



**PILLAR 3 – MARKET DISCLOSURE**

**BNP PARIBAS BANGKOK BRANCH**

**31 December 2025**

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**REGULATOR : Bank of Thailand**

**VALIDATION DATE : 27 April 2026**

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## BNP PARIBAS BANGKOK BRANCH market disclosure

### A. Scope of application

BNP Paribas considers its Group Pillar 3 communication to fully satisfy any disclosure to the Markets, especially for branches. The Group consolidated level is the most accurate one to perform analysis and should prevail to any other sub-consolidated/individual basis.

Please refer to the BNP Paribas Group Pillar 3 information under part 5 within the Universal Registration Document and annual financial report 2025

<https://invest.bnpparibas/en/search/reports/documents/financial-reports>.

BNP Paribas considers this chart to cover any extra disclosure that can be requested to one of its entities.

Risk-weighted assets and capital requirement of BNP Paribas Bangkok Branch as of 31 December 2025.

In millions of THB		RWAs		Capital requirements	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
<b>1</b>	<b>Credit risk</b>	<b>61,130</b>	<b>48,603</b>	<b>6,724</b>	<b>5,346</b>
2	Of which standardised approach	61,130	48,603	6,724	5,346
4	Of which advanced IRB approach				
5	Of which equity positions under the simple risk-weighted approach				
<b>6</b>	<b>Counterparty Credit Risk</b>	<b>28,096</b>	<b>23,703</b>	<b>2,388</b>	<b>2,015</b>
7	Of which mark-to-market	28,096	23,703	2,388	2,015
10	Of which internal model method (IMM)				
11	Of which CCP - default fund contributions				
12	Of which CVA	10,363	3,827	881	325
<b>14</b>	<b>Securitisation exposures in the banking book</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
15	Of which IRB approach (IRB)				
16	Of which IRB supervisory formula approach (SFA)				
17	Of which internal assessment approach (IAA)				
18	Of which standardised approach				
<b>19</b>	<b>Market risk</b>	<b>16,939</b>	<b>20,470</b>	<b>1,863</b>	<b>2,252</b>
20	Of which standardised approach	16,939	20,470	1,863	2,252
21	Of which IMA				
<b>23</b>	<b>Operational risk</b>	<b>2,625</b>	<b>3,109</b>	<b>289</b>	<b>342</b>
24	Of which basic indicator approach				
25	Of which standardised approach	2,625	3,109	289	342
26	Of which advanced measurement approach (AMA)				
<b>27</b>	<b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>29</b>	<b>TOTAL</b>	<b>80,694</b>	<b>72,182</b>	<b>8,876</b>	<b>7,940</b>

This document contains Pillar 3 Disclosures of BNP Paribas Bangkok Branch ('the Branch') as at 31 December 2025.

The only purpose of what follows in the next pages is to meet the requirement under the Bank of Thailand ('BoT') Notifications No. SorNorSor. 4/2556 Capital disclosure for the Commercial Banks dated 2 May 2013 and SorNorSor. 14/2562 Capital disclosure for the Commercial Banks (volume 2) dated 7 May 2019.

The BOT requires Pillar III disclosure to be reported as of 31 December 2025 and 2024 and made available to market participants within four months of the report dates. The report is published on the Bank's website <https://www.bnpparibas.co.th/en/news/financial-information/>

## Key prudential metrics

The disclosure of Key prudential metrics of BNP Paribas Bangkok branch is to meet requirement under the Bank of Thailand's Notification No. SorNorSor. 4/2556 Capital disclosure for the Commercial Banks dated 2 May 2013 and SorNorSor. 14/2562 Capital disclosure for the Commercial Banks (volume 2) dated 7 May 2019 which includes the "fully loaded" impact of ECL transitional arrangements under Thai Financial Reporting Standard No.9: Financial Instrument (TFRS9), effective on 1 January 2020.

*Table 1: Key Prudential Metrics*

		Unit : THB '000		
Captial fund (amount)		31 December 2025	30 June 2025	31 December 2024
1	CET 1 capital	-	-	-
1A	Fully loaded ECL CET 1 capital	-	-	-
2	Tier 1 capital	-	-	-
2A	Fully loaded ECL Tier 1 capital	-	-	-
3	Total Capital	11,725,810	11,995,214	11,876,112
3A	Fully loaded ECL <sup>1/</sup> total capital	11,725,810	11,995,214	11,876,112
<b>Risk-weighted assets (amount)</b>				
4	Total Risk-weighted assets (RWA)	80,693,828	69,565,341	72,182,010
<b>Total Capital to Risk-weighted assets ratio (%)</b>				
5	CET 1 capital ratio (%)	-	-	-
5A	Fully loaded ECL CET 1 capital ratio (%)	-	-	-
6	Tier 1 capital ratio (%)	-	-	-
6A	Fully loaded ECL Tier 1 capital ratio (%)	-	-	-
7	Total Capital ratio (%)	14.53	17.24	16.45
7A	Fully loaded ECL total capital ratio (%) <sup>1/</sup>	14.53	17.24	16.45
<b>Additional Capital buffers ratio (%)</b>				
8	Capital conservation buffer requirement (%)	2.50	2.50	2.50
9	Capital countercyclical buffer requirement (%)	-	-	-
10	Higher loss absorbency ratio (%)	-	-	-
11	Total of bank capital specific buffer requirements (%) (row 8+9+10)	2.50	2.50	2.50
12	Total capital ratio available after meeting the bank's minimum capital	-	-	-
<b>Liquidity Coverage Ratio (LCR)<sup>2/</sup></b>				
13	Average Total High-quality liquid assets (HQLA)	17,594,929	20,035,413	21,530,412
14	Average Estimated total Net Cash Outflows over 30 days (Net COF)	9,865,568	10,574,574	10,803,412
15	Average LCR (%) <sup>3/</sup>	180%	191%	198%

1/ Expected Credit Loss (ECL) : ECL according to Thai Financial Reporting Standard No.9 : Financial Instrument (TFRS9). The first time adoption is 1 January 2020.

2/ Value calculated by simple average of the ending balance of Apr, May, Jun (for Jun) and Oct, Nov, Dec (for Dec)

3/ The LCR is computed as an average of the observations of LCR during the quarter. This may not be equal to an LCR computed with the average values of HQLA and Net COF disclosed in the table.

The Branch disclosed the Liquidity coverage ratio as at 31 December 2025 and 2024 on its website at <https://www.bnpparibas.co.th/en/news/financial-information/>. This is in accordance with the Notification of the Bank of Thailand Sor Nor Sor 2/2561 "The Disclosure of Liquidity coverage ratio disclosure standards" dated 25 January 2018.

For group level, please refer to the BNP Paribas Group Pillar 3 information, which can be found under part 5 within the Universal Registration Document and annual financial report 2025

<https://invest.bnpparibas/en/search/reports/documents/financial-reports> (TABLE 1: KEY INDICATORS (EU KM1)).

## B. Capital

### (1) Capital Structure

The Capital of BNP Paribas Bangkok Branch (“the Branch”) is made of assets maintained in accordance with the Section 32 of the Financial Institutions Businesses Act B.E. 2551 minus deductible items as prescribed in the notification No. SorNorSor. 8/2562 Re: Components of Capital of Branches of Foreign Commercial Banks.

The Branch maintains assets in accordance with Section 32 of the Financial Institutions Business Act B.E. 2551. They are made of Bonds issued by the Bank of Thailand and the Ministry of Finance or guaranteed by the Ministry of Finance and debt instruments issued by state organizations or state enterprises established under specific laws.

The minimum level of assets required to be maintained as capital is the lower amount between the assets maintained under Section 32 and the result of the following:

3.1. Aggregated amounts of money brought in by the head office or any other branches abroad, the reserves and the net profits transferred to the head office account but still maintained in Thailand, minus net losses not yet compensated by the head office, or

3.2. Aggregated amounts of money brought in by the head office or any other branches abroad, the reserves and the net profits transferred to the head office account but still maintained in Thailand, minus net losses not yet compensated by the head office and net balances of inter office accounts when the Branch is a creditor of the head office or any other branches, parent or subsidiary companies.

*Table 2: Capital Structure of Foreign Bank Branches*

Capital Structure	Unit : THB '000		
	31 December 2025	30 June 2025	31 December 2024
<b>1. Assets required to be maintained under Section 32</b>	12,801,207	12,837,565	12,767,304
<b>2. Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)</b>	13,510,669	13,797,203	13,006,000
2.1 Capital for maintenance of assets under Section 32	11,730,716	12,000,976	11,882,644
2.2 Net balance of inter-office accounts which the branch is the debtor (the creditor) to the head office and other branches located in other countries, the parent company and subsidiaries of the head office	1,779,954	1,796,228	1,123,356
<b>3. Total regulatory capital (3.1-3.2)</b>	11,725,810	11,995,214	11,876,112
3.1 Total regulatory capital before deductions (The lowest amount among item 1 item 2 and item 2.1)	11,730,716	12,000,976	11,882,644
3.2 Deductions	4,906	5,762	6,531
<b>4. Capital after deducting capital add-on arising from Single Lending Limit*</b>	11,725,810	11,995,214	11,876,112

(\*) Effective in January 2015

For group level, please refer to the BNP Paribas Group Pillar 3 information, which can be found under part 5 within the Universal Registration Document and annual financial report 2025

<https://invest.bnpparibas/en/search/reports/documents/financial-reports> (TABLE 13: REGULATORY CAPITAL).

## (2) Capital adequacy

For local regulatory reporting, the Capital Adequacy Ratios as at 31 December 2025 and 2024 have been calculated using the Standardised approach for credit risk, market risk and operational risk. The Bank of Thailand issued the Notification No. FPG.12/2555 Re: Supervisory Guidelines on Capital Provision for Commercial Banks, to comply with global regulatory framework (Basel III) of Basel Committee on Banking Supervision (BCBS). The minimum capital requirement ratio is 11% of total risk weight assets.

The ratio is computed locally on a monthly basis to satisfy the Bank of Thailand requirements. The capital adequacy of the Branch covers the needs of activities under normal and stressed conditions. The capital is in line with the strategy, the business plans and the risk management. Please refer the Risk-weighted assets and capital requirement of BNP Paribas Bangkok Branch as of 31 December 2025 presented on Table 3.

According to the Bank of Thailand Notification No. SorNorSor 22/2555 Single Lending Limit guideline, the Bank is required to disclose Capital- Net Add-on Deductions and Capital to Risk-weighted assets - Net Add-on Deductions, effective 1 January 2015 onwards.

*Table 3: Total Capital to Risk-weighted assets*

	unit : %		
Ratio (%)	31 December 2025	30 June 2025	31 December 2024
Total Capital to Risk-weighted assets	14.53	17.24	16.45
Total Capital to Risk-weighted assets - Net Add-On Deduction*	14.53	17.24	16.45

(\*) Effective in January 2015

For group level, please refer to the BNP Paribas Group Pillar 3 information, which can be found under part 5 within the Universal Registration Document and annual financial report 2025

<https://invest.bnpparibas/en/search/reports/documents/financial-reports> (TABLE 1: KEY INDICATORS (EU KM1)).

## C. Risk exposure and assessment

Risk management process of BNP Paribas Bangkok Branch follows risk management process of BNP Paribas Group. BNP Paribas Group Risk management is described in the 5.3 Risk management under part 5 within the Universal Registration Document and annual financial report 2025

<https://invest.bnpparibas/en/search/reports/documents/financial-reports>.

### (1) Credit risk disclosures

The Credit risk management policy is described in the registration document and the financial report - BNP Paribas, Pillar 3 disclosure.

For group level, please refer to the BNP Paribas Group Pillar 3 information, which can be found under part 5 within the Universal Registration Document and annual financial report 2025

<https://invest.bnpparibas/en/search/reports/documents/financial-reports> (5.4 CREDIT RISK).

Under the Standardised Approach, the Branch has decided to use the following External credit assessment institution (ECAIs) notations to risk weight its exposures;

- Sovereign Exposures: Standard and Poor's
- Corporate Exposures: TRIS Rating and Fitch Ratings (Thailand)

The Procedures for Use of ECAI Credit Ratings are in line with Bank of Thailand's regulation No. SorNorSor. 9/2562 Re: Regulations for Credit Risk Asset Calculations for Commercial Banks Using the Standardised Approach

#### General information on credit risk exposure

*Table 4: Credit risk exposure of significant on-balance sheet and off-balance sheet items before credit risk mitigation*

Unit : THB '000

Item	31 December 2025	31 December 2024
<b>1. On-balance sheet assets (1.1 + 1.2 + 1.3 + 1.4)</b>	<b>78,941,343</b>	<b>82,931,621</b>
1.1 Loans and accrued interest receivables, net <sup>1/</sup>	16,467,399	20,584,454
1.2 Investment in debt securities, net <sup>2/</sup>	22,519,611	21,804,313
1.3 Deposits and accrued interest receivables, net <sup>3/</sup>	2,232,581	1,296,701
1.4 Derivative asset	37,721,752	39,246,154
<b>2. Off-balance sheet items <sup>4/</sup> (2.1 + 2.2 + 2.3)</b>	<b>2,259,666,346</b>	<b>3,308,427,714</b>
2.1 Aval, guarantees, and letter of credits	27,526,797	20,277,692
2.2 OTC derivatives	2,232,139,549	3,288,150,022
2.3 Undrawn commitment	-	-

<sup>1/</sup> Loans represent loan to customers and interbank placement. Exposure including accrued and undue interest receivables, and net of deferred incomes, allowances for expected credit losses.

<sup>2/</sup> Investments in debt securities are measured at fair value through other comprehensive income excluding accrued interest receivables and net of allowances for expected credit loss.

<sup>3/</sup> Deposits including accrued interest receivables, and net of allowances for expected credit losses.

<sup>4/</sup> Off-Balance sheet represents notional amount before application of credit conversion factor.

**Table 5: Credit risk exposure of significant on-balance sheet and off-balance sheet items before credit risk mitigation - classified by geographical**

Unit : THB '000

Country or geographic area of debtor	31 December 2025								
	On-balance sheet assets					Off-balance sheet items <sup>4/</sup>			
	Total	Loans and accrued interest receivables, net <sup>1/</sup>	Investment in debt securities, net <sup>2/</sup>	Deposits and accrued interest receivables, net <sup>3/</sup>	Derivative Assets	Total	Aval, guarantees and letter of credits	OTC derivatives	Undrawn commitment
1. Thailand	<b>68,984,661</b>	16,467,399	22,519,611	2,140,898	27,856,753	<b>1,819,791,738</b>	7,894,988	1,811,896,749	-
2. Outside Thailand	<b>9,956,683</b>	-	-	91,683	9,865,000	<b>439,874,608</b>	19,631,808	420,242,799	-
<b>Total</b>	<b>78,941,343</b>	16,467,399	22,519,611	2,232,581	37,721,752	<b>2,259,666,346</b>	27,526,797	2,232,139,549	-

Country or geographic area of debtor	31 December 2024								
	On-balance sheet assets					Off-balance sheet items <sup>4/</sup>			
	Total	Loans and accrued interest receivables, net <sup>1/</sup>	Investment in debt securities, net <sup>2/</sup>	Deposits and accrued interest receivables, net <sup>3/</sup>	Derivative Assets	Total	Aval, guarantees and letter of credits	OTC derivatives	Undrawn commitment
1. Thailand	<b>69,823,746</b>	20,487,505	21,804,313	1,196,567	26,335,361	<b>2,569,486,911</b>	6,874,707	2,562,612,204	-
2. Outside Thailand	<b>13,107,875</b>	96,949	-	100,133	12,910,793	<b>738,940,802</b>	13,402,984	725,537,818	-
<b>Total</b>	<b>82,931,621</b>	20,584,454	21,804,313	1,296,701	39,246,154	<b>3,308,427,714</b>	20,277,692	3,288,150,022	-

<sup>1/</sup> Loans represent loan to customers and interbank placement. Exposure including accrued and undue interest receivables, and net of deferred incomes, allowances for expected credit losses.

<sup>2/</sup> Investments in debt securities are measured at fair value through other comprehensive income excluding accrued interest receivables and net of allowances for expected credit loss.

<sup>3/</sup> Deposits including accrued interest receivables, and net of allowances for expected credit losses.

<sup>4/</sup> Off-Balance sheet represents notional amount before application of credit conversion factor.

**Table 6: Credit exposure of significant on-balance sheet and off-balance sheet items before credit risk mitigation - classified by residual maturity.**

Unit : THB '000

Item	31 December 2025			31 December 2024		
	Less than 1 year	Over 1 year	Total	Less than 1 year	Over 1 year	Total
<b>1. On-balance sheet assets (1.1 + 1.2 + 1.3)</b>	42,183,586	36,757,757	<b>78,941,343</b>	56,962,414	25,969,207	<b>82,931,621</b>
1.1 Loans and accrued interest receivables, net <sup>1/</sup>	15,333,425	1,133,974	<b>16,467,399</b>	19,577,855	1,006,598	<b>20,584,454</b>
1.2 Investment in debt securities, net <sup>2/</sup>	14,975,534	7,544,078	<b>22,519,611</b>	17,523,357	4,280,956	<b>21,804,313</b>
1.3 Deposits and accrued interest receivables, net <sup>3/</sup>	2,232,581	-	<b>2,232,581</b>	1,296,701	-	<b>1,296,701</b>
1.4 Derivative asset	9,642,047	28,079,706	<b>37,721,752</b>	18,564,501	20,681,652	<b>39,246,154</b>
<b>2. Off-balance sheet items <sup>4/</sup> (2.1 + 2.2 + 2.3)</b>	1,010,789,287	1,248,877,058	<b>2,259,666,346</b>	1,960,998,688	1,347,429,025	<b>3,308,427,714</b>
2.1 Aval, guarantees, and letter of credits	23,640,981	3,885,816	<b>27,526,797</b>	19,094,890	1,182,801	<b>20,277,692</b>
2.2 OTC derivatives	987,148,307	1,244,991,242	<b>2,232,139,549</b>	1,941,903,798	1,346,246,224	<b>3,288,150,022</b>
2.3 Undrawn commitment	-	-	<b>-</b>	-	-	<b>-</b>

<sup>1/</sup> Loans represent loan to customers and interbank placement. Exposure including accrued and undue interest receivables, and net of deferred incomes, allowances for expected credit losses.

<sup>2/</sup> Investments in debt securities are measured at fair value through other comprehensive income excluding accrued interest receivables and net of allowances for expected credit loss.

<sup>3/</sup> Deposits including accrued interest receivables, and net of allowances for expected credit losses.

<sup>4/</sup> Off-Balance sheet represents notional amount before application of credit conversion factor.

**Table 7: Credit risk exposure of Financial Instruments before credit risk mitigation and provision**

Unit : THB '000

Item	31 December 2025					
	Outstanding Balance		Expected credit losses accounting provisions <sup>2/</sup>	Provision for credit loss on SA <sup>2/</sup>		Net Balance <sup>3/</sup>
	Defaulted exposures <sup>1/</sup>	Non-defaulted exposures <sup>1/</sup>		General Provision	Specific Provisions	
1. Loans and accrued interest receivables <sup>4/</sup>	-	16,501,374	33,975	33,975	-	16,467,399
2. Investment in debt securities, net <sup>5/</sup>	-	22,519,611	-	-	-	22,519,611
3. Deposits and accrued interest receivables <sup>6/</sup>	-	2,232,581	-	-	-	2,232,581
4. Commitment and Financial Guarantee <sup>7/</sup>	-	27,526,797	3,633	3,633	-	27,523,164
<b>Total</b>	-	<b>68,780,363</b>	<b>37,608</b>	<b>37,608</b>	-	<b>68,742,755</b>

Item	31 December 2024					
	Outstanding Balance		Expected credit losses accounting provisions <sup>2/</sup>	Provision for credit loss on SA <sup>2/</sup>		Net Balance <sup>3/</sup>
	Defaulted exposures <sup>1/</sup>	Non-defaulted exposures <sup>1/</sup>		General Provision	Specific Provisions	
1. Loans and accrued interest receivables <sup>4/</sup>	-	20,614,855	30,401	30,401	-	20,584,454
2. Investment in debt securities, net <sup>5/</sup>	-	21,804,313	-	-	-	21,804,313
3. Deposits and accrued interest receivables <sup>6/</sup>	-	1,296,701	-	-	-	1,296,701
4. Commitment and Financial Guarantee <sup>7/</sup>	-	20,277,692	5,666	5,666	-	20,272,026
<b>Total</b>	-	<b>63,993,560</b>	<b>36,067</b>	<b>36,067</b>	-	<b>63,957,493</b>

<sup>1/</sup> Defaulted exposures refer to Stage 3 credit impaired financial instruments. Non-defaulted exposures refer to Stage 1 ( financial instrument with insignificant increase in credit risk ) and Stage 2 (financial instrument with significant increase in credit risk). This is according to the BoT notification No. 23/2561 dated 31 October 2018 Re:Classification and Provision of the Financial Institutions, effective date 1 January 2020.

<sup>2/</sup> Expected credit losses accounting provisions classified under Stage 3 are treated as specific provisions for credit loss on standardised approach.

<sup>3/</sup> Net Balance represented outstanding balance net of provisions.

<sup>4/</sup> Outstanding balance of loans represent loans to customers and interbank and money market placements including accrued interest receivables and net of deferred revenue

<sup>5/</sup> Outstanding balance of investments in debt securities measured at fair value through other comprehensive income, excluding accrued interest receivables and net of allowance for expected credit losses

<sup>6/</sup> Including accrued interest receivables, and net of allowances for expected credit losses.

<sup>7/</sup> Before multiplying credit conversion factor

**Table 8: Loans and investment in debt securities before credit risk mitigation classified by geographical, and assets classification as prescribed by the Bank of Thailand**

Unit : THB '000

Geographic area of debtor	31 December 2025							
	Loans including accrued interest receivables <sup>1/</sup>				Investment in debt securities <sup>2/</sup>			
	Stage 1 Performing	Stage 2 Under-Performing	Stage 3 Non-Performing	Total	Stage 1 Performing	Stage 2 Under-Performing	Stage 3 Non-Performing	Total
1. Thailand	15,849,841	651,463	-	16,501,304	22,519,611	-	-	22,519,611
2. Outside Thailand	-	-	-	-	-	-	-	-
<b>Total</b>	<b>15,849,841</b>	<b>651,463</b>	<b>-</b>	<b>16,501,304</b>	<b>22,519,611</b>	<b>-</b>	<b>-</b>	<b>22,519,611</b>

Geographic area of debtor	31 December 2024							
	Loans including accrued interest receivables <sup>1/</sup>				Investment in debt securities <sup>2/</sup>			
	Stage 1 Performing	Stage 2 Under-Performing	Stage 3 Non-Performing	Total	Stage 1 Performing	Stage 2 Under-Performing	Stage 3 Non-Performing	Total
1. Thailand	19,713,849	803,824	-	20,517,673	21,804,313	-	-	21,804,313
2. Outside Thailand	0	97,096	-	97,096	-	-	-	-
<b>Total</b>	<b>19,713,849</b>	<b>900,920</b>	<b>-</b>	<b>20,614,769</b>	<b>21,804,313</b>	<b>-</b>	<b>-</b>	<b>21,804,313</b>

<sup>1/</sup> Loans represent loans to customers, interbank and money market placements, including accrued interest receivables and net of deferred revenue.

<sup>2/</sup> Excluding accrued interest receivables and net of allowances for revaluation of securities and provision for expected credit losses.

**Table 9: Provisions and bad debt written-off during the year against loan and investment in debt securities - classified by geographical**

Unit : THB '000

Geographic area of debtor	31 December 2025				
	Loans including accrued interest receivables <sup>1/</sup>			Investment in debt securities <sup>3/</sup>	
	General provision	Specific provision <sup>2/</sup>	Bad debt written-off during year	General provision	Specific provision
1. Thailand		-	-		-
2. OutsideThailand		-	-		-
<b>Total</b>	<b>33,975</b>	-	-	-	-

Geographic area of debtor	31 December 2024				
	Loans including accrued interest receivables <sup>1/</sup>			Investment in debt securities <sup>3/</sup>	
	General provision	Specific provision <sup>2/</sup>	Bad debt written-off during year	General provision	Specific provision
1. Thailand		-	-		-
2. OutsideThailand		-	-		-
<b>Total</b>	<b>30,401</b>	-	-	-	-

<sup>1/</sup> Including provision, bad debt written-off and accrued interest of interbank and money market placement.<sup>2/</sup> Expected credit losses accounting provisions classified under Stage 3 are treated as specific provisions for credit loss on standardised approach.<sup>3/</sup> For 2020 Provision for investment in debt securities represents allowance for expected credit losses.<sup>3/</sup> For 2019 Provision for investment in debt securities represents unrealised loss on the revaluation of debt securities at year end.

*Table 10: Loans and accrued interest receivables <sup>1/</sup> before credit risk mitigation- classified by type of business and by asset classification specified by the Bank of Thailand*

Unit : THB '000

Type of business	31 December 2025			Total
	Stage 1 Performing	Stage 2 Under-Performing	Stage 3 Non-Performing	
Agriculture and mining	-	-	-	-
Manufacturing and commerce	9,106,281	-	-	9,106,281
Real estate business and construction	91,588	649,944	-	741,532
Public utilities and services	1,365,620	-	-	1,365,620
Housing loans	-	-	-	-
Financial and insurance activities	5,287,871	-	-	5,287,871
<b>Total</b>	<b>15,851,360</b>	<b>649,944</b>	<b>-</b>	<b>16,501,304</b>

Type of business	31 December 2024			Total
	Stage 1 Performing	Stage 2 Under-Performing	Stage 3 Non-Performing	
Agriculture and mining	-	-	-	-
Manufacturing and commerce	11,233,608	-	-	11,233,608
Real estate business and construction	400,342	-	-	400,342
Public utilities and services	1,295,659	-	-	1,295,659
Housing loans	-	-	-	-
Financial and insurance activities	7,588,150	97,096	-	7,685,246
<b>Total</b>	<b>20,517,759</b>	<b>97,096</b>	<b>-</b>	<b>20,614,855</b>

**Table 11: Provisions and bad debt written-off during the year against loan and accrued interest receivables <sup>1/</sup> - classified by type of business**

Unit : THB '000

Type of business	31 December 2025			31 December 2024		
	General provision	Specific provision <sup>2/</sup>	Bad debt written-off during the year	General provision	Specific provision	Bad debt written-off during the year
Agriculture and mining	-	-	-	-	-	-
Manufacturing and commerce	-	-	-	-	-	-
Real estate business and construction	-	-	-	-	-	-
Public utilities and services	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>Total</b>	<b>33,975</b>	<b>-</b>	<b>-</b>	<b>30,401</b>	<b>-</b>	<b>-</b>

<sup>1/</sup> Including provision, bad debt written-off and accrued interest of loan to customers and interbank and money market placement.

<sup>2/</sup> Expected credit losses accounting provisions classified under Stage 3 are treated as specific provisions.

**Table 12: Reconciliation of provision against loan and accrued interest receivables <sup>1/</sup>**

Unit : THB '000

Item	31 December 2025			31 December 2024		
	General provision	Specific provision <sup>2/</sup>	Bad debt written-off during the year	General provision	Specific provision	Bad debt written-off during the year
Provisions at the beginning of the year	30,401	-	-	43,217	-	-
Bad debts written-off during the year	-	-	-	-	-	-
Increases (Decreases) of provisions during the year	3,574	-	-	(12,816)	-	-
<b>Provisions at the end of the year</b>	<b>33,975</b>	<b>-</b>	<b>-</b>	<b>30,401</b>	<b>-</b>	<b>-</b>

<sup>1/</sup> Including provision, bad debt written-off and accrued interest of loan to customers and interbank and money market placement.

<sup>2/</sup> Expected credit losses accounting provisions classified under Stage 3 are treated as specific provisions.

### **Credit risk mitigation under the Standardised Approach**

To mitigate the credit risk, the Branch recognizes collateral under the comprehensive approach and applies haircuts as defined by the Bank of Thailand.

**Table 13: Exposure of on-balance sheet and credit equivalent amount of off-balance sheet items - classified by type of assets under the SA\***

Unit : THB '000

	31 December 2025			31 December 2024		
	On balance sheet	Off balance sheet item <sup>1/</sup>	Total	On balance sheet	Off balance sheet item <sup>1/</sup>	Total
<b>1. Performing claims</b>	<b>77,204,578</b>	<b>69,201,011</b>	<b>146,405,588</b>	<b>74,968,672</b>	<b>63,780,627</b>	<b>138,749,298</b>
1.1 Claims on sovereigns and central banks, multilateral development banks (MDBs), and non-central government public sector entities (PSEs) treated as claims on sovereigns	22,535,237	2,288,015	24,823,252	20,300,708	1,840,756	22,141,464
1.2 Claims on financial institutions , non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	104,750	51,183,279	51,288,029	112,564	44,076,724	44,189,288
1.3 Claims on corporates , non-central government public sector entities (PSEs) treated as claims on corporate	11,226,763	15,729,717	26,956,480	14,597,022	17,863,147	32,460,169
1.4 Claims on retail portfolios	-	-	-	-	-	-
1.5 Housing loans	-	-	-	-	-	-
1.6 Other assets	43,337,827	-	43,337,827	39,958,378	-	39,958,378
<b>2. Non-performing claims</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>3. First-to-default credit derivatives and Securitisation</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>77,204,578</b>	<b>69,201,011</b>	<b>146,405,588</b>	<b>74,968,672</b>	<b>63,780,627</b>	<b>138,749,298</b>

\* After multiplying with credit conversion factor and net of specific provision.

<sup>1/</sup> Including all Repo-style transactions (including Reverse repo transactions)

**Table 14: Exposure of net on-balance sheet and off-balance sheet items after adjusted by credit risk mitigation for each type of asset- classified by risk weight under the SA**

unit : THB'000

Type of asset	31 December 2025											
	Exposure after credit risk mitigation - Rated					Exposure after credit risk mitigation -Unrated						
	Risk weight (%)	0	20	50	100	150	0	20	50	35	75	100
<b>Performing claims</b>												
1. Claims on sovereigns and central banks, multilateral development banks (MDBs), and non-central government public sector entities (PSEs) treated as claims on sovereigns	18,204,035	5,016,936	1,521,920	80,360								
2. Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	-	10,134,248	30,772,629	10,381,152								
3. Claims on corporates, non-central government public sector entities (PSEs) treated as claims on corporate	-	-	931,680	26,024,800								
4. Claims on retail portfolios												
5. Claims on housing loans												
6. Other assets						43,215,706	-					122,121
Risk weight (%)	-	-	50	100	150					75		-
<b>Non-performing claims<sup>1/</sup></b>												
<b>Capital deduction items prescribed by the Bank of Thailand</b>												

<sup>1/</sup> For the portion claims with no credit risk mitigation of which risk weight are determined by the proportion of provision to total amount of claims

unit : THB'000

Type of asset	31 December 2024											
	Exposure after credit risk mitigation - Rated					Exposure after credit risk mitigation -Unrated						
	Risk weight (%)	0	20	50	100	150	0	20	50	35	75	100
<b>Performing claims</b>												
1. Claims on sovereigns and central banks, multilateral development banks (MDBs), and non-central government public sector entities (PSEs) treated as claims on sovereigns	18,868,787	2,210,881	981,645	80,151								
2. Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	-	28,985,959	5,327,256	9,876,072								
3. Claims on corporates, non-central government public sector entities (PSEs) treated as claims on corporate	-	500	1,943,477	30,516,191								
4. Claims on retail portfolios												
5. Claims on housing loans												
6. Other assets						39,815,125	-					143,253
Risk weight (%)	-	-	50	100	150					75		-
<b>Non-performing claims<sup>1/</sup></b>												
<b>Capital deduction items prescribed by the Bank of Thailand</b>												

<sup>1/</sup> For the portion claims with no credit risk mitigation of which risk weight are determined by the proportion of provision to total amount of claims

## (2) Market risk disclosures

Details about the market risk management of the Branch are given in Universal registration document and Annual financial report - BNP Paribas, Pillar 3 disclosure.

Please refer to the BNP Paribas Group Pillar 3 information, which can be found under part 5 within the Universal Registration Document and annual financial report 2025

<https://invest.bnpparibas/en/search/reports/documents/financial-reports> (5.7 MARKET RISK).

*Table 15: Capital for market risk under the Standardised Approach*

unit : THB'000

Capital for market risk under the SA	31 December 2025	30 June 2025	31 December 2024
1. Capital for Interest Rate Risk	1,762,701	1,733,717	2,138,176
2. Capital for Equity Price Risk	-	-	-
3. Capital for Foreign Exchange Risk	100,595	97,490	113,539
4. Capital for Commodity Price Risk	-	-	-
<b>Total Capital for Market Risk</b>	<b>1,863,296</b>	<b>1,831,207</b>	<b>2,251,715</b>

## (3) Operational risk disclosures

Details about the operational risk management of the Branch are given in Universal registration document and Annual financial report - BNP Paribas, Pillar 3 disclosure.

Please refer to the BNP Paribas Group Pillar 3 information, which can be found under part 5 within the Universal Registration Document and annual financial report 2025

<https://invest.bnpparibas/en/search/reports/documents/financial-reports> (5.9 OPERATIONAL RISK).

For local regulatory reporting, the Branch uses the standardised approach to calculate the equivalent factors of operations risk-weighted assets as at 31 December 2025 and 2024.

#### (4) Equity exposure disclosures

Please refer to the BNP Paribas Group Pillar 3 information, which can be found under part 5 within the Universal Registration Document and annual financial report 2025

<https://invest.bnpparibas/en/search/reports/documents/financial-reports> (CREDIT RISK: EQUITIES UNDER THE SIMPLE WEIGHTING METHOD).

*Table 16: Equity exposures in banking book*

Unit : THB '000

Equity exposures	31 December 2025	31 December 2024
1. Equity exposures		
1.1 Equities listed and publicly traded in the Stock Exchange		
- Book value	0.00	0.00
- Fair value	0.00	0.00
1.2 Other equities	0.00	0.00
2. Gains (losses) of sale of equities in the reporting period	0.00	0.00
3. Net surplus (deficit) from revaluation of available for sale equities	0.00	0.00
4. Minimum capital requirements for equity exposures classified by the calculation methods		
- SA	0.00	0.00
- IRB	0.00	0.00
5. Equity values for commercial banks applying IRB which the Bank of Thailand allows to use	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>

## (5) Interest rate risk in banking book disclosures

Details about the interest rate risk management of the Branch are given in Universal registration document and Annual financial report - BNP Paribas, Pillar 3 disclosure.

Please refer to the BNP Paribas Group Pillar 3 information, which can be found under part 5 within the Universal Registration Document and annual financial report 2025  
<https://invest.bnpparibas/en/search/reports/documents/financial-reports> (MARKET RISK RELATED TO BANKING ACTIVITIES).

*Table 17: The effect of changes in interest rates to net interest income in the banking book*

Unit : THB '000

Currency	Impact to Net Interest income (NII)	
	31 December 2025	31 December 2024
Baht	99,922	103,943
USD	(62,447)	(33,060)
EURO	(365)	2,329
Others	(10,170)	(8,336)
<b>Total impact to Net Interest Income</b>	<b>26,940</b>	<b>64,877</b>
<b>% of Net Interest Income expected in the next 1 year</b>	<b>11.96</b>	<b>14.25</b>

## D. Composition of capital disclosure requirements under BCBS

### Disclosure of regulatory capital in the transitional period to Basel III

As at 31 December 2025 and 2024, BNP PARIBAS BANGKOK BRANCH has deducted 100% of net book value of intangible assets from capital during Basel III transitional period.

*Table 18: Total regulatory capital during the transitional period to Basel III*

Unit : THB '000

Regulatory Capital and Deductions under Basel III	31 December 2025	30 June 2025	31 December 2024
Regulatory Capital	12,000,976	12,000,976	12,250,063
Deductions	5,762	5,762	8,225
<b>Net Regulatory Capital</b>	<b>11,725,810</b>	<b>11,995,214</b>	<b>11,876,112</b>

Please refer to the BNP Paribas Group Pillar 3 information, which can be found under part 5 within the Universal Registration Document and annual financial report 2025

<https://invest.bnpparibas/en/search/reports/documents/financial-reports> (TABLE 13: REGULATORY CAPITAL).



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## **E. Appendix**

<b>BNP PARIBAS GROUP KEY DOCUMENTS &amp; FIGURES</b>	<b>HYPERLINKS</b>
Annual Universal Registration Document (incl. Group Pillar 3, part 5)	<a href="https://invest.bnpparibas/en/search/reports/documents/regulated-information">https://invest.bnpparibas/en/search/reports/documents/regulated-information</a>
Annual Report	<a href="https://invest.bnpparibas.com/en/annual-reports">https://invest.bnpparibas.com/en/annual-reports</a>
Results	<a href="https://invest.bnpparibas.com/en/results">https://invest.bnpparibas.com/en/results</a>
Information Statement	<a href="https://invest.bnpparibas.com/en/information-statement">https://invest.bnpparibas.com/en/information-statement</a>