

Bank of America, N.A Bangkok Branch
Basel II Pillar III Disclosures
Reported as of June 30, 2022

Bank of America, N.A, Bangkok Branch

Basel II 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-22	31-Dec-21
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	14,026,350,787.63	14,027,187,241.02
3A	Fully loaded ECL total capital	14,026,350,787.63	14,027,187,241.02
Risk-weighted assets (unit: THB)			
4	Total risk-weighted assets (RWA)	58,139,950,881.41	55,412,754,667.74
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	24.13 %	25.31 %
7A	Fully loaded ECL total capital ratio	24.13 %	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	Ratio of CET1 available after meeting the commercial	— %	— %
Liquidity coverage ratio (LCR) (%)			
13	Total high-quality liquid assets (Total HQLA) (unit: THB)	56,614,166,497.51	48,563,350,784.38
14	Total net cash outflows (within a 30-day period) (unit: THB)	17,400,735,707.00	10,402,747,181.56
15	LCR ratio (%)	330 %	509 %

Note: Channel for LCR Disclosure <https://www.bofaml.com/en-us/content/apac-thailand.html>

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Disclosure B: Capital

Item 1: Capital Structure

Qualitative Disclosure:

As of June 30, 2022, total regulatory capital was THB 14,026.35 million.

Quantitative Disclosure:

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

Unit : THB

Items	30-Jun-22	31-Dec-21
1. Assets required to be maintained under Section 32	14,458,639,903.00	14,477,475,938.00
2. Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	21,068,543,725.88	38,555,136,555.85
2.1 Capital for maintenance of assets under Section 32	14,040,000,000.00	14,040,000,000.00
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	7,028,543,725.88	24,515,136,555.85
3. Total regulatory capital (3.1-3.2)	14,026,350,787.63	14,027,187,241.02
3.1 Total regulatory capital before deductions (The lowest amount among item 1, item 2, and item 2.1)	14,040,000,000.00	14,040,000,000.00
3.2 Deductions	(13,649,212.37)	(12,812,758.98)

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-22		31-Dec-21	
	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	24.13 %	11.00 %	25.31 %	11.00 %

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

Unit : THB

	30-Jun-22	31-Dec-21
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	2,297,392,576.77	2,109,535,179.29
3. Claims on Corporate , Non-Central Government Public Sector Entities (PSEs) treated as Claims on Corporate	979,430,705.98	931,851,523.87
4. Claims on Retail Portfolios	—	—
5. Claims on Housing Loans	274,117.16	298,617.14
6. Other Assets	86,499,832.37	23,964,284.22
Non-Performing Assets***	—	—
Total Minimum Capital Requirement for Credit Risk under SA	3,363,597,232.28	3,065,649,604.52

*** Non-Performing Assets were nil as of June 30, 2022 and December 31, 2021.

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-22	31-Dec-21
Standardized Approach	2,782,680,091.66	2,752,136,951.97

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

Unit : THB

	30-Jun-22	31-Dec-21
Basic Indicator Approach	249,117,273.02	277,616,456.96

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-22	31-Dec-21
Interest Rate Risk	1,965,272,685.82	2,151,821,982.10
Foreign Exchange Rate Risk	817,407,405.84	600,314,969.87
Total Minimum Capital Requirement for Market Risk	2,782,680,091.66	2,752,136,951.97