

# Bank of America, N.A Bangkok Branch

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## Basel II Pillar III Disclosures

**Reported as of December 31, 2019**

## 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., (hereafter referred to as “BANA – Bangkok” or the “Bank”) for the period ended December 31, 2019. These disclosures are in compliance with the requirements as set forth by the Bank of Thailand (“BOT”) notification no. SorNorSor 4/2556 Re: Information Disclosures Regarding Capital Fund Maintenance, dated May 2, 2013.

Bank of America Corporation (“BAC” or the “Corporation”) has a subsidiary, Bank of America, N.A. (“BANA”), and BANA - Bangkok is a foreign branch of BANA. 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 19, 2020.

## 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 8/2558 Re: Capital Components for Foreign Bank Branches, dated May 8, 2015.

As of December 31, 2019, total regulatory capital was THB 9,261.38 million. Total assets maintained under Section 32 of the Financial Institutions Businesses Act B.E. 2551 were THB 11,148.23 million, in which comprised of Central Bank Bonds.

#### **A. Assets under Section 32 of the Financial Institutions Businesses Act B.E. 2551**

Unit : THB

Assets under Section 32	31-Dec-19	30-Jun-19
Treasury Bills	-	-
Central Bank Bonds	11,148,227,559.00	10,636,260,088.16
Total Value of Capital Funds as at the Date of Maintenance	11,148,227,559.00	10,636,260,088.16

***Quantitative Disclosure:***

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

Unit : THB

Items	31-Dec-19	30-Jun-19
<b>1. Assets required to be maintained under Section 32</b>	<b>11,148,227,559.00</b>	<b>10,636,260,088.16</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>30,269,383,350.13</b>	<b>20,809,376,440.74</b>
2.1 Capital for maintenance of assets under Section 32	9,261,550,000.00	9,305,818,750.00
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	21,007,833,350.13	11,503,557,690.74
<b>3. Total regulatory capital (3.1-3.2)</b>	<b>9,261,379,978.88</b>	<b>9,305,506,256.21</b>
3.1 Total regulatory capital before deductions (The lowest amount among item 1, item 2, and item 2.1)	9,261,550,000.00	9,305,818,750.00
3.2 Deductions	(170,021.12)	(312,493.79)

**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.

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”). The Asset and Liability Committee (“ALCO”) is also responsible for the ongoing monitoring of capital adequacy. The LMT and ALCO actively monitor the Branch’s capital position to ensure capital is maintained 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 headed by the BANA Bangkok Country Executive with other members including representatives from the Lines of Business, Treasury, Risk and Operations.

The ALCO is responsible for management oversight of BANA-Bangkok’s balance sheet, capital, liquidity management and stress testing activities. The ALCO is chaired by the Branch Treasurer, with members including BANA Bangkok’s Country Executive, Finance Officer, Risk Officer as well as representatives from the Lines of Business, Treasury and Risk.

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

As of December 31, 2019, BANA - Bangkok had total regulatory capital of THB 9,261.38 million, above the total minimum capital required of THB 6,837.22 million, which equals 11% of total risk weighted assets. The Basel II - Capital Adequacy Ratio (CAR) was 14.90% on total risk weighted assets of THB 62,156.50 million.

### **C. Total Risk-Weighted Capital Ratio (Bank of Thailand requirement 4-2556: Table 8)**

Unit : %

Ratio	31-Dec-19		30-Jun-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 Ratio	14.90%	11.00%	17.42%	11.00%

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

Credit risk is defined as the potential risk of financial loss arising from the failure of a customer or counterparty to settle its financial and contractual obligations. The extension of commercial credit by BANA - Bangkok includes products and facilities such as loans, due from placements with banks, overdrafts, trade finance, off balance sheet facilities such as guarantees and letters of credit, and FX & OTC Derivatives.

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

As of December 31, 2019, the credit risk capital requirement was THB 3,098.38 million, which was 45.32% of the total capital requirement of THB 6,837.22 million.

**D. Minimum capital requirement for credit risk classified by type of assets under the SA (Bank of Thailand requirement 4-2556: Table 3)**

Unit : THB

	31-Dec-19	30-Jun-19
<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	1,722,377,796.18	1,206,311,869.50
3. Claims on Corporate , Non-Central Government Public Sector Entities (PSEs) treated as Claims on Corporate	1,341,036,910.08	1,068,833,984.18
4. Claims on Retail Portfolios	-	2,384.79
5. Claims on Housing Loans	349,363.99	371,672.11
6. Other Assets	34,614,666.24	27,108,670.59
<b>Non-Performing Assets***</b>	-	-
<b>Total Minimum Capital Requirement for Credit Risk under SA</b>	<b>3,098,378,736.49</b>	<b>2,302,628,581.17</b>

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

**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, 2019, the market risk capital requirement was THB 3,447.59 million, which was 50.42% of the total capital requirement of THB 6,837.22 million.

**E. Minimum capital requirement for market risk for positions in the trading book (Bank of Thailand requirement 4-2556: Table 6)**

Unit : THB

	31-Dec-19	30-Jun-19
Standardized Approach	3,447,594,077.32	3,305,782,634.38

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

BANA - Bangkok is using the Basic Indicator Approach (“BIA”) for operational risk as measured according to Basel II.

As of December 31, 2019, the operational risk capital requirement was THB 291.24 million, which was 4.26% of the total capital requirement of THB 6,837.22 million.

### F. Minimum capital requirement for operational risk (Bank of Thailand requirement 4-2556: Table 7)

Unit : THB

	31-Dec-19	30-Jun-19
Basic Indicator Approach	291,242,260.68	267,747,763.54

## Disclosure C: Other Risk Exposures and Assessment

### I. General Qualitative Disclosure

BANA - Bangkok’s largest risk exposures relate to 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 (“Businesses”) and Risk Groups within BANA-Bangkok, are 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.

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. A dashboard report is presented in the monthly LMT meetings provides an analysis of the following:

- The level and trend of material risks and their effect on capital levels, especially credit, market and operational 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. 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 key risks to the Local Management Team (LMT) on a monthly basis; and
- A robust control environment to monitor whether the various policies and limits are being adequately implemented and aligned to its activities.

Led by Corporate General Auditor, Corporate Audit is a global team responsible for providing independent assessments of business activities throughout Bank of America. The group supports how BAC manages risk by determining whether controls over key risks are in place and functioning properly. Corporate Audit reports directly to the Audit Committee of the Board of Directors to maintain independence.

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

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

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

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

Credit processes are designed to execute the defined credit strategy (e.g. product-specific underwriting and client selection criteria) and adhere to credit policies, while remaining compliant with laws and regulations. Borrowers' credit risk is assessed through analysis of its financial position, repayment sources, key credit risks, business and industry, management, collateral and other support, and outlook. This analysis drives a forward-looking internal risk rating, which when taken in conjunction with the amount and type of exposure determines the required level of approval. Risk ratings are also used to ensure portfolio asset quality remains within approved credit risk standards and limits. Risk ratings follow BAC's internal scale of 1-11 and are monitored on an ongoing basis.

The Bank manages credit risk utilizing three processes:

- ▶ Credit strategy and origination. To align each credit decision with BAC's strategic goals, the Bank has established a comprehensive credit risk strategy and developed credit processes to provide for the efficient execution of that strategy. This strategy enables the setting and enforcement of different limits by business, industry, country or risk type at origination so that actual risk exposures are maintained within approved risk tolerances at the BANA-Bangkok and/or BAC levels.
- ▶ Credit portfolio management. Once credit has been extended, processes are in place to monitor credit risk exposures at both the individual and portfolio levels, as well as to actively manage the portfolio to achieve desired risk and return goals. Key credit risk exposures are assessed both in normal and stressed scenarios.
- ▶ Loss mitigation. At times, borrowers and counterparties do not fulfill their obligations and steps must be taken to mitigate and manage losses. The Bank has stringent processes to appropriately handle nonperforming loans.

BANA-Bangkok is governed by BOT Regulations and BAC's Global Core Credit Policy which actively manages concentrations in relation to the credit risk it undertakes by placing limits on the amount accepted. Limits are reviewed annually or more frequently when considered necessary. Actual

exposures against limits are monitored regularly. In addition, BANA-Bangkok must comply with BOT's single lending limits.

### Definition of past due and impairment

Loans are past due when payment in full has not been received by the due date.

Impaired loans include commercial loans that are on nonaccrual status. Loans are generally placed on nonaccrual status when either principal or interest becomes 90 days past due or payment in full of principal or interest is not expected.

Provisions are made as per Bank of Thailand notification no. SorNorSor 5/2559 dated June 10, 2016, taking into account asset classification, days past due, collateral and other relevant factors.

### 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 4-2556: Table 9)

Unit : THB

Item	31-Dec-19	31-Dec-18
<b>1. On-balance sheet assets (1.1 + 1.2 + 1.3)</b>	<b>51,242,101,393.77</b>	<b>38,428,884,366.13</b>
1.1 Net Loans <sup>1/</sup>	29,166,348,480.52	14,739,732,162.28
Loan	29,313,204,141.03	14,784,893,371.84
<u>Less</u> General Provision	(146,855,660.51)	(45,161,209.56)
1.2 Net Investment in debt securities <sup>2/</sup>	21,511,489,277.26	23,164,582,299.05
1.3 Deposits (including accrued interest receivables)	564,263,635.99	524,569,904.80
<b>2. Off-balance sheet items <sup>3/</sup> (2.1 + 2.2 + 2.3)</b>	<b>3,060,318,436,608.23</b>	<b>2,600,336,352,738.82</b>
2.1 Aval of bills, guarantees, and letter of credits	60,313,115.93	50,675,067.92
2.2 OTC derivatives <sup>4/</sup>	3,060,258,123,492.30	2,600,285,677,670.90
2.3 Undrawn committed line	0.00	0.00

\* 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 4-2556: Table 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, Moody's and TRIS to assign risk weights for capital adequacy purposes according to BOT Notification no. SorNorSor 9/2562 RE: Regulations on the Calculation of Credit Risk-Weighted Assets for Commercial Banks under the Standardized Approach (SA), dated May 7, 2019.

***Quantitative Disclosure:***

**For Bank of Thailand requirement 4-2556: 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 4-2556: Table 28)

Unit : THB

	31-Dec-19		31-Dec-18	
	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 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>	13,116,914,002.33		8,247,743,262.10	
<b>Total</b>	<b>13,116,914,002.33</b>		<b>8,247,743,262.10</b>	

<sup>\*</sup>Excluding securitization.

<sup>\*\*</sup>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 BOT'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 2019, 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, interest rate swaps, FX Options, and similar derivatives which expose BANA - Bangkok to interest rate and foreign exchange rate risks. 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, 2019, the market risk capital requirement was THB 3,447.59 million, which was 50.42% of the total capital requirement of THB 6,837.22 million. As of December 31, 2019 and June 30, 2019, 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 4-2556: Table 30)**

Unit: THB		
	31-Dec-19	30-Jun-19
Interest Rate Risk	2,772,491,307.40	2,817,504,054.92
Foreign Exchange Rate Risk	675,102,769.92	488,278,579.46
Total Minimum Capital Requirement for Market Risk	3,447,594,077.32	3,305,782,634.38

### **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 BIA as per BOT 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 a predefined factor resulting in required capital of THB 291.24 million at December 31, 2019.

###### ***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-19</b>	<b>30-Jun-19</b>
<i>Year 1 (Jan'19 - Dec'19)</i>	1,722,621,317.51	
<i>Year 2 (Jan'18 - Dec'18)</i>	1,176,545,323.55	
<i>Year 3 (Jan'17 - Dec'17)</i>	1,337,084,423.33	
<i>Year 1 (Jul'18 - Jun'19)</i>		1,530,563,257.58
<i>Year 2 (Jul'17 - Jun'18)</i>		1,243,469,657.33
<i>Year 3 (Jul'16 - Jun'17)</i>		1,120,480,009.36
<b><i>Averaged Adjusted Gross Income</i></b>	1,412,083,688.13	1,298,170,974.76
<b><i>Total Operational Risk-Weighted Assets</i></b>	2,647,656,915.24	2,434,070,577.67

### **4. Disclosure on equity exposures**

#### **Item 6: Equity exposures in the banking book**

BANA - Bangkok does not have any equity exposures 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 (“IRRBB”) is effectively managed by the local entity. Any interest rate risk in these positions is measured, together with trading book positions, through the Value-at-Risk (“VaR”) process. The majority of assets lie with overnight placements, funded mainly by clients’ deposits on the liabilities side. The effect of changes showed both increased and decreased in interest rates to net earnings for the next one year.

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

### **K. The effect of changes in interest rates to net earnings (Bank of Thailand requirement 4-2556: Table 33)**

Unit : THB

Currency	31-Dec-19		31-Dec-18	
	Effect to net earnings Increased in interest rates of 100 bps	Effect to net earnings Decreased in interest rates of 100 bps	Effect to net earnings Increased in interest rates of 100 bps	Effect to net earnings Decreased in interest rates of 100 bps
Baht	99,419,684	(99,419,684)	134,941,882	(134,941,882)
USD	(215,094,600)	215,094,600	(105,878,801)	105,878,801
EURO	(214,681)	214,861	(174,477)	174,477
JPY	(525,503)	525,503	(61,966)	61,966
Total effect from changes in interest rate	(116,415,280)	116,415,280	28,826,637	(28,826,637)
% of anticipated net interest income for the next one year	-19.24%	19.24%	5.27%	-5.27%

## 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, 2019. (Bank of Thailand requirement 4-2556: Table 10 (2019))**

Unit : THB

31-DEC-2019								
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	45,054,684,183.69	25,914,826,856.00	18,576,577,378.76	563,279,948.93	2,572,306,167,923.01	30,159,115.93	2,572,276,008,807.08	-
2. Asia Pacific (exclude Thailand)	3,398,844,795.71	3,398,377,285.03	-	467,510.68	75,728,543,191.24	30,154,000.00	75,698,389,191.24	-
3. North America and Latin America	2,934,911,898.50	-	2,934,911,898.50	-	400,835,254,339.58	-	400,835,254,339.58	-
4. Africa and Middle East	-	-	-	-	-	-	-	-
5. Europe	516,176.38	-	-	516,176.38	11,448,471,154.40	-	11,448,471,154.40	-
Deduct General Provision	(146,855,660.51)	(146,855,660.51)	-	-	-	-	-	-
<b>Total</b>	<b>51,242,101,393.77</b>	<b>29,166,348,480.52</b>	<b>21,511,489,277.26</b>	<b>564,263,635.99</b>	<b>3,060,318,436,608.23</b>	<b>60,313,115.93</b>	<b>3,060,258,123,492.30</b>	<b>-</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 4-2556: Table 10 (2018)**

Unit : THB

31-DEC-2018								
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	34,625,751,317.98	14,149,713,204.85	20,250,330,660.66	523,374,031.47	2,326,878,799,723.52	18,225,267.92	2,326,860,574,455.60	-
2. Asia Pacific (exclude Thailand)	636,139,954.25	635,180,166.99	-	959,787.26	38,255,212,399.44	32,449,800.00	38,222,762,599.44	-
3. North America and Latin America	3,211,918,217.39	-	2,914,251,638.39	-	220,722,184,646.88	-	220,722,184,646.88	-
4. Africa and Middle East	-	-	-	-	-	-	-	-
5. Europe	236,086.07	-	-	236,086.07	14,480,155,968.99	-	14,480,155,968.99	-
Deduct General Provision	(45,161,209.56)	(45,161,209.56)	-	-	-	-	-	-
<b>Total</b>	<b>38,428,884,366.13</b>	<b>14,739,732,162.28</b>	<b>23,164,582,299.05</b>	<b>524,569,904.80</b>	<b>2,600,336,352,738.82</b>	<b>50,675,067.92</b>	<b>2,600,285,677,670.90</b>	<b>-</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, 2019. (Bank of Thailand requirement 4-2556: Table 11)**

Unit : THB

Items	31-DEC-2019			31-DEC-2018		
	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>50,486,470,888.66</b>	<b>755,630,505.12</b>	<b>51,242,101,393.78</b>	<b>38,418,846,738.94</b>	<b>10,037,627.19</b>	<b>38,428,884,366.13</b>
1.1 Net loans <sup>1/</sup>	28,410,717,975.41	755,630,505.12	<b>29,166,348,480.53</b>	14,729,694,535.09	10,037,627.19	<b>14,739,732,162.28</b>
Loans	28,549,982,970.89	763,221,170.14	<b>29,313,204,141.03</b>	14,774,754,445.59	10,138,926.25	<b>14,784,893,371.84</b>
<u>Less</u> General Provision	(139,264,995.48)	(7,590,665.02)	<b>(146,855,660.50)</b>	(45,059,910.50)	(101,299.06)	<b>(45,161,209.56)</b>
1.2 Net Investment in debt securities <sup>2/</sup>	21,511,489,277.26	-	<b>21,511,489,277.26</b>	23,164,582,299.05	-	<b>23,164,582,299.05</b>
1.3 Deposits (including accrued interest receivables)	564,263,635.99	-	<b>564,263,635.99</b>	524,569,904.80	-	<b>524,569,904.80</b>
<b>2. Off-balance sheet items <sup>3/</sup> (2.1 + 2.2 + 2.3)</b>	<b>1,788,307,081,476.29</b>	<b>1,272,011,355,131.94</b>	<b>3,060,318,436,608.23</b>	<b>1,494,551,120,165.10</b>	<b>1,105,785,232,573.72</b>	<b>2,600,536,352,738.82</b>
2.1 Aval of bills, guarantees, and letter of credits	60,313,115.93	-	<b>60,313,115.93</b>	50,675,067.92	-	<b>50,675,067.92</b>
2.2 OTC derivatives	1,788,246,768,360.36	1,272,011,355,131.94	<b>3,060,258,123,492.30</b>	1,494,500,445,097.18	1,105,785,232,573.72	<b>2,600,285,677,670.90</b>
2.3 Undrawn committed line	-	-	-	-	-	-

*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, 2019. (Bank of Thailand requirement 4-2556: Table 12 (2019))**

Unit : THB

31-DEC-2019							
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	25,914,826,856.00	-	-	-	-	25,914,826,856.00	207,509.03
2. Asia Pacific (exclude Thailand)	3,398,377,285.03	-	-	-	-	3,398,377,285.03	-
3. North America and Latin America	-	-	-	-	-	-	-
4. Africa and Middle East	-	-	-	-	-	-	-
5. Europe	-	-	-	-	-	-	-
<b>Total</b>	29,313,204,141.03	-	-	-	-	29,313,204,141.03	207,509.03

**P. Bank of Thailand requirement 4-2556: Table 12 (2018)**

Unit : THB

31-DEC-2018							
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	14,149,713,204.85	-	-	-	-	14,149,713,204.85	27,803,068.92
2. Asia Pacific (exclude Thailand)	635,180,166.99	-	-	-	-	635,180,166.99	-
3. North America and Latin America	-	-	-	-	-	-	-
4. Africa and Middle East	-	-	-	-	-	-	-
5. Europe	-	-	-	-	-	-	-
<b>Total</b>	14,784,893,371.84	-	-	-	-	14,784,893,371.84	27,803,068.92

\* 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, 2019. (Bank of Thailand requirement 4-2556: Table 13 (2019))**

Unit : THB

31-Dec-19				
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				207,509.03
2. Asia Pacific (exclude Thailand)				
3. North America and Latin America				
4. Africa and Middle East				
5. Europe				
<b>Total</b>	<b>146,855,660.51</b>	-	-	<b>207,509.03</b>

\* 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 4-2556: Table 13 (2018)

Unit : THB

31-Dec-18				
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				27,803,068.92
2. Asia Pacific (exclude Thailand)				
3. North America and Latin America				
4. Africa and Middle East				
5. Europe				
<b>Total</b>	<b>45,161,209.56</b>	-	-	<b>27,803,068.92</b>

\* 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, 2019. (Bank of Thailand requirement 4-2556: Table 14 (2019))**

Unit : THB

31-Dec-19						
Type of business	Normal	Special mentioned	Substandard	Doubtful	Doubtful loss	Total
- Agriculture and mining	-	-	-	-	-	-
- Manufacturing and commerce	6,014,272,114.33	-	-	-	-	6,014,272,114.33
- Real estate business and construction	-	-	-	-	-	-
- Public utilities and services	-	-	-	-	-	-
- Housing loans	9,074,389.32	-	-	-	-	9,074,389.32
- Others						
- Bank	19,517,990,308.61	-	-	-	-	19,517,990,308.61
- Leasing	3,771,867,328.77	-	-	-	-	3,771,867,328.77
- Consumer Loan	-	-	-	-	-	-
<b>Total</b>	<b>29,313,204,141.03</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>29,313,204,141.03</b>

# **T. Bank of Thailand requirement 4-2556: Table 14 (2018)**

Unit : THB

31-Dec-18						
Type of business	Normal	Special mentioned	Substandard	Doubtful	Doubtful loss	Total
- Agriculture and mining	-	-	-	-	-	-
- Manufacturing and commerce	2,864,718,415.89	-	-	-	-	2,864,718,415.89
- Real estate business and construction	-	-	-	-	-	-
- Public utilities and services	-	-	-	-	-	-
- Housing loans	10,332,209.12	-	-	-	-	10,332,209.12
- Others						
- Bank	10,907,147,555.89	-	-	-	-	10,907,147,555.89
- Leasing	1,002,647,808.22	-	-	-	-	1,002,647,808.22
- Consumer Loan	47,382.72	-	-	-	-	47,382.72
<b>Total</b>	<b>14,784,893,371.84</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,784,893,371.84</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, 2019. (Bank of Thailand requirement 4-2556: Table 15)**

Unit: THB

Type of business	31-Dec-19			31-Dec-18		
	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>146,855,660.51</b>	-	-	<b>45,161,209.56</b>	-	-

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

1/ Disclosed in total amount

**V. Reconciliation of change in provisions (General and Specific) for loans including accrued interest receivables\*. (Bank of Thailand requirement 4-2556: Table 16)**

Unit : THB

Item	31-Dec-19			31-Dec-18		
	General provision	Specific provision	Total	General provision	Specific provision	Total
Provisions at the beginning of the period	45,161,209.56	-	<b>45,161,209.56</b>	32,418,764.11	-	<b>32,418,764.11</b>
Bad debts written-off during the period	-	-	-	-	-	-
Increases or Decreases of provisions during the period	101,694,450.95	-	<b>101,694,450.95</b>	12,742,445.45	-	<b>12,742,445.45</b>
Other provisions (provisions for losses from foreign exchange, provisions for merger and sale of businesses)	-	-	-	-	-	-
Provisions at the end of the period	146,855,660.51		<b>146,855,660.51</b>	45,161,209.56		<b>45,161,209.56</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 4-2556: Table 17)**

Unit : THB

Type of assets	31-Dec-19			31-Dec-18		
	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	21,942,834,779.53	1,413,246,396.57	<b>23,356,081,176.10</b>	23,601,505,902.48	1,161,018,433.00	<b>24,762,524,335.48</b>
1.2 Claims on financial institutions , non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	19,650,908,442.33	25,129,151,423.53	<b>44,780,059,865.86</b>	10,994,793,857.26	14,615,722,106.90	<b>25,610,515,964.16</b>
1.3 Claims on corporates, non-central government public sector entities (PSEs) treated as claims on corporate	9,786,139,443.10	2,412,334,913.31	<b>12,198,474,356.41</b>	3,867,366,224.11	1,634,822,044.98	<b>5,502,188,269.09</b>
1.4 Claims on retail portfolios	-	-	-	47,382.72	-	<b>47,382.72</b>
1.5 Housing loans	9,074,389.32	-	<b>9,074,389.32</b>	10,332,209.12	-	<b>10,332,209.12</b>
1.6 Other assets	30,766,515,892.31	-	<b>30,766,515,892.31</b>	16,070,963,796.12	-	<b>16,070,963,796.12</b>
<b>2. Non-performing claims</b>	-	-	-	-	-	-
<b>3. First-to-default credit derivatives and Securitization</b>	-	-	-	-	-	-
<b>Total</b>	<b>82,155,472,946.59</b>	<b>28,954,732,733.41</b>	<b>111,110,205,680.00</b>	<b>54,545,009,371.81</b>	<b>17,411,562,584.88</b>	<b>71,956,571,956.69</b>

\* After multiplying with credit conversion factor and specific provision

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

## 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 4-2556: Table 19 (2019))

Unit: THB

Type of asset	31-Dec-19								
	Rated outstanding amount					Unrated outstanding amount			
	0	20	50	100	150	0	35	75	100
Risk weight (%)									
<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	23,356,081,176.11	-	-	-	-	-			-
2. Claims on financial institutions , non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	-	29,709,616,598.76	5,462,007,642.15	9,608,435,624.95	-	-			-
3. Claims on corporates , non-central government public sector entities (PSEs) treated as claims on corporate	-	-	14,459,438.68	-	-	-			12,184,014,917.73
4. Claims on retail portfolios								-	-
5. Claims on housing loans							9,074,389.32	-	-
6. Other assets						30,451,837,108.32			314,678,783.99
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 4-2556: Table 19 (2018)**

Unit: THB

Type of asset	31-Dec-18								
	Rated outstanding amount						Unrated outstanding amount		
	0	20	50	100	150	0	35	75	100
Risk weight (%)	0	20	50	100	150	0	35	75	100
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	24,762,524,335.48	-	-	-	-	-			-
2. Claims on financial institutions , non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	-	8,765,579,431.98	2,816,000,698.88	5,781,192,571.21	-	-			-
3. Claims on corporates , non-central government public sector entities (PSEs) treated as claims on corporate	-	-	46,951,375.29	20,254,937.46	-	-			5,434,981,956.34
4. Claims on retail portfolios								-	47,382.72
5. Claims on housing loans							10,332,209.12	-	-
6. Other assets						15,798,717,294.08			272,246,502.04
Risk weight (%)			50	100	150				
Non-performing claims <sup>1/</sup>			-	-	-				
Capital deduction items prescribed by the Bank of Thailand									

\*\* 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

**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 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)	
<b>Total capital of foreign bank branch</b>	<b>9,261,379,978.88</b>	

**Unit : THB**

Value of capital, inclusions, adjustments and deductions for the period of 30 June 2019		Net amount of item to be included in or deducted from capital under the Basel III
		-
2.1 Capital of foreign bank branch	9,305,818,750.00	
2.2 <u>Less</u> deduction from capital of foreign bank branch	(312,493.79)	
<b>Total capital of foreign bank branch</b>	<b>9,305,506,256.21</b>	