

Bank of America, N.A Bangkok Branch
Basel III Pillar III Disclosures
Reported as of June 30, 2023

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-23	31-Dec-22
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	14,453,332,534.06	13,975,119,950.42
3A	Fully loaded ECL total capital	14,453,332,534.06	13,975,119,950.42
Risk-weighted assets (unit: THB)			
4	Total risk-weighted assets (RWA)	73,022,235,940.91	52,387,727,796.95
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	19.79 %	26.68 %
7A	Fully loaded ECL total capital ratio	19.79 %	26.68 %
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)	55,966,250,748.04	52,198,100,577.59
14	Total net cash outflows (within a 30-day period) (unit: THB)	19,054,184,895.77	13,010,941,960.70
15	LCR ratio (%)	306 %	405 %

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, 2023, total regulatory capital was THB 14,453.33 million.

Quantitative Disclosure:

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

Unit : THB

Items	30-Jun-23	31-Dec-22
1. Assets required to be maintained under Section 32	14,988,120,769.72	14,442,904,790.01
2. Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	25,088,250,390.65	20,320,233,550.89
2.1 Capital for maintenance of assets under Section 32	14,540,000,000.00	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	10,548,250,390.65	6,280,233,550.89
3. Total regulatory capital (3.1-3.2)	14,453,332,534.06	13,975,119,950.42
3.1 Total regulatory capital before deductions (The lowest amount among item 1, item 2, and item 2.1)	14,540,000,000.00	14,040,000,000.00
3.2 Deductions	86,667,465.94	64,880,049.58

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-23		31-Dec-22	
	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	19.79 %	11.00 %	26.68 %	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-23	31-Dec-22
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	2,298,701,852.39	1,446,266,306.41
3. Claims on Corporate , Non-Central Government Public Sector Entities (PSEs) treated as Claims on Corporate	1,043,626,162.97	1,258,038,614.57
4. Claims on Retail Portfolios	—	—
5. Claims on Housing Loans	35,896.16	249,290.50
6. Other Assets	17,448,735.00	22,590,330.63
Non-Performing Assets***	—	—
Total Minimum Capital Requirement for Credit Risk under SA	3,359,812,646.52	2,727,144,542.11

*** Non-Performing Assets were nil as of June 30, 2023 and December 31, 2022.

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-23	31-Dec-22
Standardized Approach	4,420,299,657.20	2,774,286,526.79

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

Unit : THB

	30-Jun-23	31-Dec-22
Basic Indicator Approach	252,333,649.78	261,218,988.77

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-23	31-Dec-22
Interest Rate Risk	3,789,115,997.55	1,926,885,219.81
Foreign Exchange Rate Risk	631,183,659.65	847,401,306.98
Total Minimum Capital Requirement for Market Risk	4,420,299,657.20	2,774,286,526.79