Bank of America, N.A Bangkok Branch
Basel III Pillar III Disclosures
Reported as of June 30, 2025

Bank of America, N.A, Bangkok Branch
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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-25	31-Dec-24
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	15,957,021,012.22	15,121,560,542.85
3A	Fully loaded ECL total capital	15,957,021,012.22	15,121,560,542.85
Risk-weighted assets (unit: THB)			
4	Total risk-weighted assets (RWA)	83,910,081,782.96	64,558,057,406.31
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	19.02 %	23.42 %
7A	Fully loaded ECL total capital ratio	19.02 %	23.42 %
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]	10.52 %	14.92 %
Liquidity coverage ratio (LCR) (%)[2]			
13	Total high-quality liquid assets (Total HQLA) (unit: THB)	46,310,065,513.15	41,668,600,452.56
14	Total net cash outflows (within a 30-day period) (unit: THB)	15,501,085,656.62	13,928,887,002.78
15	LCR ratio (%)	340 %	316 %

Note 1: The bank's minimum capital requirements is 8.50% 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://business.bofa.com/th/en/about-us.html

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Disclosure B: Capital

Item 1: Capital Structure

Qualitative Disclosure:

As of June 30, 2025, total regulatory capital was THB 15,957.02 million.

Quantitative Disclosure:

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

Unit : THB

Items	30-Jun-25	31-Dec-24
1. Assets required to be maintained under Section 32	**16,635,287,107.00**	**15,601,448,739.00**
2. Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	**28,623,208,156.56**	**23,939,414,069.96**
2.1 Capital for maintenance of assets under Section 32	16,000,000,000.00	15,190,000,000.00
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	12,623,208,156.56	8,749,414,069.96
3. Total regulatory capital (3.1-3.2)	**15,957,021,012.22**	**15,121,560,542.85**
3.1 Total regulatory capital before deductions (The lowest amount among item 1, item 2, and item 2.1)	16,000,000,000.00	15,190,000,000.00
3.2 Deductions	42,978,987.78	68,439,457.15

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% (including capital conservation buffer of 2.5%), effective January 1, 2019. The Branch has also set an internal threshold above the minimum required by the BOT.

Quantitative Disclosure:

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

Unit : %

Ratio	30-Jun-25		31-Dec-24	
	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	19.02 %	11.00 %	23.42 %	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-25	31-Dec-24
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**	2,259,406,670.50	1,577,152,111.79
3. Claims on Corporate , Non-Central Government Public Sector Entities (PSEs) treated as Claims on Corporate	1,677,300,645.48	804,855,395.51
4. Claims on Retail Portfolios	—	—
5. Claims on Housing Loans	—	—
6. Other Assets	10,630,098.70	22,024,208.46
Non-Performing Assets* **	—	—
Total Minimum Capital Requirement for Credit Risk under SA	**3,947,337,414.68**	**2,404,031,715.76**

*** Effective July 2024, in accordance with the Bank of Thailand Notification no. SNS.9/2566, BANA Bangkok Branch applies the current method for calculating CVA RWA, based on phased implementation of the CVA capital requirement, which introduces additional RWAs equal to 100% of financial institution (FI) counterparty credit risk RWA from OTC Derivatives. The implementation timeline is as follows: 25% on 1 July 2024, 50% on 1 January 2025, 75% on 1 January 2026, and 100% on 1 January 2027. For as of June 30, 2025 and December 31, 2024, 50% and 25% of FI counterparty credit risk RWA were incorporated into the total credit risk RWA, respectively. The minimum capital requirement related to CVA RWA is included in Item #2 of this table, totaling THB 581.83 million and 283.34 million in June 30, 2025 and December 31, 2024, respectively.*

**** Non-Performing Assets were nil as of June 30, 2025 and December 31, 2024.*

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-25	31-Dec-24
Standardized Approach	4,856,100,471.68	4,301,614,648.80

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

Unit : THB

	30-Jun-25	31-Dec-24
Basic Indicator Approach	426,671,109.76	395,739,950.15

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-25	31-Dec-24
Interest Rate Risk	4,384,722,335.85	4,137,924,896.75
Foreign Exchange Rate Risk	471,378,135.83	163,689,752.05
Total Minimum Capital Requirement for Market Risk	**4,856,100,471.68**	**4,301,614,648.80**