

Bank of America, N.A Bangkok Branch
Basel II Pillar III Disclosures
Reported as of June 30, 2021

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-21	31-Dec-20
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	13,635,823,617.20	13,639,765,229.45
3A	Fully loaded ECL total capital	13,635,823,617.20	13,639,765,229.45
Risk-weighted assets (unit: THB)			
4	Total risk-weighted assets (RWA)	51,698,601,063.66	45,523,858,125.29
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	26.38 %	29.96 %
7A	Fully loaded ECL total capital ratio	26.38 %	29.96 %
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)	51,353,583,142.18	36,955,464,835.62
14	Total net cash outflows (within a 30-day period) (unit: THB)	14,625,676,675.17	9,588,994,563.44
15	LCR ratio (%)	380 %	386 %

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, 2021, total regulatory capital was THB 13,635.82 million.

Quantitative Disclosure:

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

Unit : THB

Items	30-Jun-21	31-Dec-20
1. Assets required to be maintained under Section 32	14,179,483,056.00	14,185,811,116.00
2. Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	37,208,682,787.59	26,307,886,833.45
2.1 Capital for maintenance of assets under Section 32	13,640,000,000.00	13,640,000,000.00
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	23,568,682,787.59	12,667,886,833.45
3. Total regulatory capital (3.1-3.2)	13,635,823,617.20	13,639,765,229.45
3.1 Total regulatory capital before deductions (The lowest amount among item 1, item 2, and item 2.1)	13,640,000,000.00	13,640,000,000.00
3.2 Deductions	(4,176,382.80)	(234,770.55)

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-21		31-Dec-20	
	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	26.38 %	11.00 %	29.96 %	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-21	31-Dec-20
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	2,125,524,869.79	1,352,364,805.03
3. Claims on Corporate , Non-Central Government Public Sector Entities (PSEs) treated as Claims on Corporate	746,116,770.63	680,041,056.64
4. Claims on Retail Portfolios	—	—
5. Claims on Housing Loans	246,467.14	307,058.75
6. Other Assets	26,678,578.74	32,195,533.81
Non-Performing Assets***	—	—
Total Minimum Capital Requirement for Credit Risk under SA	2,898,566,686.30	2,064,908,454.23

*** Non-Performing Assets were nil as of June 30, 2021 and December 31, 2020.

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-21	31-Dec-20
Standardized Approach	2,504,163,994.36	2,652,522,920.86

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

Unit : THB

	30-Jun-21	31-Dec-20
Basic Indicator Approach	284,115,436.35	290,193,018.69

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-21	31-Dec-20
Interest Rate Risk	2,375,338,659.53	2,431,308,452.29
Foreign Exchange Rate Risk	128,825,334.83	221,214,468.57
Total Minimum Capital Requirement for Market Risk	2,504,163,994.36	2,652,522,920.86