

BANK OF AMERICA, N.A., BANGKOK BRANCH

Bank of America, N.A. Bangkok Branch

Pillar 3 Disclosures

Reported as of June 30, 2020

Disclosure B: Capital

Item 1: Capital Structure

Qualitative Disclosure:

As of June 30, 2020, total regulatory capital was THB 13,239.33 million.

Quantitative Disclosure:

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

Unit : THB

Item	30-Jun-20	31-Dec-19
1. Assets required to be maintained under Section 32	13,724,893,166.50	11,148,227,559.00
2. Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	25,308,964,616.33	30,269,383,350.13
2.1 Capital for maintenance of assets under Section 32	13,239,533,750.00	9,261,550,000.00
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	12,069,430,866.33	21,007,833,350.13
3. Total regulatory capital (3.1-3.2)	13,239,326,159.99	9,261,379,978.88
3.1 Total regulatory capital before deductions (The lowest amount among item 1, 2, or 2.1)	13,239,533,750.00	9,261,550,000.00
3.2 Deductions	(207,590.01)	(170,021.12)

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.

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-20		31-Dec-19	
	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	27.08%	11%	14.90%	11%

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-20	31-Dec-19
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	-	-
2. Claims on Financial Institutions , Non-Central Government Public Sector Entities (PSEs) treated as Claims on Financial Institutions, and Securities Firms	1,589,623,059.47	1,722,377,796.18
3. Claims on Corporates, Non-Central Government Public Sector Entities (PSEs) treated as Claims on Corporate	837,744,390.71	1,341,036,910.08
4. Claims on Retail Portfolios	-	-
5. Claims on Housing Loans	328,354.26	349,363.99
6. Other Assets	35,378,510.28	34,614,666.24
Non-Performing Claims***	-	-
First-to-default credit derivatives and Securitisation	-	-
Total Minimum Capital Requirement for Credit Risk under the SA	2,463,074,314.72	3,098,378,736.49

*** Non-Performing Assets were nil as of June 30, 2020 and December 31, 2019.

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-20	31-Dec-19
Standardized Approach	2,606,288,227.04	3,447,594,077.32

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-20	31-Dec-19
Basic Indicator Approach	309,456,597.25	291,242,260.68

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-20	31-Dec-19
Interest Rate Risk	2,302,992,669.68	2,772,491,307.40
Equity Position Risk	-	-
Foreign Exchange Rate Risk	303,295,557.36	675,102,769.92
Commodity Risk	-	-
Total minimum capital requirements	2,606,288,227.04	3,447,594,077.32

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 2020		Net amount of item to be included in or deducted from capital under the Basel III
		-
2.1	Capital of foreign bank branch	13,239,533,750.00
2.2	<u>Less</u> deduction from capital of foreign bank branch	(207,590.01)
Total capital of foreign bank branch		13,239,326,159.99

Unit : THB

Value of capital, inclusions, adjustments and deductions for the period of 31 December 2019		Net amount of item to be included in or deducted from capital under the Basel III
		-
2.1	Capital of foreign bank branch	9,261,550,000.00
2.2	<u>Less</u> deduction from capital of foreign bank branch	(170,021.12)
Total capital of foreign bank branch		9,261,379,978.88