

BANK OF AMERICA, N.A., BANGKOK BRANCH

# Bank of America, N.A. Bangkok Branch

---

Pillar 3 Disclosures

**Reported as of June 30, 2017**

## Disclosure B: Capital

### Item 1: Capital Structure

*Qualitative Disclosure:*

As of June 30, 2017, total regulatory capital was THB 8,748.20 million.

*Quantitative Disclosure:*

**A. Capital of Foreign Bank Branches (BOT notification no. SorNorSor 4/2556:  
Attachment 2 Table 2)**

	Unit : THB	
Item	30-Jun-17	31-Dec-16
<b>1. Assets required to be maintained under Section 32</b>	<b>10,899,714,681.00</b>	<b>9,167,750,214.62</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>10,112,956,476.55</b>	<b>10,814,914,382.55</b>
2.1 Capital for maintenance of assets under Section 32	8,748,605,000.00	8,887,298,750.00
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	1,364,351,476.55	1,927,615,632.55
<b>3. Total regulatory capital (3.1-3.2)</b>	<b>8,748,199,133.81</b>	<b>8,886,804,554.77</b>
3.1 Total regulatory capital before deductions (The lowest amount among item 1, 2, or 2.1)	8,748,605,000.00	8,887,298,750.00
3.2 Deductions	(405,866.19)	(494,195.23)

### Item 2: Capital Adequacy

*Qualitative Disclosure:*

BANA-Bangkok is required to maintain capital buffer ratio in addition to total capital ratio by gradually increasing the capital ratio at least 0.625% a year starting from 1 January 2016 until the capital buffer ratio of at least 2.5% is reached on 1 January 2019. Therefore BANA-Bangkok is required to maintain a minimum capital adequacy ratio of 9.75% effective date on January 1, 2017 as set forth by Bank of Thailand notification no. SorNorSor 12/2555 Re: Regulations on Capital Supervision for Commercial Banks, dated November 8, 2012.

*Quantitative Disclosure:*

**B. Ratio of total capital to Risk-Weighted Assets (BOT notification no. SorNorSor 4/2556: Attachment 2 Table 8)**

Unit : %

Ratio	30-Jun-17		31-Dec-16	
	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	22.28%	9.75%	18.87%	9.125%

**C. Minimum Capital Requirement for Credit Risk Classified by Type of Assets under the SA (BOT notification no. SorNorSor 4/2556: Attachment 2 Table 3)**

Unit : THB

Minimum capital requirement for credit risk classified by type of assets under the SA	30-Jun-17	31-Dec-16
<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	889,696,766.18	1,382,794,337.72
3. Claims on Corporates, Non-Central Government Public Sector Entities (PSEs) treated as Claims on Corporate	703,157,287.87	630,564,827.95
4. Claims on Retail Portfolios	277,543.11	316,234.14
5. Claims on Housing Loans	567,438.13	576,629.50
6. Other Assets	5,634,492.56	15,878,163.02
<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>1,599,333,527.85</b>	<b>2,030,130,192.33</b>

\*\*\* Non-Performing Assets were nil as of June 30, 2017 and December 31, 2016.

**D. Minimum Capital Requirements for Market Risk for Positions in the Trading Book  
(BOT notification no. SorNorSor 4/2556: Attachment 2 Table 6)**

Unit : THB

Minimum capital requirement for market risk (positions in the trading book)	30-Jun-17	31-Dec-16
Standardized Approach	2,003,878,222.48	2,067,293,405.15

**E. Minimum Capital Requirement for Operational Risk (BOT notification no.  
SorNorSor 4/2556: Attachment 2 Table 7)**

Unit : THB

Minimum capital requirement for operational risk	30-Jun-17	31-Dec-16
Basic Indicator Approach	224,471,159.78	200,834,656.63

**Disclosure C: Risk Exposures and Assessment**

**Item 4: Market Risk Exposures**

**Item 4.1: Market Risk under the Standardized Method**

**F. Minimum Capital Requirements for each type of market risk under the  
Standardized Approach (BOT notification no. SorNorSor 4/2556: Attachment 2 Table 30)**

Unit: THB

Minimum capital requirements for market risk under the Standardized Approach	30-Jun-17	31-Dec-16
Interest Rate Risk	1,928,203,512.80	1,845,379,979.88
Equity Position Risk	-	-
Foreign Exchange Rate Risk	75,674,709.68	221,913,425.27
Commodity Risk	-	-
Total minimum capital requirements	2,003,878,222.48	2,067,293,405.15

**Disclosure D: Additional disclosure of capital information under the BCBS requirements (Composition of capital disclosure requirements)**

**Item 2: Disclosure of capital information in transitional period under the Basel III**

Unit : THB

Value of capital, inclusions, adjustments and deductions for the period of 30 June 2017		Net amount of item to be included in or deducted from capital under the Basel III
2.1	Capital of foreign bank branch	8,748,605,000.00
2.2	<u>Less</u> deduction from capital of foreign bank branch	(405,866.19)
<b>Total capital of foreign bank branch</b>		<b>8,748,199,133.81</b>

Unit : THB

Value of capital, inclusions, adjustments and deductions for the period of 31 December 2016		Net amount of item to be included in or deducted from capital under the Basel III
2.1	Capital of foreign bank branch	8,887,298,750.00
2.2	<u>Less</u> deduction from capital of foreign bank branch	(494,195.23)
<b>Total capital of foreign bank branch</b>		<b>8,886,804,554.77</b>