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# **Bank of China (Thai) Public Company Limited**

## **Interim Pillar 3 Disclosure**

**As of 30 June 2026**

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## **Introduction and Scope of Information**

Bank of China (Thai) Public Company Limited (“the Bank”) has adopted Basel III Framework regarding the capital and risk assessment by using the announcement of Bank of Thailand (“BOT”). The Basel’s regulatory framework consists of three pillars:

Pillar I: provides guidelines on minimum capital requirements for credit risk, market risk and operational risk.

Pillar II: addresses the key principles of supervisory review processes and relevant internal risk assessment beyond Pillar I, with an emphasis on the bank's internal capital adequacy assessment process (ICAAP).

Pillar III: aims to reinforce market discipline through guidelines for public disclosure of key information on capital adequacy and risk exposure as well as risk assessment and management.

This report is the Interim Pillar 3 Disclosure of the Bank as of June 30, 2026, it is reported on semi-annual basis and based on the financial data at the end of June and December. The report is published and available on the bank’s website - [www.bankofchina.co.th](http://www.bankofchina.co.th).

## **Capital Structure and Capital Adequacy**

The Bank has maintained sufficiently capital fund to comply with BOT’s minimum capital regulatory requirements and support future business growth. At 30 June 2026, the Bank’s total capital fund was THB 16,045 million, structured of Common Equity Tier 1 (CET 1) capital of THB 14,632 million, Tier 1 capital of THB 14,632 million (there was no Additional tier 1 capital), and Tier 2 capital of THB 1,413 million.

Detailed capital components are as follow:

### **Common Equity Tier 1 (CET1)**

- Issued and paid-up share capital (common stock) deducted by stock buyback
- Legal reserves
- Net profit after appropriated
- Other items of owner’s equity
- Items to be deducted from CET1
  - Net losses
  - Intangible assets
  - Deferred tax assets

## Tier 2 Capital

The Bank issued THB 1,413 million of subordinated debentures pursuant to Tier 2 subordinated debenture to Bank of China (Hong Kong) Limited. The debenture has qualifying capital instruments under Basel III and could be fully counted as part of Tier 2 capital.

Table 1: Capital Structure

Unit: Thousand Baht

| Table 1 Capital Structure          |                                                                                                                                                                                                             | December 31, 2025 | June 30, 2026     |
|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|
| <b>1. Tier 1 capital</b>           |                                                                                                                                                                                                             | <b>13,052,704</b> | <b>14,631,725</b> |
| 1.1                                | Common equity tier 1 (CET1)                                                                                                                                                                                 | 13,052,704        | 14,631,725        |
| 1.1.1                              | Paid-up capital (common stock) deducted by buyback of common stock                                                                                                                                          | 10,000,000        | 10,000,000        |
| 1.1.2                              | Warrants to buy common stock                                                                                                                                                                                | -                 | -                 |
| 1.1.3                              | Premium (Discount) on the value of common stock (net)                                                                                                                                                       | -                 | -                 |
| 1.1.4                              | Legal reserves                                                                                                                                                                                              | 169,413           | 259,388           |
| 1.1.5                              | Net profits (losses) after appropriated in accordance with the resolution of shareholders general meeting or the rules specified by parent of the financial group (Taking into account the impact from ECL) | 3,217,156         | 4,926,683         |
| 1.1.6                              | Other items of owner's equity (1.1.7.1+1.1.7.2)                                                                                                                                                             | 360,410           | 133,285           |
| 1.1.6.1                            | Accumulated other comprehensive income                                                                                                                                                                      | 360,410           | 133,285           |
| 1.1.6.2                            | Other items from owner changes                                                                                                                                                                              | -                 | -                 |
| 1.1.7                              | Items of subsidiaries conducting commercial banking business, only the portion of the shareholders who have no controlling authority that can be counted as CET 1 of the financial group                    | -                 | -                 |
| 1.1.8                              | Adjustment items not allowed to affect the capital                                                                                                                                                          | (474,229)         | (474,229)         |
| 1.1.9                              | Items to be deducted from CET1 (1.1.10.1+1.1.10.2)                                                                                                                                                          | 220,046           | 213,402           |
| 1.1.9.1                            | Items to be deducted from CET1 *                                                                                                                                                                            | 220,046           | 213,402           |
| 1.1.9.2                            | Items to be deducted from Additional tier 1, for remaining parts, in case where Additional tier 1 is insufficient for the deductions in full                                                                | -                 | -                 |
| 1.2                                | Additional tier 1                                                                                                                                                                                           | -                 | -                 |
| <b>2. Tier 2 capital</b>           |                                                                                                                                                                                                             | <b>1,412,790</b>  | <b>1,412,790</b>  |
| 2.1                                | Proceeds received from issuing preferred shares with accrued dividends deducted by buyback of such preferred shares                                                                                         | -                 | -                 |
| 2.2                                | Warrants to buy preferred shares with accrued dividends                                                                                                                                                     | -                 | -                 |
| 2.3                                | Proceeds received from issuing debt instruments with claims subordinated to depositors and general creditors                                                                                                | 1,412,790         | 1,412,790         |
| 2.4                                | Premiums (or discounts) on value of instruments under 2.1 to 2.3 received by locally-registered commercial banks                                                                                            | -                 | -                 |
| 2.5                                | General provision for performing loans                                                                                                                                                                      | -                 | -                 |
| 2.6                                | Surplus of provision                                                                                                                                                                                        | -                 | -                 |
| 2.7                                | Items of subsidiaries, only the portion of the shareholders and outsiders who have no controlling authority that can be counted as Tier 2 capital of the financial group                                    | -                 | -                 |
| 2.8                                | Items to be deducted from Tier 2 capital ***                                                                                                                                                                | -                 | -                 |
| <b>3. Total regulatory capital</b> |                                                                                                                                                                                                             | <b>14,465,494</b> | <b>16,044,515</b> |

## Capital Adequacy

Under BOT regulatory capital requirement, the Bank is required to maintain a minimum capital as follows.

### Minimum capital requirement and capital buffer

#### (1) Minimum capital requirement

The Bank of Thailand specifies the regulations on minimum capital requirements by the ratio of total capital to total risk-weighted assets:

$$\frac{\text{Total capital}}{\text{Total risk - weighted assets}} \geq \text{minimum capital ratio}$$

A locally-registered bank and foreign commercial banks' branch shall hold capital, at the end of the day, at least equal to the ratios in the following table as from 1 January 2013 (B.E.2556) onwards:

| <b>Capital ratio</b>                      | <b>(Percent)</b> |
|-------------------------------------------|------------------|
| <b>Locally-registered bank</b>            |                  |
| - Common equity tier 1 ratio: CET 1 ratio | 4.5              |
| - Tier 1 ratio                            | 6.0              |
| - Total capital ratio                     | 8.5              |

## **(2) Capital buffer**

A locally-registered bank shall hold common equity tier 1 of at least 2.5% of total risk-weighted assets, as a capital buffer, in addition to minimum capital ratio.

| <b>Capital ratio</b>                    | <b>1 Jan 2016<br/>(B.E.2559)</b> | <b>1 Jan 2017<br/>(B.E.2560)</b> | <b>1 Jan 2018<br/>(B.E.2561)</b> | <b>1 Jan 2019<br/>(B.E.2562)</b> |
|-----------------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| <b>Locally-registered bank</b>          |                                  |                                  |                                  |                                  |
| CET 1 ratio                             | 5.125                            | 5.75                             | 6.375                            | 7                                |
| Tier 1 ratio                            | 6.625                            | 7.25                             | 7.875                            | 8.5                              |
| Total capital ratio                     | 9.125                            | 9.75                             | 10.375                           | 11                               |
| <b>Foreign commercial bank's branch</b> |                                  |                                  |                                  |                                  |
| Total capital ratio                     | 9.125                            | 9.75                             | 10.375                           | 11                               |

Total Capital Adequacy Ratio of the Bank at 30 June 2026 was 20.21%. CET1 Ratio and Tier 1 Ratio were 18.43%, which remained higher than minimum requirements of BOT.

*Table 2: Capital Adequacy*

| <b>Capital Adequacy</b>                                 | <b>December 31, 2025</b> | <b>June 30, 2026</b> |
|---------------------------------------------------------|--------------------------|----------------------|
| 1. Total capital to risk-weighted assets                | 18.74%                   | 20.21%               |
| 2. Tier 1 capital to risk-weighted assets               | 16.91%                   | 18.43%               |
| 3. Common Equity Tier 1 capital to risk-weighted assets | 16.91%                   | 18.43%               |

### Approach for Capital Requirements in Each Risk Type

Subject to BOT's approval, the Bank has adopted the Standardized Approach ("SA") to calculate the Credit Risk and Market Risk and Basic Indicator Approach ("BIA") for Operational Risk.

Table 3: Approaches

| Approach implemented by risk type | Approach                       |
|-----------------------------------|--------------------------------|
| Credit Risk                       | Standardized Approach (SA)     |
| Market Risk                       | Standardized Approach (SA)     |
| Operational Risk                  | Basic Indicator Approach (BIA) |

### Minimum Capital Requirements Classified by Risk Types

Table 4: Minimum Capital Requirement for Credit Risk

Unit: Thousand Baht

| Minimum Capital Requirement for Each Type of Risks                                                                                                          | December 31, 2025 | June 30, 2026    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|------------------|
| <b>Performing claims</b>                                                                                                                                    |                   |                  |
| 1 Claims on sovereigns and central Banks                                                                                                                    | 97,944            | 135,224          |
| 2 Claims on financial institutions , non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms | 2,005,028         | 1,942,346        |
| 3 Claims on corporate , non-central government public sector entities (PSEs) treated as claims on corporate                                                 | 3,750,178         | 3,883,252        |
| 4 Claims on retail portfolios                                                                                                                               | 50,698            | 11,422           |
| 5 Claims on housing loans                                                                                                                                   | 38,220            | 72,209           |
| 6 Other assets                                                                                                                                              | 50,767            | 44,902           |
| <b>Non-performing claims</b>                                                                                                                                | 15,679            | 22,864           |
| First-to-default credit derivatives and Securitization                                                                                                      | -                 | -                |
| <b>Total minimum capital requirement for credit risk</b>                                                                                                    | <b>6,008,514</b>  | <b>6,112,219</b> |

Table 5: Minimum Capital Requirement for Market Risk (Trading Book)

Unit: Thousand Baht

| Minimum capital requirement for market risk              | December 31, 2025 | June 30, 2026 |
|----------------------------------------------------------|-------------------|---------------|
| 1. Standardized approach                                 | 16,189            | 10,660        |
| 2. Internal model approach                               | -                 | -             |
| <b>Total minimum capital requirement for market risk</b> | <b>16,189</b>     | <b>10,660</b> |

Table 6: Minimum Capital Requirement for Operation Risk

Unit: Thousand Baht

| Minimum capital requirement for operational risk              | December 31, 2025 | June 30, 2026  |
|---------------------------------------------------------------|-------------------|----------------|
| 1. Calculate by Basic Indicator Approach                      | 489,967           | 521,573        |
| 2. Calculate by Standardized Approach                         | -                 | -              |
| 3. Calculate by Alternative Standardized Approach             | -                 | -              |
| <b>Total minimum capital requirement for operational risk</b> | <b>489,967</b>    | <b>521,573</b> |

Table 7: Minimum capital Requirement for Each Type of Market Risk

Unit: Thousand Baht

| Minimum capital requirement for Each Type of Market Risk | December 31, 2025 | June 30, 2026 |
|----------------------------------------------------------|-------------------|---------------|
| Interest rate risk                                       | -                 | -             |
| Equity position risk                                     | -                 | -             |
| Foreign Exchange rate risk                               | 16,189            | 10,660        |
| Commodity risk                                           | -                 | -             |
| <b>Total minimum capital requirements</b>                | <b>16,189</b>     | <b>10,660</b> |