

**Bank of America, N.A. - Indonesia**

**Leverage Ratio - BASEL III**

**As of 30 September 2019**

(stated in million Rupiah)

Summary comparison of accounting assets vs leverage ratio exposure measure		Table 1
Item		In relevant currency
1	Total consolidated assets as per published financial statements	13,257,724
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	149,424
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	478,021
7	Other adjustments	-
<b>8</b>	<b>Leverage ratio Exposure</b>	<b>13,885,169</b>
Leverage ratio common disclosure template		Table 2
Item		In relevant currency
On-balance sheet exposure		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	13,203,773
2	(Asset amounts deducted in determining Basel III Tier 1 Capital)	-
<b>3</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>13,203,773</b>
Derivative exposure		
4	Replacement cost associated with all derivative transaction (ie net eligible cash variation margin)	53,950
5	Add-on amounts for PFE associated with all derivatives transactions	149,424
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-
8	(exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
<b>11</b>	<b>Total derivative exposure (sum of lines 4 and 10)</b>	<b>203,374</b>
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions)	-
13	(netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transactions exposure	-
<b>16</b>	<b>Total securities financing transaction exposures (sum of lines 12 and 15)</b>	<b>-</b>
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	4,693,330
18	(Adjustment for conversion to credit equivalent amounts)	(4,215,309)
<b>19</b>	<b>Off balance sheet items (sum of lines 17 and 18)</b>	<b>478,021</b>
Capital and total exposures		
20	<b>Tier 1 Capital</b>	<b>1,536,739</b>
21	<b>Total exposures (sum of lines 3, 11,16 and 19)</b>	<b>13,885,169</b>
Leverage ratio		
<b>22</b>	<b>Basel III Leverage ratio</b>	<b>11.07%</b>

**Notes :**

The calculation Leverage Ratio is refer to "Basel III Leverage Ratio Framework and Disclosure Requirements" document, issued by OJK in Oct 2014.