assessment of whether the tax authority will accept the position taken. The Group and the Bank provide for current tax liabilities at the best estimate based on all available evidence and the amount that is expected to be paid to the tax authority where an outflow is probable.

The recoverability of the Group's and the Bank's deferred tax assets is based on management's judgement of the availability of future taxable profits against which the deferred tax assets will be utilised.

3. Auditors' report on preceding annual financial statements

The auditors' report on the audited annual financial statements for the financial year ended 31 December 2025 was not subject to any qualification.

4. Unusual items due to their nature, size or incidence

There were no unusual items affecting assets, liabilities, equity, net income, or cash flows of the Group and the Bank during the three months ended 31 March 2026.

5. Comments about seasonal or cyclical factors

The business operations of the Group and the Bank are not materially affected by any seasonal or cyclical factors.

6. Changes in estimates

There were no significant changes in estimates of amounts reported in prior financial period that have a material effect in the current financial period.

7. Debt and equity securities

There were no issuances, repurchases and repayments of debt and equity securities during the three months ended 31 March 2026.

8. Subsequent events

There were no material events subsequent to the end of the current period that require disclosure or adjustments to the interim condensed financial statements.

9. Changes in composition of the Group

There were no changes in the composition of the Group during the three months ended 31 March 2026.

10. Dividends paid

No dividend was declared or paid during the three months ended 31 March 2026.

11. Segmental information

As the Group does not have foreign operations, the Group is not required to present separate identifiable geographical segments.

12. Financial assets at fair value through other comprehensive income

	Group and Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
Debt instruments		
Malaysian Government Securities	542,395	541,032
Government Investment Issues	132,326	133,643
Corporate bonds	273,312	257,820
	948,033	932,495
Equity instruments		
Unquoted shares	31,310	31,310
	979,343	963,805

12. Financial assets at fair value through other comprehensive income (cont'd)

The following ECL for debt instruments at FVOCI are not recognised in the statement of financial position as the carrying amount of debt instruments at FVOCI is equivalent to their fair value:

	Stage 1 ECL RM'000	Stage 2 ECL RM'000	Stage 3 ECL RM'000	Total RM'000
Group and Bank				
At 1 January 2026	3,331	-	-	3,331
New debt instruments originated	32	-	-	32
Debt instruments derecognised	(346)	-	-	(346)
At 31 March 2026	3,017	-	-	3,017
Group and Bank				
At 1 January 2025	3,911	-	-	3,911
New debt instruments originated	1,019	-	-	1,019
Net measurement due to changes in credit risk	(464)	-	-	(464)
Debt instruments derecognised	(1,135)	-	-	(1,135)
At 31 December 2025	3,331	-	-	3,331

13. Financial assets at amortised cost

	Group and Bank 31.3.2026 RM'000	Group and Bank 31.12.2025 RM'000
Unquoted securities		
Corporate bonds	392	392
	392	392
Less: ECL allowance charged	(392)	(392)
	-	-

Movements in the allowance for ECL on financial assets at amortised cost are as follows:

Group and Bank	Stage 1 ECL RM'000	Stage 2 ECL RM'000	Stage 3 ECL RM'000	Total RM'000
At 1 January 2026	-	-	392	392
ECL allowance written back	-	-	-	-
At 31 March 2026	-	-	392	392

13. Financial assets at amortised cost (cont'd.)

	Stage 1 ECL RM'000	Stage 2 ECL RM'000	Stage 3 ECL RM'000	Total RM'000
Group and Bank				
At 1 January 2025	-	-	421	421
ECL allowance written back	-	-	(29)	(29)
At 31 December 2025	-	-	392	392

14. Loans, advances and financing

	Group and Bank 31.3.2026 RM'000	Group and Bank 31.12.2025 RM'000
At amortised cost		
Overdrafts	38,183	26,819
Term loans:		
- Housing loans	438	452
- Syndicated term loan	18,829	57,004
- Other term loans	632,182	660,820
Revolving credits	988,494	1,154,447
Bills receivables	256,341	333,212
Trust receipts	56,205	97,849
Bankers' acceptances	282,913	364,337
Staff loans	447	469
	2,274,032	2,695,409
Unearned interest	(2,113)	(2,083)
Gross loans, advances and financing	2,271,919	2,693,326
Less: allowance for ECL		
- Stage 1	(22,951)	(23,931)
- Stage 2	(106)	(58)
- Stage 3	(54,944)	(56,392)
- Management overlay	(63,836)	(64,089)
	(141,837)	(144,470)
Net loans, advances and financing	2,130,082	2,548,856

14. Loans, advances and financing (cont'd.)

(i) The maturity structure of loans, advances and financing are as follows:

	Group and Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
Maturing within one year	1,672,912	2,070,996
One year to three years	95,528	99,006
Three years to five years	265,274	93,671
Over five years	238,205	429,653
	2,271,919	2,693,326

(ii) Loans, advances and financing according to economic sectors are as follows:

	Group and Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
Primary agriculture	134,758	145,514
Mining and quarrying	5,705	5,965
Manufacturing	678,575	865,653
Electricity, gas and water supply	12,032	13,138
Construction	162,120	185,770
Wholesale and retail trade and restaurants and hotels	176,177	197,248
Transport, storage and communication	169,377	170,120
Finance, insurance, real estate and business activities	930,692	1,107,284
Household	2,483	2,634
	2,271,919	2,693,326

(iii) Loans, advances and financing according to type of customer are as follows:

	Group and Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
Domestic non-bank financial institutions	519,664	550,558
Domestic business enterprises:		
- Small medium enterprises	128,587	144,143
- Others	1,620,589	1,995,423
Individuals	3,079	3,202
	2,271,919	2,693,326

14. Loans, advances and financing (cont'd.)

(iv) Loans, advances and financing according to interest/profit rate sensitivity are as follows:

	Group and Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
Fixed rate		
- Other fixed rate loan/financing	46,739	46,739
Variable rate		
- Base lending rate plus	83,424	66,991
- Cost-plus	1,651,069	1,998,258
- Other variable rates	490,687	581,338
	2,271,919	2,693,326

(v) All loans, advances and financing of the Group and the Bank are to customers in Malaysia.

(vi) Movements in impaired loans, advances and financing are as follows:

	Group and Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
Balance as at 1 January	69,752	97,849
Classified as impaired during the period/year	231	12,685
Amount recovered during the period/year	(1,512)	(16,803)
Amount written off during the period/year	-	(23,979)
Balance as at 31 March/31 December	68,471	69,752
Allowance for ECL Stage 3	(54,944)	(56,392)
Net impaired loans, advances and financing	13,527	13,360
Ratio of net impaired loans, advances and financing to gross loans, advances and financing less Stage 3 ECL allowance	0.61%	0.51%

14. Loans, advances and financing (cont'd.)

(vii) Movements in the allowance for ECL on loans, advances and financing are as follows:

	Stage 1 ECL RM'000	Stage 2 ECL RM'000	Stage 3 ECL RM'000	Total RM'000
Group and Bank				
At 1 January 2026	23,931	58	56,392	80,381
- Management overlay				64,089
	23,931	58	56,392	144,470
New loans, advances and financing originated	35	30	-	65
Loans, advances and financing derecognised (other than write-off)	(528)	-	(1,632)	(2,160)
Transfer to Stage 1	-	-	-	-
Transfer to Stage 2	(20)	20	-	-
Transfer to Stage 3	-	-	-	-
Net changes in loan loss allowances	(467)	(2)	184	(285)
Management overlay	-	-	-	(253)
At 31 March 2026	22,951	106	54,944	141,837
Group and Bank				
At 1 January 2025	26,371	4,481	82,426	113,278
- Management overlay	-	-	-	73,304
	26,371	4,481	82,426	186,582
New loans, advances and financing originated	1,464	-	-	1,464
Loans, advances and financing derecognised (other than write-off)	(2,789)	(17)	(13,150)	(15,956)
Transfer to Stage 1	-	-	-	-
Transfer to Stage 2	(46)	46	-	-
Transfer to Stage 3	-	(4,465)	4,465	-
Net changes in loan loss allowances	(1,069)	13	6,543	5,487
Amount written off	-	-	(23,892)	(23,892)
Management overlay	-	-	-	(9,215)
At 31 December 2025	23,931	58	56,392	144,470

14. Loans, advances and financing (cont'd.)

(viii) Impaired loans, advances and financing according to economic sector are as follows:

	Group and Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
Manufacturing	56,942	58,020
Construction	9,555	9,553
Wholesale and retail trade and restaurants and hotels	174	252
Household	1,800	1,927
	68,471	69,752

15. Other assets

	Group and Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
Deposits	819	819
Prepayments	1,709	1,730
Other receivables	546	543
	3,074	3,092

16. Statutory deposit with Bank Negara Malaysia

The non-interest bearing statutory deposit is maintained with Bank Negara Malaysia in compliance with Section 26(2)(c) and Section 26(3) of the Central Bank of Malaysia Act 2009, the amounts of which are determined as a set percentage of total eligible liabilities of the Bank.

	Group and Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
Statutory deposit with Bank Negara Malaysia	16,000	19,000
ECL allowance charged	(44)	(62)
	15,956	18,938

17. Property and equipment

During the three months period ended 31 March 2026, the Group and the Bank acquired assets with a cost of RM263,000 (31.12.2025: RM2,293,000).

18. Right-of-use assets and lease liabilities

	Group and Bank	
	31.3.2026	**31.12.2025**
Right-of-use assets	**RM'000**	**RM'000**
At 1 January	9,900	9,553
Non-cash addition	-	1,461
Termination	-	(1,114)
At 31 March/December	9,900	9,900
Accumulated amortisation		
At 1 January	5,285	4,812
Charge for the period/year (Note 26)	428	1,587
Termination	-	(1,114)
At 31 March/December	5,713	5,285
	4,187	4,615

The Group and the Bank lease a number of premises and office equipment with lease term ranges between 1-15 years (2025: 1-15 years), with an option for renewal. The leased assets are utilised to carry out the Bank's operational activities

Lease liabilities

	Group and Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
At 1 January	5,039	5,401
Non-cash addition	-	1,461
Accretion of interest expense (Note 23)	39	172
Lease payment	(406)	(2,009)
Termination	-	14
At 31 March/December (Note 21)	4,672	5,039

The weighted average discount rate applied ranges from 1.84% to 3.72% (2025: 1.84% to 3.72%) per annum. The Group does not face a significant liquidity risk with regard to its lease liabilities.

19. Deposits from customers

(i) By type of deposit:

	Group and Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
Fixed deposits	1,552,025	1,625,221
Current accounts	169,896	211,664
Savings deposits	7,665	6,899
Short term deposits	217,783	272,463
	1,947,369	2,116,247

(ii) The maturity structure of fixed deposits and short term deposits are as follows:

	Group and Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
Due within six months	1,469,287	1,591,754
Six months to one year	297,104	304,343
One year to three years	2,656	826
Over three years	761	761
	1,769,808	1,897,684

(iii) The deposits are sourced from the following customers:

	Group and Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
Business enterprises	1,469,925	1,620,661
Individuals	381,989	380,040
Others	95,455	115,546
	1,947,369	2,116,247

20. Deposits and placements from banks and other financial institutions

	Group and Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
Licensed banks	409,582	559,262
Other financial institutions	75,774	233,811
	485,356	793,073

21. Other liabilities

	Group		Bank	
	31.3.2026 RM'000	**31.12.2025 RM'000**	**31.3.2026 RM'000**	**31.12.2025 RM'000**
Accruals	5,584	11,169	5,577	11,162
Allowance for ECL on commitments and contingencies	3,594	3,759	3,594	3,759
Lease liabilities (Note 18)	4,672	5,039	4,672	5,039
Other payables	4,470	5,341	4,470	5,341
	18,320	25,308	18,313	25,301

Movements in the allowance for impairment on loan/financing commitments and financial guarantees are as follows:

	Stage 1 ECL RM'000	**Stage 2 ECL RM'000**	**Stage 3 ECL RM'000**	**Total RM'000**
Group and Bank				
At 1 January 2026	1,682	587	1,490	3,759
New loan/financing commitments, and financing guarantee originated	9	-	-	9
Loan/financing commitments, and financing guarantee derecognised	(159)	-	-	(159)
Transfer to Stage 1	-	-	-	-
Transfer to Stage 2	(7)	7	-	-
Transfer to Stage 3	-	-	-	-
Net changes in loan loss allowances	(40)	25	-	(15)
At 31 March 2026	1,485	619	1,490	3,594
Group and Bank				
At 1 January 2025	2,164	265	1,490	3,919
New loan/financing commitments, and financing guarantee originated	57	341	-	398
Loan/financing commitments, and financing guarantee derecognised	(330)	-	-	(330)
Transfer to Stage 1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Net changes in loan loss allowances	(209)	(19)	-	(228)
At 31 December 2025	1,682	587	1,490	3,759

22. Interest income

	Group and Bank Current and Cumulative Quarter 3 months ended	
	1.1.2026 to 31.3.2026 RM'000	**1.1.2025 to 31.3.2025 RM'000**
Loans, advances and financing		
- Interest income other than recoveries from impaired loans	27,344	36,681
- Interest income on impaired loans	229	279
Deposits and placements with banks and other financial institutions	5,730	3,149
Debt instruments at FVOCI	8,650	8,690
	41,953	48,799
Amortisation of premium		
- Financial assets at FVOCI	(814)	(1,467)
	41,139	47,332

23. Interest expense

	Group and Bank Current and Cumulative Quarter 3 months ended	
	1.1.2026 to 31.3.2026 RM'000	**1.1.2025 to 31.3.2025 RM'000**
Deposits from customers	15,439	18,065
Deposits and placements from banks and other financial institutions	4,071	4,745
Accretion of interest expense (Note 18)	39	45
	19,549	22,855

24. Allowance for expected credit losses ("ECL") made/(written back), net

	Group and Bank Current and Cumulative Quarter 1.1.2026 to 31.3.2026			
	Stage 1 RM'000	**Stage 2 RM'000**	**Stage 3 RM'000**	**Total RM'000**
Allowance for ECL made				
- Cash and short term funds	1,056	-	-	1,056
- Loans, advances and financing	2,223	48	184	2,455
- Commitment and contingencies	258	33	-	291
	3,537	81	184	3,802
Allowance for ECL written back				
- Deposits and placements with banks and other financial institutions	(2,784)	-	-	(2,784)
- Financial assets at FVOCI	(314)	-	-	(314)
- Statutory deposits with Bank Negara Malaysia	(18)	-	-	(18)
- Loans, advances and financing	(3,203)	-	(1,632)	(4,835)
- Management overlay	-	-	-	(253)
- Commitment and contingencies	(455)	(1)	-	(456)
	(6,774)	(1)	(1,632)	(8,660)
Impaired loans, advances and financing recovered	-	-	(2)	(2)
Total	(3,237)	80	(1,450)	(4,860)

24. Allowance for expected credit losses ("ECL") made/(written back), net (cont'd.)

	Group and Bank Current and Cumulative Quarter 1.1.2025 to 31.3.2025			
	Stage 1 **RM'000**	**Stage 2** **RM'000**	**Stage 3** **RM'000**	**Total** **RM'000**
Allowance for ECL made				
- Cash and short term funds	1,855	-	-	1,855
- Statutory deposit with Bank Negara Malaysia	37	-	-	37
- Financial assets at FVOCI	991	-	-	991
- Loans, advances and financing	2,761	15	279	3,055
- Commitment and contingencies	316	9	-	325
	5,960	24	279	6,263
Allowance for ECL written back				
- Deposits and placements with banks and other financial institutions	(204)	-	-	(204)
- Financial assets at FVOCI	(218)	-	-	(218)
- Loans, advances and financing	(2,575)	(24)	(66)	(2,665)
- Management overlay	-	-	-	(1,251)
- Commitment and contingencies	(486)	-	-	(486)
	(3,483)	(24)	(66)	(4,824)
Total	2,477	-	213	1,439

25. Non-interest income

	Group Current and Cumulative Quarter 3 months ended		Bank Current and Cumulative Quarter 3 months ended	
	1.1.2026 to 31.3.2026 RM'000	**1.1.2025 to 31.3.2025 RM'000**	**1.1.2026 to 31.3.2026 RM'000**	**1.1.2025 to 31.3.2025 RM'000**
Fee income:				
Commission	444	485	443	471
Service charges and fees	51	333	51	333
Guarantee fees	385	496	385	496
	880	1,314	879	1,300
Other income:				
Foreign exchange gain	742	1,079	742	1,079
Unrealised loss on foreign exchange forwards	(314)	(101)	(314)	(101)
Rental income	566	350	566	350
Others	8	255	8	255
	1,002	1,583	1,002	1,583
Total	1,882	2,897	1,881	2,883

26. Overhead expenses

	Group and Bank Current and Cumulative Quarter 3 months ended	
	1.1.2026 to 31.3.2026 RM'000	**1.1.2025 to 31.3.2025 RM'000**
Personnel costs		
Salaries, allowances and bonuses	8,571	6,368
Employees Provident Fund	1,199	739
Others	602	1,133
	10,372	8,240
Establishment costs		
Depreciation	1,257	1,124
Amortisation of intangible assets	-	7
Depreciation of right-of-use assets (Note 18)	428	383
Repair and maintenance	808	772
Information technology	342	458
Others	549	542
	3,384	3,286
Marketing costs		
Advertising and publicity	87	93
Others	38	44
	125	137
Administration and general costs		
Communication expenses	230	279
Subscriptions	884	752
Professional fees	3	271
Auditors remunerations	90	89
Non-executive directors' remuneration	418	421
Insurance	207	344
Travelling	80	25
Others	538	438
	2,450	2,619
Total	16,331	14,282

27. Commitments and contingencies

In the normal course of business, the Group and the Bank make various commitments and incur certain contingent liabilities with legal recourse to its customers. No material losses are anticipated as a result of these transactions.

The Group and the Bank do not enter into over-the-counter ("OTC") derivative transactions, repo-style transactions and credit derivative contracts booked in its trading and banking books other than the involvement in derivatives restricted to foreign forward exchange contracts.

Risk weighted exposures of the Group and the Bank as at the reporting date are as below:

Group and Bank	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Amount RM'000
31 March 2026				
Direct credit substitutes	5,706	-	5,706	2,404
Transaction-related contingent items	201,694	-	100,102	98,691
Short-term self-liquidating trade-related contingencies	17,320	-	3,464	3,367
Forward foreign exchange contracts				
- less than one year	32,787	342	517	435
Other commitments, such as formal standby facilities and credit lines, with an original				
- maturity more than one year	14,706	-	7,353	7,242
- maturity less than one year	1,736,557	-	347,312	343,968
Any commitment that are unconditionally cancelled at any time without prior notice	1,448	-	-	-
Total	2,010,218	342	464,454	456,107

27. Commitments and contingencies (cont'd.)

Risk weighted exposures of the Group and the Bank as at the reporting date are as below:

Group and Bank	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Amount RM'000
31 December 2025				
Direct credit substitutes	5,756	-	5,756	2,408
Transaction-related contingent items	225,037	-	111,773	108,199
Short-term self-liquidating trade-related contingencies	23,802	-	4,761	4,704
Forward foreign exchange contracts				
- less than one year	151,071	583	840	471
Other commitments, such as formal standby facilities and credit lines, with an original				
- maturity more than one year	15,955	-	7,978	7,978
- maturity less than one year	1,466,581	-	293,316	291,612
Any commitment that are unconditionally cancelled at any time without prior notice	2,285	-	-	-
Total	1,890,487	583	424,424	415,372

The credit equivalent amount and risk-weighted amount are arrived at using the credit conversion factors as defined in Bank Negara Malaysia's revised Risk Weighted Capital Adequacy Framework: Standardised Approach (Basel II).

28. Fair value hierarchy

The Group and the Bank use the following hierarchy for determining and disclosing the fair value of financial instruments by valuation technique:

Level 1: Quoted (unadjusted) prices in active markets for identical assets or liabilities;

Level 2: Other techniques for which all inputs which have a significant effect on the recorded fair values are observable, either directly or indirectly; and

Level 3: Techniques which use inputs which have a significant effect on the recorded fair value that are not based on observable market data.

The following table shows the analysis of financial instruments recorded and disclosed at their fair values by level of hierarchy:

Group and Bank 31 March 2026	**Level 1 RM'000**	**Level 2 RM'000**	**Level 3 RM'000**	**Total RM'000**
Financial assets at FVOCI (Note 12)				
Debt instruments :				
Malaysian Government Securities	-	542,395	-	542,395
Government Investment Issue	-	132,326	-	132,326
Corporate bonds	-	273,312	-	273,312
Equity instruments :				
Unquoted shares	-	-	31,310	31,310
	-	948,033	31,310	979,343
Derivatives financial instruments				
Derivative financial assets :				
Unrealised gain on derivatives	-	342	-	342
Derivative financial liabilities :				
Unrealised loss on derivatives	-	(213)	-	(213)

28. Fair value hierarchy (cont'd.)

Group and Bank **31 December 2025**	**Level 1** **RM'000**	**Level 2** **RM'000**	**Level 3** **RM'000**	**Total** **RM'000**
Financial assets at FVOCI (Note 12)				
Debt instruments :				
Malaysian Government Securities	-	541,032	-	541,032
Government Investment Issue	-	133,643	-	133,643
Corporate bonds		257,820	-	257,820
Equity instruments :				
Unquoted shares	-	-	31,310	31,310
	-	932,495	31,310	963,805
Derivatives financial instruments				
Derivative financial assets :				
Unrealised gain on derivatives	-	583	-	583
Derivative financial liabilities :				
Unrealised loss on derivatives	-	(141)	-	(141)

There have been no transfers between Level 1 and Level 2 during the current period and previous financial year.

Valuation methods and assumptions

The fair value of the financial assets and liabilities is the amount at which the asset could be sold or the liability transferred in a current transaction between market participants, other than in a forced or liquidation sale.

The fair value of financial assets measured through profit and loss, other comprehensive income and amortised costs are estimated based on broker/dealer price quotations. Unquoted securities were revalued using Cost/Asset Based Approach, specifically the Adjusted Net Assets Method.

Derivative products valued using valuation technique with significant market observable inputs are mainly interest rate swaps, currency swaps and forward exchange contracts. The most frequently applied valuation techniques include forward pricing and swap models, using present value calculations. The models incorporate various inputs including the credit quality of counterparties, foreign exchange and forward rates and interest rate curves.

29. Capital adequacy

(a) The capital adequacy ratios of the Bank are computed in accordance with BNM's revised Capital Adequacy Frameworks on Capital Components and Basel II - Risk-weighted Assets. The minimum regulatory capital adequacy ratios before including capital conservation buffer and countercyclical capital buffer ("CCyB") for Common Equity Tier 1 ("CET 1") Capital Ratio, Tier 1 Capital Ratio and Total Capital Ratio are 4.5%, 6.0% and 8.0% respectively.

The total risk-weighted assets of the Bank are computed based on the following approaches:
(i) Standardised Approach for Credit Risk;
(ii) Standardised Approach for Market Risk;
(iii) Standardised Approach for Operational Risk.

For the purpose of consolidation for financial reporting, the Group comprised the consolidated results of Bank and its wholly-owned subsidiary, BBL Nominees (Tempatan) Sdn. Bhd. , which is not involved in banking operations. The subsidiary is fully consolidated in the Group's financial statements.

As the Bank's subsidiary is not involved in banking operations and is of an immaterial size relative to the Bank, the Group does not prepare and submit separate Group's capital adequacy ratios for the purpose of consolidation for regulatory reporting.

(b) Banking institutions are also required to maintain a capital conservation buffer of up to 2.5% and a CCyB above the minimum regulatory capital adequacy ratios.

A CCyB is required to be maintained if this buffer is applied by regulators in countries which the Bank have exposures to, determined based on the weighted average of prevailing CCyB rates applied in those jurisdictions.

(c) The capital adequacy ratios of the Bank as at the reporting date, are as follows:

	Bank	
	31.3.2026	**31.12.2025**
CET 1 Capital Ratio	45.01%	39.80%
Tier 1 Capital Ratio	45.01%	39.80%
Total Capital Ratio	46.20%	40.99%

29. Capital adequacy (cont'd.)

(d) The components of common equity Tier 1 and Tier 2 capital of the Bank are as follows:

	Bank	
	31.3.2026	**31.12.2025**
	RM'000	**RM'000**
CET 1 Capital		
Paid-up share capital	1,000,000	1,000,000
Unrealised gain on financial assets at FVOCI	33,678	36,072
Retained profits	426,015	417,049
Less: Regulatory adjustments, applied on CET1 Capital:		
Other intangibles	-	-
Deferred tax assets	(18,730)	(20,031)
55% of unrealised gain on financial assets at at FVOCI	(18,523)	(19,840)
Total CET 1 Capital	1,422,440	1,413,250
Tier 2 Capital		
Stage 1 and 2 ECL *	37,509	42,364
Less: Investment in subsidiary	(10)	(10)
Total Tier 2 Capital	37,499	42,354
Total capital		
CET 1 Capital	1,422,440	1,413,250
Tier 2 Capital	37,499	42,354
Total Capital	1,459,939	1,455,604

* Subject to a maximum of 1.25% of the total credit RWA determined under the Standardised Approach for credit risk.

Terms and conditions of the main features of all capital instruments are disclosed in the respective notes. The Bank does not have any innovative, non-innovative, complex or hybrid capital instruments.

29. Capital adequacy (cont'd.)

(e) The breakdown of risk-weighted assets (excluding deferred tax assets) of the Bank in the various categories of risk-weights are as follows:

	Principal 31.3.2026 RM'000	Risk-weighted assets 31.3.2026 RM'000	Principal 31.12.2025 RM'000	Risk-weighted assets 31.12.2025 RM'000
0%	699,975	-	736,842	-
20%	885,501	177,100	914,364	182,873
35%	358	125	362	127
50%	34,373	17,187	32,948	16,474
75%	926	695	413	309
100%	2,805,597	2,805,597	3,189,328	3,189,328
Total risk-weighted assets for credit risk		3,000,704		3,389,111
Total risk-weighted assets for market risk		2,549		3,282
Total risk-weighted assets for operational risk		156,847		158,544
Total risk-weighted assets		3,160,100		3,550,937

30. Significant related party transactions and balances

For the purposes of the financial statements, parties are considered to be related if one party has the ability to control or jointly control the other party or exercise significant influence over the other party in making financial or operating decisions, or if one other party controls both or exercises significant influence over both.

Related parties of the Group and Bank consists of ultimate holding company, subsidiary, subsidiary of ultimate holding company and key management personnel.

Key management personnel are defined as those persons having authority and resposibility for planning, directing and controlling the activities of the entity, directly or indirectly. The key management personnel include all directors of the Bank, the Chief Executive Officer ("CEO") and Deputy CEO.

(i) Related party balances

	Group		Bank	
	31.3.2026 RM'000	**31.12.2025 RM'000**	**31.3.2026 RM'000**	**31.12.2025 RM'000**
Cash and short-term funds				
Ultimate Holding Company				
Bangkok Bank Public Company Limited and its branches	12,714	6,789	12,714	6,789
Subsidiary				
BBL Nominees (Tempatan) Sdn Bhd	-	-	214	215
Subsidiary of Bangkok Bank Public Company Limited				
PT Bank Permata TBK	30	31	30	31
Deposits from Customers				
Key management personnel*	10,322	3,169	10,322	3,169
Deposits and placements from banks and other financial institutions				
Ultimate Holding Company				
Bangkok Bank Public Company Limited and its branches	207,938	290,051	207,938	290,051

* Includes companies in which certain key management personnel have substantial interest

30. Significant related party transactions and balances (cont'd.)

(i) Related party balances (cont'd.)

	Group		Bank	
	31.3.2026 RM'000	**31.12.2025 RM'000**	**31.3.2026 RM'000**	**31.12.2025 RM'000**
Other liabilities				
Ultimate Holding Company				
Bangkok Bank Public Company Limited	253	823	253	823
Commitments				
Ultimate Holding Company				
Bangkok Bank Public Company Limited	410,233	412,021	410,233	412,021

(ii) Related party transactions

	Group and Bank Cumulative 3 Months Ended	
	1.1.2026 to 31.3.2026 RM'000	**1.1.2025 to 31.3.2025 RM'000**
Interest Income		
Ultimate Holding Company		
Bangkok Bank Public Company Limited and its branches	83	92
Interest Expense		
Ultimate Holding Company		
Bangkok Bank Public Company Limited and its branches	1,652	1,617
Key management personnel*	80	69
Administrative Expenses		
Ultimate Holding Company		
Bangkok Bank Public Company Limited and its branches	371	243

* Includes companies in which certain key management personnel have substantial interest