

BANK OF AMERICA, N.A., BANGKOK BRANCH

Bank of America, N.A. Bangkok Branch

Basel II Pillar 3 Disclosures

Reported as of June 30, 2015

Disclosure B: Capital

Item 1: Capital Structure

Qualitative Disclosure:

As of June 30, 2015, total regulatory capital was THB 6,200 million. There was an increase in capital in June 2015 by converting Retained Earnings to Capital of THB 403.80 million with effective date on June 9, 2015.

Quantitative Disclosure:

A. Capital of Foreign Bank Branches (Bank of Thailand requirement 4-2556 : Table 2)

Unit : THB

Item	30-Jun-15	31-Dec-14
1. Assets required to be maintained under Section 32	6,375,385,933.50	5,921,648,446.00
2. Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	16,933,136,059.43	11,339,638,037.28
2.1 Capital for maintenance of assets under Section 32	6,200,000,000.00	5,796,200,000.00
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	10,733,136,059.43	5,543,438,037.28
3. Total regulatory capital (3.1-3.2)	6,199,791,048.34	5,795,841,766.99
3.1 Total regulatory capital before deductions (The lowest amount among item 1, 2, or 2.1)	6,200,000,000.00	5,796,200,000.00
3.2 Deductions	(208,951.66)	(358,233.01)

Item 2: Capital Adequacy

B. Ratio of total capital to Risk-Weighted Assets (Bank of Thailand requirement 4-2556 : Table 8)

Unit : %

Ratio	30-Jun-15		31-Dec-14	
	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	12.88%	8.5%	15.56%	8.5%

C. Minimum Capital Requirement for Credit Risk Classified by Type of Assets under the SA (Bank of Thailand requirement 4-2556 : Table 3)

Unit : THB

Minimum capital requirement for credit risk classified by type of assets under the SA	30-Jun-15	31-Dec-14
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	-	488,012.92
2. Claims on Financial Institutions , Non-Central Government Public Sector Entities (PSEs) treated as Claims on Financial Institutions, and Securities Firms	1,211,820,843.75	1,056,317,343.70
3. Claims on Corporates, Non-Central Government Public Sector Entities (PSEs) treated as Claims on Corporate	612,413,627.95	418,217,863.00
4. Claims on Retail Portfolios	127,613.37	139,557.91
5. Claims on Housing Loans	684,479.39	714,845.09
6. Other Assets	14,395,979.63	5,024,682.49
Non-Performing Claims***	-	-
First-to-default credit derivatives and Securitisation	-	-
Total Minimum Capital Requirement for Credit Risk under the SA	1,839,442,544.09	1,480,902,305.11

*** Non-Performing Assets were nil as of June 30, 2015 and December 31, 2014.

D. Minimum Capital Requirements for Market Risk for Positions in the Trading Book (Bank of Thailand requirement 4-2556 : Table 6)

Unit : THB

Minimum capital requirement for market risk (positions in the trading book)	30-Jun-15	31-Dec-14
Standardized Approach	2,073,734,209.42	1,505,571,349.16

E. Minimum Capital Requirement for Operational Risk (Bank of Thailand requirement 4-2556 : Table 7)

Unit : THB

Minimum capital requirement for operational risk	30-Jun-15	31-Dec-14
Basic Indicator Approach	176,811,351.74	180,165,082.94

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 (Bank of Thailand requirement 4-2556 : Table 30)

Unit: THB

Minimum capital requirements for market risk under the Standardized Approach	30-Jun-15	31-Dec-14
Interest Rate Risk	1,913,569,782.30	1,450,315,007.79
Equity Position Risk	-	-
Foreign Exchange Rate Risk	160,164,427.12	55,256,341.37
Commodity Risk	-	-
Total minimum capital requirements	2,073,734,209.42	1,505,571,349.16

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 2015		Net amount of item to be included in or deducted from capital under the Basel III
2.1	Capital of foreign bank branch	6,200,000,000.00
2.2	<u>Less</u> deduction from capital of foreign bank branch	(208,951.66)
Total capital of foreign bank branch		6,199,791,048.34
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Unit : THB

Value of capital, inclusions, adjustments and deductions for the period of 31 December 2014		Net amount of item to be included in or deducted from capital under the Basel III
2.1	Capital of foreign bank branch	5,796,200,000.00
2.2	<u>Less</u> deduction from capital of foreign bank branch	(358,233.01)
Total capital of foreign bank branch		5,795,841,766.99
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