

## Key risk indicators

Item	Jun-22	Dec-21
<b>Available capital (unit: MTHB)</b>		
Total capital	17,416	17,657
Fully loaded ECL <sup>1/</sup> total capital	17,416	17,657
<b>Risk-weighted assets (unit: MTHB)</b>		
Total risk-weighted assets (RWA)	75,147	62,564
<b>Risk-based capital ratios as a percentage of RWA (%)</b>		
Total capital ratio	23.18	28.22
Fully loaded ECL total capital ratio	23.18	28.22
<b>Liquidity coverage ratio (LCR) (%) <sup>2/</sup></b>		
Total high-quality liquid assets (Total HQLA) (unit: MTHB)	26,415	21,803
Total net cash outflows within the 30-day period (unit: MTHB)	13,808	12,882
LCR (%)	191	175

<sup>1/</sup> Expected credit losses according to the Thai Financial Reporting Standard No.9 - Financial Instruments

Due to the first-time adoptio of Thai Financial Reporting Standard No.9 (TFRS 9), on 1 January 2020 the bank had an excess allowance, which was the difference between the allowance for doubtful accounts determined based on prior year accounting policy and the allowance for expected credit loss determined under TFRS 9. The Bank plans to reduce such excess allowance on a straight-line basis over the 5-years period, which is in line with the Bank of Thailand's regulation.

<sup>2/</sup> The disclosure of LCR data according to the Bank of Thailand Notification Re: Liquidity Coverage Ratio Standards can be found under website <https://www.db.com/thailand/en/content/Liquidity-coverage-ratio-disclosure-standards.html>

## Capital Structure of Foreign Bank Branch

Unit : MTHB

Item	Jun-22	Dec-21
<b>1. Assets required to be maintained under Section 32</b>	<b>18,015</b>	<b>18,063</b>
<b>2. Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)</b>	<b>25,529</b>	<b>22,694</b>
2.1 Capital for maintenance of assets under Section 32	17,578	17,694
2.2 Net balance of inter-office accounts which the branch is the debtor (the creditor) to the head office and other branches located in other countries, the parent company and subsidiaries of the head office	7,950	5,000
<b>3. Total regulatory capital (3.1-3.2)</b>	<b>17,416</b>	<b>17,657</b>
3.1 Total regulatory capital before deductions (The lowest amount among item 1 item 2 and item 2.1)	17,578	17,694
3.2 Deductions **	162	37

\*\* As at 30 June 2022 and 31 December 2021, the Bank had shortfall of allowance THB 162mn and 37mn, respectively, which was the difference between the minimum 1% allowance for doubtful accounts determined by Bank of Thailand and the allowance for expected credit loss determined under TFRS 9.

Unit : MTHB

<b>Minimum capital requirement for credit risk classified by type of assets under the SA</b>	<b>Jun-22</b>	<b>Dec-21</b>
<b>Performing claims</b>		
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	3,153	2,329
3. Claims on corporates , non-central government public sector entities (PSEs) treated as claims on corporate	3,101	2,993
4. Claims on retail portfolios	-	-
5. Claims on housing loans	-	-
6. Other assets	13	13
<b>Non-performing claims</b>	-	-
<b>First-to-default credit derivatives and Securitisation</b>	-	-
<b>Total minimum capital requirement for credit risk under the SA</b>	<b>6,267</b>	<b>5,335</b>

Unit : MTHB

<b>Minimum capital requirement for market risk (positions in the trading book)</b>	<b>Jun-22</b>	<b>Dec-21</b>
Calculate by Standardised approach	1,744	1,270
<b>Total minimum capital requirement for market risk</b>	<b>1,744</b>	<b>1,270</b>

Unit : MTHB

<b>Minimum capital requirement for operational risk</b>	<b>Jun-22</b>	<b>Dec-21</b>
Calculate by Basic Indicator Approach	256	276
<b>Total minimum capital requirement for operational risk</b>	<b>256</b>	<b>276</b>

**Ratio of total capital to risk-weighted assets**

Unit : %

<b>Ratio</b>	<b>Jun-22</b>		<b>Dec-21</b>	
	<b>Capital ratio of the financial group</b>	<b>Minimum capital ratio according to the BOT regulations</b>	<b>Capital ratio of the financial group</b>	<b>Minimum capital ratio according to the BOT regulations</b>
Total capital to risk-weighted assets	23.18	11.00	28.22	11.00

**Market risk under the Standardised Approach**

**Minimum capital requirements for each type of market risk under the Standardised Approach**

Unit : MTHB

<b>Minimum capital requirements for market risk under the Standardized Approach</b>	<b>Jun-22</b>	<b>Dec-21</b>
Interest rate risk	1,676	1,234
Equity position risk	-	-
Foreign exchange rate risk	68	37
Commodity risk	-	-
<b>Total minimum capital requirements</b>	<b>1,744</b>	<b>1,270</b>