

# Bank of America, N.A. Bangkok Branch

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## Basel II Pillar III Disclosures

**Reported as of December 31, 2012**

## Disclosure A: Scope of Application

The Basel II – Pillar III Disclosures contained within this document, relate to the Bangkok Branch of Bank of America, N.A., (BANA - Bangkok) for the period ended December 31, 2012. These disclosures are in compliance with the requirements as set forth by the Bank of Thailand notification no. SorNorSor 25/2552 Re: Information Disclosures Regarding Capital Fund Maintenance, dated December 14, 2009.

Bank of America Corporation (BAC or the Corporation) has a subsidiary, Bank of America, N.A. (BANA) into which BANA - Bangkok is consolidated. Additional disclosures made by BAC that pertain to BANA may be found in the Part II – Item 7 Management’s Discussion and Analysis of Financial Condition and Results of Operations as well as in the Part II – Item 8 Financial Statements and Supplementary Data of the Corporation’s Annual Report on Form 10-K filed on February 28, 2013.

## Disclosure B: Capital

### Item 1: Capital Structure

#### *Qualitative Disclosure:*

BANA - Bangkok is a branch of a foreign bank, BANA. Total capital of BANA - Bangkok consists of assets maintained under Section 32 reduced by items deductible from capital as set forth by Bank of Thailand notification no. SorNorSor 89/2551 Re: Components of Capital of Branches of Foreign Commercial Banks, dated November 27, 2008.

As of December 31, 2012, total regulatory capital was THB 3,500 million. Total assets maintained under Section 32 of the Financial Institutions Businesses Act B.E. 2551 were THB 4,715.99 million all of which was short-term Central Bank bonds issued by the Bank of Thailand.

#### **A. Assets under Section 32 of the Financial Institutions Businesses Act B.E. 2251**

Unit : THB

<b>Assets under Section 32</b>	<b>31-Dec-12</b>	<b>30-Jun-12</b>
Central Bank bonds	4,715,999,625.50	3,597,278,753.42
Total Value of Capital Funds as at the Date of Maintenance	4,715,999,625.50	3,597,278,753.42

**Quantitative Disclosure:**

**B. Capital of Branches of Foreign Banks (Bank of Thailand requirement 25-2552:Table 2)**

Unit : THB

Items	31-Dec-12	30-Jun-12
<b>1. Assets required to be maintained under Section 32</b>	<b>4,715,999,625.50</b>	<b>3,597,278,753.42</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>17,205,652,057.86</b>	<b>11,354,686,923.44</b>
2.1 Capital for maintenance of assets under Section 32	3,500,000,000.00	3,500,000,000.00
2.2 Net balance of inter-office accounts which the branch is the debtor to the head office and other branches located in other countries	13,705,652,057.86	7,854,686,923.44
<b>3. Total regulatory capital (3.1-3.2)</b>	<b>3,500,000,000.00</b>	<b>3,500,000,000.00</b>
3.1 Total regulatory capital before deductions (The lowest amount among item 1, item 2, and item 2.1)	3,500,000,000.00	3,500,000,000.00
3.2 Deductions	-	-

**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 on a monthly basis. BANA - Bangkok is required to maintain a minimum Capital Adequacy Ratio of 7.5%.

The capital adequacy position of BANA - Bangkok is reviewed and monitored on a monthly basis by the financial controller and the Local Management Team (LMT). BANA - Bangkok has set an internal threshold of 12% regulatory capital, above the 7.5% minimum required by the Bank of Thailand. The LMT actively monitors and maintains capital at or above the internal threshold.

The LMT is responsible for ensuring branch compliance with the Corporation's policies, procedures and corporate governance practices including those relating to Basel II.

The LMT is comprised of members from various functional areas of BANA. The LMT is headed by the Country Executive; other members of the LMT include Country Operations, Corporate Treasury, Country Human Resources, Country Finance, Country Compliance, Global Treasury Services Sales (MNC&FI), Information Technology, Regional legal counsel, Fixed Income, Currencies and Commodities Sales, International Subsidiary Business, Credit Risk, and Global Market Operations and Middle Office.

**Quantitative Disclosure:**

As of December 31, 2012, BANA - Bangkok had total regulatory capital of THB 3,500 million, above the total minimum capital required of THB 1,542.94 million, which equals 7.5% of total risk weighted assets. The Basel II - Capital Adequacy Ratio (CAR) was 17.01 % on total risk weighted assets of THB 20,572.48 million.

**C. Total Risk-Weighted Capital Ratio (Bank of Thailand requirement 25-2552:Table 8)**

Unit : %

	31-Dec-12	30-Jun-12
Total Capital to Risk-Weighted Assets Ratio	17.01%	12.41%

**Minimum Capital Requirement for Credit Risk Classified by Type of Assets under Standardized Approach**

Credit Risk is the risk of loss arising from the inability or failure of a borrower, issuer or counterparty to meet its obligations. The extension of commercial credit by BANA - Bangkok includes term loans, advances, overdrafts and commitments, Foreign Exchange (FX) & Derivatives, and off balance sheet facilities such as guarantees and letters of credit.

BANA - Bangkok is using the Standardised Approach (SA) for credit risk as measured according to Basel II. Under the SA for credit risk, BANA - Bangkok uses external credit ratings from Standard & Poor's, Fitch, and Thai Rating and Information Services (TRIS) to assign risk weights for capital adequacy purposes.

As of December 31, 2012, the credit risk capital requirement was THB 481.68 million, which was 31.22 % of the total capital requirement of THB 1,542.94 million.

**D. Minimum Capital Requirement for Credit Risk Classified by Type of Assets under the SA (Bank of Thailand requirement 25-2552:Table 3)**

Unit : THB

	31-Dec-12	30-Jun-12
<b>Performing Assets</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	284,961,385.90	591,957,130.17
3. Claims on Corporate, Non-Central Government Public Sector Entities (PSEs) treated as Claims on Corporate	192,741,720.43	184,149,188.60
4. Claims on Retail Portfolios	117,270.46	113,321.82
5. Claims on Housing Loans	310,467.19	376,079.45
6. Other Assets	3,549,555.48	2,574,766.25
<b>Non-Performing Assets***</b>	-	-
<b>Total Minimum Capital Requirement for Credit Risk under SA</b>	<b>481,680,399.46</b>	<b>779,170,486.29</b>

\*\*\* Non-Performing Assets were nil as of December 31, 2012 and June 30, 2012.

**Minimum Capital Requirement for Market Risk under Standardized Approach**

Market risk is the risk that values of assets and liabilities or revenues will be adversely affected by changes in market conditions, such as interest rate movements, currency exchange rates and security prices. BANA - Bangkok is using the Standardized Approach for market risk.

As of December 31, 2012, the market risk capital requirement was THB 934.08 million, which was 60.54 % of the total capital requirement of THB 1,542.94 million.

**E. Minimum Capital Requirement for Market Risk for Positions in the Trading Book (Bank of Thailand requirement 25-2552:Table 6)**

Unit : THB

	31-Dec-12	30-Jun-12
Standardized Approach	934,078,427.36	1,224,699,879.36

## Minimum Capital Requirement for Operational Risk under Basic Indicator Approach

BANA - Bangkok is using the Basic Indicator Approach for operational risk as measured according to Basel II.

As of December 31, 2012, the operational risk capital requirement was THB 127.18 million, which was 8.24% of the total capital requirement of THB 1,542.94 million.

### F. Minimum capital requirement for operational risk (Bank of Thailand requirement 25-2552: Table 7)

Unit : THB

	31-Dec-12	30-Jun-12
Basic Indicator Approach	127,177,380.88	111,330,677.81

## Disclosure C: Risk Exposures and Assessment

### I. General Qualitative Disclosure

BANA - Bangkok is exposed to two significant risk areas: credit risk and market risk. The LMT is accountable for all aspects of governance and oversight involved with the management of risk in BANA - Bangkok. This relates to ensuring that adequate structures are in place for proper oversight, communication, review and understanding of risk and governance issues. The LMT, working with the Lines of Business (LOB) and Risk Groups outside-of BANA-Bangkok, is responsible for ensuring that the risk management processes are being carried out appropriately in light of the risk profile and business plan as defined by the BANA - Bangkok LMT and BAC corporate policy.

Furthermore, the LMT is responsible for understanding the nature and level of risks being taken by BANA - Bangkok and whether these risks are sufficiently covered by its capital resources. Going forward, a dashboard report will be presented semi-annually during the LMT meetings and will provide an analysis of the following:

- The level and trend of material risks and their effect on capital levels, especially for the major risks: credit and market risk. Highlight transactions that have affected the direction of the BANA - Bangkok's CAR. It will also recommend courses of action to minimize significant fluctuations and unexpected events, if any; and
- The sensitivity and reasonableness of the capital requirements and recommend adjustments to BANA - Bangkok's strategic focus and business plan, if necessary

BANA-Bangkok has established processes for the management of all the risks it faces. It has a robust risk governance framework comprised of various committees. The key components within the Bank's risk management framework include:

- Identification of all risks that are relevant to BANA-Bangkok based on its current activities as well as new products and initiatives;

- Measurement, monitoring and reporting of its key material risks to the Local Management Team (LMT) on a quarterly basis; and
- A robust control environment to monitor whether the various policies and limits are being adequately implemented and are aligned to its activities.

Corporate Audit is responsible for performing independent reviews and tests to ensure that appropriate controls over risks are in place and functioning properly. The controls include limits, policies, procedures, processes, systems and governance so that resources are adequately protected; significant financial, managerial, and operating information is accurate and reliable; and associate's actions, standards, procedures, and applicable laws and regulations. The department performs reviews based on assessments of the higher risk items.

Additional disclosures regarding Risk Management made by BAC that pertain to BANA may be found in the Part II Item 7 Management's Discussion and Analysis of Financial Condition and Results of Operation of the Corporation's Annual Report on Form 10-K filed on February 28, 2013.

## **II. Qualitative and Quantitative Disclosure for each type of risk**

### **1. Credit Risk Disclosure**

#### **Item 1: General disclosures of credit risk exposures\***

##### ***Qualitative Disclosure:***

BANA - Bangkok manages credit risk based on the risk profile of the borrower or counterparty, repayment sources, the nature of underlying collateral, and other support given current events, conditions and expectations. Credit risk management starts with an assessment of the credit risk profile of the borrower or counterparty based on an analysis of their financial position. As part of the overall credit risk assessment of a borrower or counterparty, credit exposures are assigned a risk rating and are subject to approval based on defined credit approval standards. Subsequent to loan origination, risk ratings are monitored on an ongoing basis. If necessary, risk ratings are adjusted to reflect changes in the financial condition, cash flow or financial situation of a borrower or counterparty. Risk ratings are also a factor in determining the allowance for credit losses.

As per BAC risk ratings policy, determination of risk ratings is based on industry-specific financial and non-financial factors as well as certain facility attributes. As far as possible, BANA Bangkok tries to ensure that internal risk ratings are in-line with Bank of Thailand rating categories. General and specific loan loss provisions are set in compliance with Bank of Thailand's requirement.

BANA - Bangkok evaluates and manages portfolio risk to ensure that concentrations of credit exposures do not result in undesirable levels of risk. For the commercial portfolio, BAC evaluates credit concentrations by industry, product, and geographic region and customer relationships, among other factors. In order to manage concentrations for a particular sector (for example industry concentrations within the commercial portfolio), BAC reviews its credit exposures and capital allocations to that sector and compares these to assigned limits.

BANA - Bangkok's credit risk results principally from short-term placement with Interbank and time deposits with banks, loans, bank guarantees, trade finance products (such as standby letters of credit, confirmation letters of credit, acceptance, etc) and FX / derivative transactions.

Definition of past due and impairment

A loan is generally placed on nonaccrual status when it is probable, based on current information and events, that BANA - Bangkok will be unable to collect all amounts due according to the contractual terms of the loan agreement.

**Quantitative Disclosure:**

**G. Outstanding Amounts of Significant On-balance Sheet Assets and Off-balance Sheet Items Before Adjusted by Credit Risk Mitigation\*\* ( Bank of Thailand requirement 25-2552:Table 9)**

**Unit : THB**

Item	31-Dec-12	31-Dec-11
<b>1. On-balance sheet assets (1.1 + 1.2 + 1.3)</b>	<b>17,144,911,048.76</b>	<b>14,974,392,993.09</b>
1.1 Net Loans <sup>1/</sup>	10,758,247,984.92	4,959,198,529.50
Loan	10,778,463,494.05	4,989,255,589.82
<u>Less</u> General Provision	(20,215,509.13)	(30,057,060.32)
1.2 Net Investment in debt securities <sup>2/</sup>	4,715,999,625.50	4,079,347,859.45
1.3 Deposits (including accrued interest receivables)	1,670,663,438.34	5,935,846,604.14
<b>2. Off-balance sheet items <sup>3/</sup> (2.1 + 2.2 + 2.3)</b>	<b>937,827,008,337.61</b>	<b>781,895,693,536.04</b>
2.1 Aval of bills, guarantees, and letter of credits	79,704,127.40	120,054,774.05
2.2 OTC derivatives <sup>4/</sup>	934,110,703,214.03	778,348,528,614.32
2.3 Undrawn committed line	3,636,600,996.18	3,427,110,147.67

\* Commercial banks shall disclose position in banking book and trading book; Assets on balance sheet not including equity exposure, Off-balance sheet items including equity exposures

\*\* If the period-end outstanding amount is not significantly different from the average outstanding amount over the period, commercial banks need not disclose the average outstanding amount over the period

1/ Including accrued interest receivables and net of deferred incomes, allowances for doubtful accounts and allowances for revaluation from debt restructuring and including net loans of interbank and money market.

2/ Excluding accrued interest receivables and net of allowances for revaluation of securities and allowances for impairment of securities

3/ Before multiplying credit conversion factor

4/ Including equity-related derivatives

**For Bank of Thailand requirement 25-2552: Tables 10-17: Please see Addendum I**



**Item 2: Credit risk exposures classified by credit risk-weighted assets calculation approach chosen by commercial banks**

**2.1 Credit Risk Exposures under the SA**

***Qualitative Disclosure:***

BANA - Bangkok uses external credit ratings from Standard & Poor's, Fitch, and TRIS to assign risk weights for capital adequacy purposes according to Bank of Thailand Notification no. SorNorSor 90/2551 RE: Regulations for Credit Risk Asset Calculations for Commercial Banks Using the Standard Approach, dated November 27, 2008.

***Quantitative Disclosure:***

**For Bank of Thailand requirement 25-2552: Table 19: Please see Addendum II**

**Item 3: Credit Risk Mitigation under the SA**

***Qualitative Disclosure:***

BANA – Bangkok uses only financial collateral to mitigate its credit risk. BANA Bangkok has used financial collateral for its securities financing transactions (SFT) such as reverse repo transaction and uses the Simple Approach for Credit Risk Mitigation for capital calculation.

**Quantitative Disclosure:**

**H. Part of outstanding that is secured by collateral\*\* under the SA classified by type of assets and collateral (Bank of Thailand requirement 25-2552: Table 28)**

Unit : THB

	31-Dec-12		31-Dec-11	
	Eligible financial collateral <sup>1/</sup>	Guarantee and credit derivatives	Eligible financial collateral <sup>1/</sup>	Guarantee and credit derivatives
<b>Performing Assets</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	7,006,855,868.98	-	-	-
3. Claims on Corporate , Non-Central Government Public Sector Entities (PSEs) treated as Claims on Corporate	-	-	-	-
4. Claims on Retail Portfolios	-	-	-	-
5. Claims on Housing Loans	-	-	-	-
6. Other Assets	-	-	-	-
<b>Non-Performing Assets</b>	-	-	-	-
<b>Total</b>	7,006,855,868.98	-	-	-

*\*Excluding securitization.*

*\*\*Values after on-balance sheets and off balance sheets netting.*

*<sup>1/</sup>Eligible financial collateral that the Bank of Thailand allows to use for risk mitigation. Commercial banks applying the comprehensive approach shall disclose the value after haircut.*

## **2. Disclosure on Market Risk for Trading Book Position**

### **Item 4: Market Risk Exposure**

#### **Item 4.1: Market Risk under Standardized Approach**

##### ***Qualitative Disclosure:***

BANA - Bangkok calculates its capital charge for market risk by using the Standardized Approach as per Bank of Thailand notification no. SorNorSor 94/2551 Re: Guideline on Supervision of Market Risk and Capital Requirement for Market Risk of Financial Institutions, dated November 27, 2008.

As per Bank of Thailand's definition, banks with the average amount of THB-equivalent transactions in a trading book of all currencies over the last 6 months, July to December 2012, of over THB 3,000 million, are considered to have significant positions in the trading book and are required to maintain capital for market risk associated with the following:

- 1) Interest Rate Risk
- 2) Equity Position Risk
- 3) Foreign Exchange Rate Risk
- 4) Commodity Risk

For BANA - Bangkok, market risk is inherent in its operations and arises from both trading and banking positions. Trading exposures represent positions taken in forward exchange contracts, cross currency swaps, and interest rate swaps which expose BANA - Bangkok to interest rate and foreign exchange rate risk. BANA – Bangkok has no equity or commodity positions.

##### ***Quantitative Disclosure:***

#### **Minimum Capital Requirement of each type of market risk under Standardized Approach**

As of December 31, 2012, the market risk capital requirement was THB 934.08 million, which was 60.54% of the total capital requirement of THB 1,542.94 million. As of December 31, 2012 and June 30, 2012, capital charged for interest rate risk and foreign exchange rate risks were as follows.

#### **I. Minimum capital requirements for each type of market risk under the Standardized Approach (Bank of Thailand requirement 25-2552: Table 30)**

Unit: THB

	<b>31-Dec-12</b>	<b>30-Jun-12</b>
Interest Rate Risk	907,767,646.23	1,222,488,569.56
Foreign Exchange Rate Risk	26,310,781.13	2,211,309.80
<b>Total Minimum Capital Requirement for Market Risk</b>	<b>934,078,427.36</b>	<b>1,224,699,879.36</b>

### **3. Disclosure on Operational Risk**

#### **Item 5: Operational Risk Exposure**

##### **Item 5.1: Operational Risk under Basic Indicator Approach**

###### ***Qualitative Disclosure:***

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people, and systems or from external events. BANA - Bangkok calculates its capital charge for operational risk by using the Basic Indicator Approach (BIA) as per Bank of Thailand notification no. SorNorSor. 95/2551 Re: Guidelines on Minimum Capital Maintenance for Operational Risk. By utilizing the BIA to measure operational risk, BANA - Bangkok utilizes the average of three years adjusted gross income multiplied by 15%. This resulted in required capital of THB 127.18 million at December 31, 2012.

###### ***Quantitative Disclosure:***

##### **J. Averaged Adjusted Gross Income and Total Operational Risk-Weight Assets**

Unit : THB

<i>Year</i>	<b>Adjusted Gross Income</b>	
	<b>31-Dec-12</b>	<b>30-Jun-12</b>
<i>Year 1 (Jan'12 - Dec'12)</i>	1,025,012,485.89	
<i>Year 2 (Jan'11 - Dec'11)</i>	1,187,810,617.35	
<i>Year 3 (Jan'10 - Dec'10)</i>	500,294,355.59	
<i>Year 1 (Jul'11 - Jun'12)</i>		1,233,819,159.08
<i>Year 2 (Jul'10 - Jun'11)</i>		831,343,674.99
<i>Year 3 (Jul'09 - Jun'10)</i>		309,891,626.00
<b><i>Averaged Adjusted Gross Income</i></b>	904,372,486.28	791,684,820.02
<b><i>Total Operational Risk-Weighted Assets</i></b>	1,695,698,411.75	1,484,409,037.50

### **4. Disclosure on Equity Exposures**

#### **Item 6: Equity Exposures in the Banking Book**

BANA - Bangkok does not have any exposures in equity in its banking book.

## **5. Disclosure on Interest Rate Risk in Banking Book**

### **Item 7: Interest Rate Risk Exposure in Banking Book**

#### ***Qualitative Disclosure:***

BANA – Bangkok’s interest rate risk in banking book is effectively managed by the local entity. Any interest rate risk in these positions is measured, together with trading book positions, through the Daily Earnings-at-Risk (DEaR) process. They are subsequently captured and quantified in the Trading risk capital allocation. The majority of assets lie with overnight placements, funded mainly by clients’ deposits on the liabilities side. There is only a small amount of interest rate risk in the banking book.

Additional disclosures made by BAC regarding Interest Rate Risk Management that pertain to BANA may be found in the Management’s Discussion and Analysis of Financial Condition and Results of Operation filed as Part II Item 7 to the Corporation’s Annual Report on Form 10-K filed on February 28, 2013

#### ***Quantitative Disclosure:***

#### **K. The effect of changes in interest rates\* to net earnings (Bank of Thailand requirement 25-2552: Table 33)**

Unit : THB

Currency	31-Dec-12	31-Dec-11
	Effect to net earnings	Effect to net earnings
Baht	(21,808,837.53)	4,355,278.33
USD	(20,509,374.76)	(14,995,831.66)
EURO	(1,571,079.88)	9,151.78
GBP	(51.38)	8,818.20
Total effect	(43,889,343.55)	(10,622,583.35)

*\*Use the percentage increase in interest rates of 100 bps*

## Addendum I

### L. Outstanding amounts of on-balance sheet assets and off-balance sheet items *before* adjusted credit risk mitigation classified by country or geographic area of debtor\* as of December 31, 2012. (Bank of Thailand requirement 25-2552: Table 10 (2012))

Unit : THB

31-DEC-2012								
Country or geographic area of debtor	On-balance sheet assets				Off-balance sheet items <sup>3/</sup>			
	Total	Net loans <sup>1/</sup>	Net Investment in debt securities <sup>2/</sup>	Deposits (including accrued interest receivables)	Total	Aval of bills, guarantees, and letter of credits	OTC derivatives	Undrawn committed line
1. Thailand	17,164,220,630.66	10,778,463,494.05	4,715,999,625.50	1,669,757,511.11	892,015,168,653.70	79,704,127.40	888,645,484,391.31	3,289,980,134.99
2. Asia Pacific (exclude Thailand)	599,705.08	-	-	599,705.08	8,802,956,326.33	-	8,802,956,326.33	-
3. North America and Latin America	-	-	-	-	27,377,739,213.82	-	27,031,118,352.63	346,620,861.19
4. Africa and Middle East	-	-	-	-	-	-	-	-
5. Europe	306,222.15	-	-	306,222.15	9,631,144,143.76	-	9,631,144,143.76	-
Deduct General Provision	(20,215,509.13)	(20,215,509.13)	-	-	-	-	-	-
<b>Total</b>	<b>17,144,911,048.76</b>	<b>10,758,247,984.92</b>	<b>4,715,999,625.50</b>	<b>1,670,663,438.34</b>	<b>937,827,008,337.61</b>	<b>79,704,127.40</b>	<b>934,110,703,214.03</b>	<b>3,636,600,996.18</b>

\* Commercial banks shall classify countries or geographic areas according to guidelines used in their internal management and shall explain supporting reasons

1/ Including accrued interest receivables and net of deferred incomes, allowances for doubtful accounts and allowances for revaluation from debt restructuring and including net loans of interbank and money market.

2/ Excluding accrued interest receivables and net of allowances for revaluation of securities and allowances for impairment of securities

3/ Before multiplying credit conversion factor

**M. Bank of Thailand requirement 25-2552: Table 10 (2011)**

Unit : THB

31-DEC-2011								
Country or geographic area of debtor	On-balance sheet assets				Off-balance sheet items <sup>3/</sup>			
	Total	Net loans <sup>1/</sup>	Net Investment in debt securities <sup>2/</sup>	Deposits (including accrued interest receivables)	Total	Aval of bills, guarantees, and letter of credits	OTC derivatives	Undrawn committed line
1. Thailand	<b>13,662,251,871.28</b>	3,647,566,957.24	4,079,347,859.45	5,935,337,054.59	<b>746,351,795,515.51</b>	120,054,774.05	743,149,164,750.15	3,082,575,991.31
2. Asia Pacific (exclude Thailand)	<b>1,341,747,336.96</b>	1,341,688,632.58	-	58,704.38	<b>589,862,896.26</b>	-	589,862,896.26	-
3. North America and Latin America	-	-	-	-	<b>29,805,313,237.71</b>	-	29,460,779,081.35	344,534,156.36
4. Africa and Middle East	-	-	-	-	-	-	-	-
5. Europe	<b>450,845.17</b>	-	-	450,845.17	<b>5,148,721,886.56</b>	-	5,148,721,886.56	-
Deduct General Provision	<b>(30,057,060.32)</b>	(30,057,060.32)	-	-	-	-	-	-
<b>Total</b>	<b>14,974,392,993.09</b>	<b>4,959,198,529.50</b>	<b>4,079,347,859.45</b>	<b>5,935,846,604.14</b>	<b>781,895,693,536.04</b>	<b>120,054,774.05</b>	<b>778,348,528,614.32</b>	<b>3,427,110,147.67</b>

\* Commercial banks shall classify countries or geographic areas according to guidelines used in their internal management and shall explain supporting reasons

1/ Including accrued interest receivables and net of deferred incomes, allowances for doubtful accounts and allowances for revaluation from debt restructuring and including net loans of interbank and money market.

2/ Excluding accrued interest receivables and net of allowances for revaluation of securities and allowances for impairment of securities

3/ Before multiplying credit conversion factor

**N. Outstanding amounts of on-balance sheet assets and off balance sheet items *before* credit risk mitigation; classified by residual maturity as of December 31, 2012. (Bank of Thailand requirement 25-2552: Table 11)**

Unit : THB

Items	31-DEC-2012			31-DEC-2011		
	Maturity not exceeding 1 year	Maturity exceeding 1 year	Total	Maturity not exceeding 1 year	Maturity exceeding 1 year	Total
<b>1. On-balance sheet assets (1.1 + 1.2 + 1.3)</b>	<b>17,131,858,760.85</b>	<b>13,052,287.91</b>	<b>17,144,911,048.76</b>	<b>14,958,366,619.63</b>	<b>16,026,373.46</b>	<b>14,974,392,993.09</b>
1.1 Net loans <sup>1/</sup>	10,745,195,697.01	13,052,287.91	<b>10,758,247,984.92</b>	4,943,172,156.04	16,026,373.46	<b>4,959,198,529.50</b>
Loans	10,765,279,482.07	13,184,011.98	<b>10,778,463,494.05</b>	4,973,067,479.27	16,188,110.55	<b>4,989,255,589.82</b>
<u>Less</u> General Provision	(20,083,785.06)	(131,724.07)	<b>(20,215,509.13)</b>	(29,895,323.23)	(161,737.09)	<b>(30,057,060.32)</b>
1.2 Net Investment in debt securities <sup>2/</sup>	4,715,999,625.50	-	<b>4,715,999,625.50</b>	4,079,347,859.45	-	<b>4,079,347,859.45</b>
1.3 Deposits (including accrued interest receivables)	1,670,663,438.34	-	<b>1,670,663,438.34</b>	5,935,846,604.14	-	<b>5,935,846,604.14</b>
<b>2. Off-balance sheet items <sup>3/</sup> (2.1 + 2.2 + 2.3)</b>	<b>534,278,949,904.40</b>	<b>403,548,058.433.22</b>	<b>937,827,008,337.62</b>	<b>448,175,338,492.84</b>	<b>333,720,355.043.20</b>	<b>781,895,693,536.04</b>
2.1 Aval of bills, guarantees, and letter of credits	79,704,127.40	-	<b>79,704,127.40</b>	120,054,774.05	-	<b>120,054,774.05</b>
2.2 OTC derivatives	530,562,644,780.82	403,548,058.433.21	<b>934,110,703,214.03</b>	444,628,173,571.12	333,720,355.043.20	<b>778,348,528,614.32</b>
2.3 Undrawn committed line	3,636,600,996.18	-	<b>3,636,600,996.18</b>	3,427,110,147.67	-	<b>3,427,110,147.67</b>

*1/ Including accrued interest receivables and net of deferred incomes, allowances for doubtful accounts and allowances for revaluation from debt restructuring and including net loans of interbank and money market.*

*2/ Excluding accrued interest receivables and net of allowances for revaluation of securities and allowances for impairment of securities*

*3/ Before multiplying credit conversion factor*



**O. Outstanding amounts of loans including accrued interest receivables and investment in debt securities *before* adjusted by credit risk mitigation classified by country or geographical area of debtor\* and asset classification as prescribed by the Bank of Thailand as of December 31, 2012. (Bank of Thailand requirement 25-2552: Table 12 (2012))**

Unit : THB

31-DEC-2012							
Country or geographic area of debtor	Loans including accrued interest receivables <sup>1/</sup>						Specific provision for Investment in debt securities
	Normal	Special mentioned	Substandard	Doubtful	Doubtful loss	Total	
1. Thailand	10,778,463,494.05	-	-	-	-	10,778,463,494.05	-
2. Asia Pacific (exclude Thailand)	-	-	-	-	-	-	-
3. North America and Latin America	-	-	-	-	-	-	-
4. Africa and Middle East	-	-	-	-	-	-	-
5. Europe	-	-	-	-	-	-	-
<b>Total</b>	10,778,463,494.05	-	-	-	-	10,778,463,494.05	-

\* Commercial banks shall classify countries or geographic areas according to guidelines used in their internal management and shall explain supporting reasons

1/ Including outstanding amounts of loans and interest receivable receivables of interbank and money market

**P. Bank of Thailand requirement 25-2552: Table 12 (2011)**

Unit : THB

31-DEC-2011							
Country or geographic area of debtor	Loans including accrued interest receivables <sup>1/</sup>						Specific provision for Investment in debt securities
	Normal	Special mentioned	Substandard	Doubtful	Doubtful loss	Total	
1. Thailand	3,647,566,957.24	-	-	-	-	3,647,566,957.24	-
2. Asia Pacific (exclude Thailand)	1,341,688,632.58	-	-	-	-	1,341,688,632.58	-
3. North America and Latin America	-	-	-	-	-	-	-
4. Africa and Middle East	-	-	-	-	-	-	-
5. Europe	-	-	-	-	-	-	-
<b>Total</b>	4,989,255,589.82	-	-	-	-	4,989,255,589.82	-

\* Commercial banks shall classify countries or geographic areas according to guidelines used in their internal management and shall explain supporting reasons

1/ Including outstanding amounts of loans and interest receivable receivables of interbank and money market

**Q. Provisions (General and Specific) and bad debt written-off during period for loan including accrued interest receivables and investment in debt securities classified by country or geographic area\* as of December 31, 2012. (Bank of Thailand requirement 25-2552: Table 13 (2012))**

Unit : THB

31-Dec-12				
Country or geographic area of debtor	Loans including accrued interest receivables <sup>1/</sup>			Specific provision for Investment in debt securities
	General provision <sup>2/</sup>	Specific provision	Bad debt written-off during period	
1. Thailand				
2. Asia Pacific (exclude Thailand)				
3. North America and Latin America				
4. Africa and Middle East				
5. Europe				
<b>Total</b>	20,215,509.13	-	-	-

\* Commercial banks shall classify countries or geographic areas according to guidelines used in their internal management and shall explain supporting reasons.

1/ Including provision and bad debt written-off during period of loans including accrued interest receivables of interbank and money market

2/ Disclosed in total amount

**R. Bank of Thailand requirement 25-2552:Table 13 (2011)**

Unit : THB

31-Dec-11				
Country or geographic area of debtor	Loans including accrued interest receivables <sup>1/</sup>			Specific provision for Investment in debt securities
	General provision <sup>2/</sup>	Specific provision	Bad debt written-off during period	
1. Thailand				
2. Asia Pacific (exclude Thailand)				
3. North America and Latin America				
4. Africa and Middle East				
5. Europe				
<b>Total</b>	30,057,060.32	-	-	-

\* Commercial banks shall classify countries or geographic areas according to guidelines used in their internal management and shall explain supporting reasons.

1/ Including provision and bad debt written-off during period of loans including accrued interest receivables of interbank and money market

2/ Disclosed in total amount

**S. Outstanding amount of loans including accrued interests\* *before* adjusted by credit risk mitigation classified by type of business and by asset classification specified by the Bank of Thailand as of December 31, 2012. (Bank of Thailand requirement 25-2552: Table 14 (2012))**

Unit : THB

31-Dec-12						
Type of business	Normal	Special mentioned	Substandard	Doubtful	Doubtful loss	Total
- Agriculture and mining	-	-	-	-	-	-
- Manufacturing and commerce	1,952,412,839.03	-	-	-	-	<b>1,952,412,839.03</b>
- Real estate business and construction	-	-	-	-	-	-
- Public utilities and services	60,034,521.84	-	-	-	-	<b>60,034,521.84</b>
- Housing loans	11,827,321.62	-	-	-	-	<b>11,827,321.62</b>
- Others						
- Bank	8,752,625,205.48	-	-	-	-	<b>8,752,625,205.48</b>
- Consumer Loan	1,563,606.08	-	-	-	-	<b>1,563,606.08</b>
<b>Total</b>	<b>10,778,463,494.05</b>	-	-	-	-	<b>10,778,463,494.05</b>

**T. Bank of Thailand requirement 25-2552:Table 14 (2011)**

Unit : THB

31-Dec-11						
Type of business	Normal	Special mentioned	Substandard	Doubtful	Doubtful loss	Total
- Agriculture and mining	-	-	-	-	-	-
- Manufacturing and commerce	1,630,863,691.30	-	-	-	-	<b>1,630,863,691.30</b>
- Real estate business and construction	-	-	-	-	-	-
- Public utilities and services	-	-	-	-	-	-
- Housing loans	15,060,228.50	-	-	-	-	<b>15,060,228.50</b>
- Others						-
- Bank	3,342,041,509.29	-	-	-	-	<b>3,342,041,509.29</b>
- Consumer Loan	1,290,160.73	-	-	-	-	<b>1,290,160.73</b>
<b>Total</b>	<b>4,989,255,589.82</b>	-	-	-	-	<b>4,989,255,589.82</b>

\* Including outstanding amount of loans including accrued interest receivables of interbank and money market

**U. Provisions (General and Specific) and bad debt written-off during period for loans including accrued interest receivables\* classified by types of business as of December 31, 2012. (Bank of Thailand requirement 25-2552: Table 15)**

Unit: THB

Type of business	31-Dec-12			31-Dec-11		
	General provision <sup>1/</sup>	Specific provision	Bad debt written-off during period	General provision <sup>1/</sup>	Specific provision	Bad debt written-off during period
- Agriculture and mining						
- Manufacturing and commerce						
- Real estate business and construction						
- Public utilities and services						
- Housing loans						
- Other						
<b>Total</b>	<b>20,215,509.13</b>	-	-	<b>30,057,060.32</b>	-	-

\* Including outstanding amount of loans including accrued interest receivables of interbank and money market

<sup>1/</sup> Disclosed in total amount

**V. Reconciliation of change in provisions (General and Specific) for loans including accrued interest receivables\*. (Bank of Thailand requirement 25-2552: Table 16)**

Unit : THB

Item	31-Dec-12			31-Dec-11		
	General provision	Specific provision	Total	General provision	Specific provision	Total
Provisions at the beginning of the period	30,057,060.32	-	<b>30,057,060.32</b>	13,032,090.44	-	<b>13,032,090.44</b>
Bad debts written-off during the period	-	-	-	-	-	-
Increases or Decreases of provisions during the period	(9,841,551.19)	-	<b>(9,841,551.19)</b>	17,024,969.88	-	<b>17,024,969.88</b>
Other provisions (provisions for losses from foreign exchange, provisions for merger and sale of businesses)	-	-	-	-	-	-
Provisions at the end of the period	20,215,509.13	-	<b>20,215,509.13</b>	30,057,060.32	-	<b>30,057,060.32</b>

\* Including outstanding amount of loans including accrued interest receivables of interbank and money market



**W. Outstanding amounts of on-balance sheet assets and off-balance sheet items\* classified by type of assets under the SA. (Bank of Thailand requirement 25-2552: Table 17)**

Unit : THB

Type of assets	31-Dec-12			31-Dec-11		
	On balance sheet assets	Off balance sheet item **	Total	On balance sheet assets	Off balance sheet item **	Total
<b>1. Performing claims</b>						
1.1 Claims on sovereigns and central banks, multilateral development banks (MDBs), and non-central government public sector entities (PSEs) treated as claims on sovereigns	6,394,646,683.70	654,858,659.77	<b>7,049,505,343.47</b>	10,020,305,013.86	275,713,439.42	<b>10,296,018,453.28</b>
1.2 Claims on financial institutions , non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	8,776,381,899.81	6,550,354,404.82	<b>15,326,736,304.63</b>	3,352,915,872.30	8,153,863,444.99	<b>11,506,779,317.29</b>
1.3 Claims on corporates, non-central government public sector entities (PSEs) treated as claims on corporate	2,012,447,360.87	615,184,612.22	<b>2,627,631,973.09</b>	1,630,863,691.30	819,706,542.82	<b>2,450,570,234.12</b>
1.4 Claims on retail portfolios	1,563,606.08	-	<b>1,563,606.08</b>	1,290,160.73	-	<b>1,290,160.73</b>
1.5 Housing loans	11,827,321.62	-	<b>11,827,321.62</b>	15,060,228.50	-	<b>15,060,228.50</b>
1.6 Other assets	6,146,238,512.56	-	<b>6,146,238,512.56</b>	7,596,983,015.53	-	<b>7,596,983,015.53</b>
<b>2. Non-performing claims</b>	-	-	-	-	-	-
<b>3. First-to-default credit derivatives and Securitization</b>	-	-	-	-	-	-
<b>Total</b>	<b>23,343,105,384.64</b>	<b>7,820,397,676.81</b>	<b>31,163,503,061.45</b>	<b>22,617,417,982.22</b>	<b>9,249,283,427.23</b>	<b>31,866,701,409.45</b>

\* After multiplying with credit conversion factor and specific provision

\*\* Including all Repo-style transactions (including Reverse repo transactions)

The outstanding amounts in the above table are before adjusting for credit risk mitigation

## Addendum II

### X. Outstanding amount of net on-balance sheet assets and off-balance sheet items\*\* after adjusted by credit risk mitigation for each type of asset, classified by risk weight under the SA. (Bank of Thailand requirement 25-2552: Table 19 (2012))

Unit: THB

Type of asset	31-Dec-12								
	Rated outstanding amount				Unrated outstanding amount				
Risk weight (%)	0	20	50	100	150	0	35	75	100
<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	7,049,505,343.47	-	-	-	-	-			-
2. Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	-	4,437,285,548.28	1,941,133,703.42	1,941,461,183.95	-	-			-
3. Claims on corporates, non-central government public sector entities (PSEs) treated as claims on corporate	-	68,921,100.00	6,472,974.70	-	1,262,000.00	-			2,550,975,898.39
4. Claims on retail portfolios								-	1,563,606.08
5. Claims on housing loans							11,827,321.62	-	-
6. Other assets						6,098,911,106.11			47,327,406.45
Risk weight (%)			50	100	150				
<b>Non-performing claims<sup>1/</sup></b>			-	-					
<b>Capital deduction items prescribed by the Bank of Thailand</b>									

\*\* After multiplying credit conversion factor

1/ For the portion claims with no credit risk mitigation of which risk weight are determined by the proportion of provision to total amount of claims

**Y. Bank of Thailand requirement 25-2552: Table 19 (2011)**

Unit: THB

Type of asset	31-Dec-11								
	Rated outstanding amount				Unrated outstanding amount				
Risk weight (%)	0	20	50	100	150	0	35	75	100
<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	10,296,018,453.28	-	-	-	-	-			-
2. Claims on financial institutions , non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	-	6,671,798,953.47	-	4,834,980,363.82	-	-			-
3. Claims on corporates , non-central government public sector entities (PSEs) treated as claims on corporate	-	-	118,853,405.00	-	-	-			2,331,716,829.12
4. Claims on retail portfolios								-	1,290,160.73
5. Claims on housing loans							15,060,228.50	-	-
6. Other assets						7,534,761,243.03			62,221,772.50
Risk weight (%)			50	100	150				
<b>Non-performing claims<sup>1/</sup></b>			-	-					
<b>Capital deduction items prescribed by the Bank of Thailand</b>									

\*\* After multiplying credit conversion factor

1/ For the portion claims with no credit risk mitigation of which risk weight are determined by the proportion of provision to total amount of claims