Bank of America, N.A Bangkok Branch
Basel III Pillar III Disclosures
Reported as of June 30, 2026

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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-26	31-Dec-25
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	15,937,644,146.63	15,921,592,580.22
3A	Fully loaded ECL total capital	15,937,644,146.63	15,921,592,580.22
Risk-weighted assets (unit: THB)			
4	Total risk-weighted assets (RWA)	84,588,723,469.64	79,563,777,940.80
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	18.84 %	20.01 %
7A	Fully loaded ECL total capital ratio	18.84 %	20.01 %
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]	10.34 %	11.51 %
Liquidity coverage ratio (LCR) (%)[2]			
13	Total high-quality liquid assets (Total HQLA) (unit: THB)	44,089,958,057.90	40,111,757,733.11
14	Total net cash outflows (within a 30-day period) (unit: THB)	11,775,262,544.30	9,416,478,782.81
15	LCR ratio (%)	421 %	464 %

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, 2026, total regulatory capital was THB 15,937.64 million.

Quantitative Disclosure:

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

Unit : THB

Items	30-Jun-26	31-Dec-25
1. Assets required to be maintained under Section 32	**16,644,203,120.00**	**16,637,216,364.00**
2. Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	**22,356,626,417.81**	**25,589,220,812.04**
2.1 Capital for maintenance of assets under Section 32	16,000,000,000.00	16,000,000,000.00
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	6,356,626,417.81	9,589,220,812.04
3. Total regulatory capital (3.1-3.2)	**15,937,644,146.63**	**15,921,592,580.22**
3.1 Total regulatory capital before deductions (The lowest amount among item 1, item 2, and item 2.1)	16,000,000,000.00	16,000,000,000.00
3.2 Deductions	62,355,853.37	78,407,419.78

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.

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Quantitative Disclosure:

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

Unit : %

Ratio	30-Jun-26		31-Dec-25	
	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	18.84 %	11.00 %	20.01 %	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-26	31-Dec-25
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**	3,843,945,424.49	2,399,270,508.02
3. Claims on Corporate , Non-Central Government Public Sector Entities (PSEs) treated as Claims on Corporate	1,555,241,912.57	1,015,258,759.34
4. Claims on Retail Portfolios	—	—
5. Claims on Housing Loans	—	—
6. Other Assets	14,123,021.66	18,021,123.28
Non-Performing Assets* **	—	—
Total Minimum Capital Requirement for Credit Risk under SA	**5,413,310,358.72**	**3,432,550,390.64**

*** 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, 2026 and December 31, 2025, 75% and 50% 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 1,604.62 million and 656.40 million in June 30, 2026 and December 31, 2025, respectively.*

**** Non-Performing Assets were nil as of June 30, 2026 and December 31, 2025.*

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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-26	31-Dec-25
Standardized Approach	3,440,959,563.11	4,880,975,679.25

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

Unit : THB

	30-Jun-26	31-Dec-25
Basic Indicator Approach	450,489,659.83	438,489,503.60

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-26	31-Dec-25
Interest Rate Risk	3,225,835,262.76	4,263,703,672.25
Foreign Exchange Rate Risk	215,124,300.35	617,272,007.00
Total Minimum Capital Requirement for Market Risk	**3,440,959,563.11**	**4,880,975,679.25**