

Key risk indicators

Item	Jun-24	Dec-23
Available capital (unit: MTHB)		
Total capital	17,800	17,800
Fully loaded ECL ^{1/} total capital	17,800	17,800
Risk-weighted assets (unit: MTHB)		
Total risk-weighted assets (RWA)	59,893	62,453
Risk-based capital ratios as a percentage of RWA (%)		
Total capital ratio	29.72	28.50
Fully loaded ECL total capital ratio	29.72	28.50
Liquidity coverage ratio (LCR) (%)^{2/}		
Total high-quality liquid assets (Total HQLA) (unit: MTHB)	28,431	32,539
Total net cash outflows within the 30-day period (unit: MTHB)	11,441	12,967
LCR (%)	249	251

^{1/} 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.

^{2/} 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-24	Dec-23
1. Assets required to be maintained under Section 32	17,957	17,984
2. Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	21,537	19,871
2.1 Capital for maintenance of assets under Section 32	17,800	17,800
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	3,737	2,071
3. Total regulatory capital (3.1-3.2)	17,800	17,800
3.1 Total regulatory capital before deductions (The lowest amount among item 1 item 2 and item 2.1)	17,800	17,800
3.2 Deductions	-	-

Unit : MTHB

Minimum capital requirement for credit risk classified by type of assets under the SA	Jun-24	Dec-23
Performing claims		
1. Claims on sovereigns and central banks, multilateral development banks (MDBs), and non-central government public sector entities (PSEs) treated as claims on sovereigns	81	-
2. Claims on financial institutions , non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	1,383	1,200
3. Claims on corporates , non-central government public sector entities (PSEs) treated as claims on corporate	2,459	2,545
4. Claims on retail portfolios	14	-
5. Claims on housing loans	-	-
6. Other assets	29	15
Non-performing claims	-	-
First-to-default credit derivatives and Securitisation	-	-
Total minimum capital requirement for credit risk under the SA	3,966	3,760

Unit : MTHB

Minimum capital requirement for market risk (positions in the trading book)	Jun-24	Dec-23
Calculate by Standardised approach	2,304	2,826
Total minimum capital requirement for market risk	2,304	2,826

Unit : MTHB

Minimum capital requirement for operational risk	Jun-24	Dec-23
Calculate by Basic Indicator Approach	317	283
Total minimum capital requirement for operational risk	317	283

Ratio of total capital to risk-weighted assets

Unit : %

Ratio	Jun-24		Dec-23	
	Capital ratio of the financial group	Minimum capital ratio according to the BOT regulations	Capital ratio of the financial group	Minimum capital ratio according to the BOT regulations
Total capital to risk-weighted assets	29.72	11.00	28.50	11.00

Market risk under the Standardised Approach

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

Unit : MTHB

Minimum capital requirements for market risk under the Standardized Approach	Jun-24	Dec-23
Interest rate risk	2,193	2,752
Equity position risk	-	-
Foreign exchange rate risk	112	74
Commodity risk	-	-
Total minimum capital requirements	2,304	2,826