盘谷银行（中国）有限公司

资本管理信息披露

2025年12月31日

Bangkok Bank (China) Company Limited

Capital Management Information Disclosure

2025-12-31

本行根据《商业银行资本管理办法》及其相关规定计算的2025年度资本管理相关数据如下：

Bangkok Bank (China) Company Limited (“the Bank”) calculated the data related to capital management at the end of year 2025 in accordance with <Measures for the Capital Management of Commercial Banks> as follows:

KM1：监管并表关键审慎监管指标

KM1-Key Prudential Regulatory Indicators

单位：人民币万元，百分比除外

Unit: RMB 10 thousand, %

		2025.12.31	2025.9.30	2025.6.30	2025.3.31	2024.12.31
可用资本（数额）Available Capital						
1	核心一级资本净额 Net Common Equity Tier 1 Capital	520,108	520,342	520,772	520,830	522,034
2	一级资本净额 Net Tier 1 Capital	520,108	520,342	520,772	520,830	522,034
3	资本净额 Net Capital	531,212	531,079	531,574	531,307	533,899
风险加权资产（数额）Risk-weighted Assets						
4	风险加权资产 Risk-weighted Assets (RWA)	1,118,200	1,103,039	1,105,622	1,077,069	1,189,089
资本充足率 Capital Adequacy Ratio (CAR)						
5	核心一级资本充足率（%）Common Equity Tier 1 CAR(%)	46.51%	47.17%	47.10%	48.36%	43.90%
6	一级资本充足率（%）Tier 1 CAR(%)	46.51%	47.17%	47.10%	48.36%	43.90%
7	资本充足率（%）CAR(%)	47.51%	48.15%	48.08%	49.33%	44.90%
其他各级资本要求 Other Capital Requirements at all levels						

8	储备资本要求（%）Capital Conservation Buffer Requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	逆周期资本要求（%）Countercyclical Buffer Requirement (%)	-	-	-	-	-
10	全球系统重要性银行或国内系统重要性银行附加资本要求（%）Bank G-SIB and/or D-SIB Additional Requirements (%)					
11	其他各级资本要求（%）Other Capital Requirements at all levels (%)（8+9+10）	2.50%	2.50%	2.50%	2.50%	2.50%
12	满足最低资本要求后的可用核心一级资本净额占风险加权资产的比例（%）Net Common Equity Tier 1 Capital (as a percentage of RWA) Available after meeting the Bank's Minimum Capital Requirements (%)	39.51%	40.15%	40.08%	41.33%	36.90%
杠杆率 Leverage Ratio						
13	调整后表内外资产余额 Total Leverage Ratio Exposure Measure	1,556,096	1,572,801	1,610,475	1,596,787	1,700,186
14	杠杆率（%）Leverage Ratio (%)	33.42%	33.08%	32.34%	32.62%	30.70%
14a	杠杆率 a（%）Leverage Ratio a (%)	33.42%	33.08%	32.34%	32.62%	30.70%
流动性覆盖率 Liquidity Coverage Ratio (LCR)						

15	合格优质流动性资产 Total High-quality Liquid Assets	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A
16	现金净流出量 Total Net Cash Outflow	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A
17	流动性覆盖率（%） LCR (%)	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A
净稳定资金比例 Net Stable Funding Ratio (NSFR)						
18	可用稳定资金合计 Total Available Stable Funding	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A
19	所需稳定资金合计 Total Required Stable Funding	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A
20	净稳定资金比例（%） NSFR (%)	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A	不适用 N/A
流动性比例 Liquidity Ratio						
21	流动性比例（%） Liquidity Ratio (%)	205.17%	202.85%	208.27%	203.02%	198.49%

CC1：资本构成

CC1-Composition of Regulatory Capital

单位：人民币万元，百分比除外

Unit: RMB 10 thousand, %

		2025.12.31
核心一级资本 Common Equity Tier 1 Capital (CET1 Capital)		
1	实收资本和资本公积可计入部分 Accruable part of Paid-up Capital and Capital Reserves	400,000
2	留存收益 Retained Earnings	118,997
2a	盈余公积 Surplus Reserves	11,792
2b	一般风险准备 General Risk Reserves	20,853
2c	未分配利润 Undistributed Profit	86,352

3	累计其他综合收益 Accumulated Other Comprehensive Income	1,535
4	少数股东资本可计入部分 Accruable part of Minority Shareholder Capital	-
5	**扣除前的核心一级资本 CET1 Capital before Regulatory Adjustments**	520,532
核心一级资本：扣除项 CET1 Capital: Regulatory Adjustments		
6	审慎估值调整 Prudent Valuation Adjustments	-
7	商誉（扣除递延税负债）Goodwill (net of associated deferred tax liabilities)	-
8	其他无形资产（土地使用权除外）（扣除递延税负债）Other Intangible Assets (excluded land-use right) (net of associated deferred tax liabilities)	424
9	依赖未来盈利的由经营亏损引起的净递延税资产 Deferred Tax Assets (DTA) arising from operating losses that rely on future profitability	-
10	对未按公允价值计量的项目进行套期形成的现金流储备 Cash flow hedge reserve for items not measured at fair value	-
11	损失准备缺口 Shortfall of provisions to expected losses	-
12	资产证券化销售利得 Gain on sale from asset securitization	-
13	自身信用风险变化导致其负债公允价值变化带来的未实现损益 Gains and losses due to changes in own credit risk on fair valued liabilities	-
14	确定受益类的养老金资产净额（扣除递延税负债）Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-
15	直接或间接持有本银行的股票 Investments in own shares	-

16	银行间或银行与其他金融机构间通过协议相互持有的核心一级资本 Reciprocal cross-holdings in CET1 Capital	-
17	对未并表金融机构小额少数资本投资中的核心一级资本中应扣除金额 Deductible amount of non-significant investments in the common shares of unconsolidated financial institutions in CET1 Capital instruments	-
18	对未并表金融机构大额少数资本投资中的核心一级资本中应扣除金额 Deductible amount of significant investments in the common shares of unconsolidated financial institutions in CET1 Capital instruments	-
19	其他依赖于银行未来盈利的净递延税资产中应扣除金额 Other DTA items that rely on the Bank's future profitability	-
20	对未并表金融机构大额少数资本投资中的核心一级资本和其他依赖于银行未来盈利的净递延税资产的未扣除部分超过核心一级资本 15%的应扣除金额 Amount to be deducted if the unrecognized portion of significant investments in the common shares of unconsolidated financial institutions and net DTA that rely on future profitability of the Bank exceeds 15% threshold of CET1 Capital	-
21	其中：应在对金融机构大额少数资本投资中扣除的金额 Of which: significant investments in the common shares of financial institutions	-
22	其中：应在其他依赖于银行未来盈利的净递延税资产中扣除的金额 Of which: DTA that relying on future profitability of the Bank	-
23	其他应在核心一级资本中扣除的项目合计 Other items to be deducted from CET1 Capital	-

24	应从其他一级资本和二级资本中扣除的未扣缺口 Adjustments applied to CET1 Capital due to insufficient additional Tier 1 and Tier 2 capital to cover deductions	-
25	**核心一级资本扣除项总和 Total regulatory adjustments to CET1 Capital**	424
26	**核心一级资本净额 Net CET1 Capital**	520,108
其他一级资本 Additional Tier 1 Capital		
27	其他一级资本工具及其溢价 Directly issued qualifying additional Tier 1 Capital plus related stock surplus	-
28	其中：权益部分 Of which: classified as equity	-
29	其中：负债部分 Of which: classified as liabilities	-
30	少数股东资本可计入部分 Accruable part of minority shareholder capital of additional Tier 1 Capital	-
31	**扣除前的其他一级资本 Additional Tier 1 Capital before regulatory adjustments**	-
其他一级资本:扣除项 Additional Tier 1 Capital: Regulatory Adjustments		
32	直接或间接持有的本银行其他一级资本 Investments in own additional Tier 1 Capital	-
33	银行间或银行与其他金融机构间通过协议相互持有的其他一级资本 Reciprocal cross-holdings in additional Tier 1 Capital	-
34	对未并表金融机构小额少数资本投资中的其他一级资本中应扣除金额 Deductible amount of non-significant investments in the common shares of unconsolidated financial institutions in additional Tier 1 Capital	-
35	对未并表金融机构大额少数资本投资中的其他一级资本中应扣除金额 Deductible amount of significant investments in the	-

	common shares of unconsolidated financial institutions in additional Tier 1 Capital	
36	其他应在其他一级资本中扣除的项目合计 Other items to be deducted from additional Tier 1 Capital	-
37	应从二级资本中扣除的未扣缺口 Regulatory adjustments applied to additional Tier 1 Capital due to insufficient Tier 2 Capital to cover deductions	-
38	**其他一级资本扣除项总和 Total regulatory adjustments to additional Tier 1 Capital**	-
39	**其他一级资本净额 Net Additional Tier 1 Capital**	-
40	**一级资本净额 Net Tier 1 Capital**	520,108
二级资本 Tier 2 Capital		
41	二级资本工具及其溢价 Directly issued qualifying Tier 2 Capital plus related stock surplus	-
42	少数股东资本可计入部分 Accruable part of minority shareholder capital of Tier 2 Capital	-
43	超额损失准备可计入部分 Accruable part of excess loss provision	11,104
44	**扣除前的二级资本 Tier 2 Capital before regulatory adjustments**	11,104
二级资本：扣除项 Tier 2 Capital: Regulatory Adjustments		
45	直接或间接持有的本银行的二级资本 Investments in own Tier 2 Capital	-
46	银行间或银行与其他金融机构间通过协议相互持有的二级资本 Reciprocal cross-holdings in Tier 2 Capital	-
47	对未并表金融机构小额少数资本投资中的二级资本中应扣除金额 Deductible amount of non-significant investments in the	-

	common shares of unconsolidated financial institutions in Tier 2 Capital	
48	对未并表金融机构大额少数资本投资中的二级资本 Deductible amount of significant investments in the common shares of unconsolidated financial institutions in Tier 2 Capital	-
49	其他应在二级资本中扣除的项目合计 Other items to be deducted from Tier 2 Capital	-
50	**二级资本扣除项总和 Total regulatory adjustments to Tier 2 Capital**	-
51	**二级资本净额 Net Tier 2 Capital**	11,104
52	**总资本净额 Total net Capital**	531,212
53	**风险加权资产 Total RWA**	1,118,200
资本充足率和其他各级资本要求 CAR and Institution-specific Buffer Requirement		
54	**核心一级资本充足率 CET1 CAR**	46.51%
55	**一级资本充足率 Tier 1 CAR**	46.51%
56	**资本充足率 CAR**	47.51%
57	**其他各级资本要求（%） Institution-specific buffer requirement (%)**	2.50%
58	其中: 储备资本要求 of which: capital conservation buffer requirement	2.50%
59	其中：逆周期资本要求 of which: countercyclical buffer requirement	-
60	其中：全球系统重要性银行或国内系统重要性银行附加资本要求 of which: Bank G-SIB and/or D-SIB additional requirements	
61	**满足最低资本要求后的可用核心一级资本净额占风险加权资产的比例（%） Net CET1 Capital (as a percentage of RWA)**	39.51%

	available after meeting the Bank's minimum capital requirements (%)	
我国最低监管资本要求 National Minimum Capital Requirements		
62	核心一级资本充足率 National minimum CET1 CAR	5%
63	一级资本充足率 National minimum Tier 1 CAR	6%
64	资本充足率 National minimum CAR	8%
门槛扣除项中未扣除部分 Amounts Below the Thresholds for Deduction		
65	对未并表金融机构的小额少数资本投资中未扣除部分 Un-deducted amount of non-significant investments in the common shares of unconsolidated financial institutions	-
66	对未并表金融机构的大额少数资本投资中未扣除部分 Un-deducted amount of significant investments in the common shares of unconsolidated financial institutions	-
67	其他依赖于银行未来盈利的净递延税资产（扣除递延税负债） DTA that relying on future profitability of the Bank (net of associated deferred tax liabilities)	26,478
可计入二级资本的超额损失准备的限额 Applicable Caps on the Inclusion of Provisions in Tier 2 Capital		
68	权重法下，实际计提的超额损失准备金额 Inclusion of provision in Tier 2 Capital in respect of exposures subject to the standardized approach	53,219
69	权重法下，可计入二级资本超额损失准备的数额 Provisions eligible for inclusion in Tier 2 Capital in respect of exposures subject to the standardized approach	11,104

注1：上述数据中2025年12月31日及2024年12月31日的数据为经审计数据，其他数据均为未经审计数据。

N1: The above data as of December 31, 2025 and December 31, 2024 are audited figures, while all other interim data are unaudited.

注2：根据《商业银行流动性风险管理办法》的要求，资产规模小于2000亿元人民币的商业银行不适用于流动性覆盖率以及净稳定资金比例的监管要求。

N2: According to the requirements of <Measures for the Management of Liquidity Risk of Commercial Banks>, banks with assets of less than RMB 200 billion are not subject to the regulatory requirements of LCR and NSFR.