

Bank of America, N.A Bangkok Branch
Basel III Pillar III Disclosures
Reported as of June 30, 2024

Bank of America, N.A, Bangkok Branch

Basel III Pillar III Disclosures

Disclosure AA: Key prudential metrics

AA. Key prudential metrics (Bank of Thailand requirement 14-2562: Table AA)

Table: Disclosure of quantitative data for key risk indicators

Item		30-Jun-24	31-Dec-23
Available capital (unit: THB)			
1	Common equity tier 1 (CET1)	—	—
1A	Fully loaded ECL1/ CET1	—	—
2	Tier 1	—	—
2A	Fully loaded ECL tier 1	—	—
3	Total capital	14,474,696,530.86	14,466,391,140.59
3A	Fully loaded ECL total capital	14,474,696,530.86	14,466,391,140.59
Risk-weighted assets (unit: THB)			
4	Total risk-weighted assets (RWA)	73,301,116,514.38	57,166,893,419.75
Risk-based capital ratios as a percentage of RWA (%)			
5	CET1 ratio	—	—
5A	Fully loaded ECL CET1 ratio	—	—
6	Tier 1 ratio	—	—
6A	Fully loaded ECL tier 1 ratio	—	—
7	Total capital ratio	19.75 %	25.31 %
7A	Fully loaded ECL total capital ratio	19.75 %	25.31 %
Capital buffer ratios a percentage of RWA (%)			
8	Conservation buffer ratio	2.50 %	2.50 %
9	Countercyclical buffer ratio	— %	— %
10	Higher loss absorbency ratio	— %	— %
11	Total capital buffer ratio (the sum of Item 8 to Item 10)	2.50 %	2.50 %
12	Total capital ratio available after meeting the bank's minimum capital requirements ¹	8.75 %	14.31 %
Liquidity coverage ratio (LCR) (%)²			
13	Total high-quality liquid assets (Total HQLA) (unit: THB)	56,895,611,421.86	50,433,959,435.34
14	Total net cash outflows (within a 30-day period) (unit: THB)	22,032,686,837.10	15,370,663,912.19
15	LCR ratio (%)	310 %	329 %

Note 1: The bank's minimum capital requirements included total capital buffer of 2.5% which is 11% in total.

Note 2: The disclosure of LCR data is according to LCR disclosure regulatory requirement which average balances shall be disclosed. Channel for LCR Disclosure - <https://www.bofam.com/en-us/content/apac-thailand.html>.

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Disclosure B: Capital

Item 1: Capital Structure

Qualitative Disclosure:

As of June 30, 2024, total regulatory capital was THB 14,474.70 million.

Quantitative Disclosure:

A. Capital of Branches of Foreign Banks (Bank of Thailand requirement 4-2556: Table 2)

Unit : THB

Items	30-Jun-24	31-Dec-23
1. Assets required to be maintained under Section 32	14,872,942,192.00	14,873,812,084.00
2. Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	25,163,864,193.93	17,467,722,345.63
2.1 Capital for maintenance of assets under Section 32	14,540,000,000.00	14,540,000,000.00
2.2 Net balance of inter-office accounts which the branch is the debtor to the head office and other branches located in other countries	10,623,864,193.93	2,927,722,345.63
3. Total regulatory capital (3.1-3.2)	14,474,696,530.86	14,466,391,140.59
3.1 Total regulatory capital before deductions (The lowest amount among item 1, item 2, and item 2.1)	14,540,000,000.00	14,540,000,000.00
3.2 Deductions	65,303,469.14	73,608,859.41

Item 2: Capital Adequacy

Qualitative Disclosure:

BANA - Bangkok is required to calculate and report its capital adequacy ratio for regulatory reporting purposes to Bank of Thailand ("BOT") on a monthly basis. Per the BOT's requirements, BANA - Bangkok is required to maintain a minimum Capital Adequacy Ratio of 11%, effective January 1, 2019. The Branch has also set an internal threshold above the minimum required by the BOT.

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Quantitative Disclosure:

B. Total Risk-Weighted Capital Ratio (Bank of Thailand requirement 4-2556: Table 8)

Unit : %

Ratio	30-Jun-24		31-Dec-23	
	Capital ratio of the bank	Minimum capital ratio according to the BOT regulations	Capital ratio of the bank	Minimum capital ratio according to the BOT regulations
Total Capital to Risk-Weighted Assets Ratio	19.75 %	11.00 %	25.31 %	11.00 %

C. Minimum capital requirement for credit risk classified by type of assets under the Standardized Approach (Bank of Thailand requirement 4-2556: Table 3)

Unit : THB

	30-Jun-24	31-Dec-23
Performing Assets		
1. Claims on Sovereigns and Central Banks, Multilateral Development Banks (MDBs), and Non-Central Government Public Sector Entities (PSEs) treated as Claims on Sovereigns	—	—
2. Claims on Financial Institutions , Non-Central Government Public Sector Entities (PSEs) treated as Claims on Financial Institutions, and Securities Firms	2,336,744,947.63	1,294,020,605.33
3. Claims on Corporate , Non-Central Government Public Sector Entities (PSEs) treated as Claims on Corporate	1,033,403,837.09	1,010,978,292.57
4. Claims on Retail Portfolios	—	—
5. Claims on Housing Loans	—	—
6. Other Assets	17,444,479.83	22,639,018.96
Non-Performing Assets***	—	—
Total Minimum Capital Requirement for Credit Risk under SA	3,387,593,264.55	2,327,637,916.86

*** Non-Performing Assets were nil as of June 30, 2024 and December 31, 2023.

D. Minimum capital requirement for market risk for positions in the trading book (Bank of Thailand requirement 4-2556: Table 6)

Unit : THB

	30-Jun-24	31-Dec-23
Standardized Approach	4,320,717,189.60	3,661,222,132.58

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E. Minimum capital requirement for operational risk (Bank of Thailand requirement 4-2556: Table 7)

Unit : THB

	30-Jun-24	31-Dec-23
Basic Indicator Approach	354,812,362.43	299,498,226.74

Disclosure C: Other Risk Exposures and Assessment

2. Disclosure on market risk for trading book position

Item 4: Market Risk Exposure

Item 4.1: Market Risk under Standardized Approach

F. Minimum capital requirements for each type of market risk under the Standardized Approach (Bank of Thailand requirement 4-2556: Table 30)

Unit: THB

	30-Jun-24	31-Dec-23
Interest Rate Risk	4,041,637,798.61	3,361,486,268.39
Foreign Exchange Rate Risk	279,079,390.99	299,735,864.19
Total Minimum Capital Requirement for Market Risk	4,320,717,189.60	3,661,222,132.58