BANK OF AMERICA, N.A., BANGKOK BRANCH

Bank of America, N.A Bangkok Branch

Liquidity Coverage Ratio Disclosures

Reported as of June 30, 2026

Quantitative Disclosure:

1. **Liquidity Coverage Ratio (LCR)**

Unit: Million Baht

	Quarter 2/2026 (average)	Quarter 2/2025 (average)
Total high-quality liquid assets (HQLA)	44,090	46,310
Total net cash outflows within the 30-day time horizon	11,775	15,501
LCR (%)	421%	340%
Minimum LCR as specified by the Bank of Thailand (%)	100%	100%

2. **LCRs of the preceding quarters (for comparison)**

Unit: %

	2026 (average)	2025 (average)
1st quarter	297	289
2nd quarter	421	340

Commercial banks are required to maintain the liquidity coverage ratio in accordance with the guidelines as specified by the Bank of Thailand. The LCR is expected to encourage commercial banks to maintain robust and adequate liquidity positions so that they can withstand short-term severe liquidity stress. The minimum LCR, which is the ratio of high-quality liquid assets to total net cash outflows within the 30-day time horizon, has been set at 100% since January 2020 (B.E.2563).

$$\text{LCR} = \frac{\text{High - quality liquid assets (HQLA)}}{\text{Total net cash outflows within the 30 - day time horizon under liquidity stress scenarios}}$$

The average LCR for the 2nd quarter of 2026 (B.E.2569) of the "Bank" is 421%, which is 321% higher than the minimum LCR as specified by the Bank of Thailand. This LCR is the average of LCRs as at the end of April – 615%, May – 317% and June – 330%.

The average LCR for the 2nd quarter of 2026 increased compared with the same period in 2025, mainly driven by a decrease in net cash outflows, partially offset by a decrease in high-quality liquid assets (HQLA).

The LCR consists of 2 main components, namely:

1. High-quality liquid assets (HQLA) include unencumbered high-quality assets with low risk and low volatility that can be easily monetized without any significant changes to their values, even in times of liquidity stress. The value of each type of HQLA is after the application of both haircuts and any applicable caps as specified by the Bank of Thailand.

The average HQLA of the "Bank" for the 2nd quarter of 2026 (B.E.2569) is 44,090 million Baht compared with the same period of prior year which was 46,310 million Baht (100% of which is Level 1 assets, namely government bonds and cash). The "Bank" holds several types of high-quality liquid assets to ensure the diversification of the stock of HQLA. The average high-quality liquid assets for the 2nd quarter of 2026 decreased compared with the same period in 2025, mainly driven by a decrease in trading securities transactions.

2. The amount of net cash outflows (net COF) is equal to expected cash outflows within the 30-day time horizon minus expected cash inflows within the 30-day time horizon under liquidity stress scenarios; but the expected cash inflows must not exceed 75% of the expected cash outflows.

The average net COF of the "Bank" for the 2nd quarter of 2026 (B.E.2569) is 11,775 million Baht, which is the average of net cash outflows within the 30-day time horizon as at the end of April – June. The expected cash outflows on which the "Bank" focuses under the liquidity stress scenarios are the run-off of unsecured wholesale funding, contractual obligations, other contractual obligations to which the run-off rates as specified by the Bank of Thailand have been assigned.

On the other hand, expected cash inflows are mostly from loan repayments from customers, interbank and intragroup placements from counterparties, and maturing debt securities, to which the inflow rates as specified by the Bank of Thailand have been assigned. The average net COF for the 2nd quarter of 2026 decreased significantly compared with the same period in 2025, mainly driven by an increase in cash inflows from corporate loans and interbank placements, as well as a decrease in cash outflows from bond purchases pending settlement and intragroup borrowings.

In addition, the "Bank" also regularly examines its "liquidity risk framework", "liquidity reporting", and "liquidity metrics and indicators", which form part of the assessment and analysis of liquidity risk, to ensure that it has adequate liquidity to support the business. The "Bank" has developed risk-monitoring tools in accordance with local and international standards so that the "Bank" can effectively monitor and manage its liquidity position.

Overall Bank Position Disclosure:

The Bank of America overall position is disclosed via Investor Relations website as http://investor.bankofamerica.com/phoenix.zhtml?c=71595&p=irol-irhome#fbid=5D9pKc9f8VO