

Annexure A

1. Summary comparison of accounting assets vs leverage ratio exposure measure

Line #	R'000	31 Aug 2018	31 May 2018
1	Total consolidated assets as per published financial statements	93 631 332	88 482 399
	Adjustments for:		
2	Investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-
3	Fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
4	Derivative financial instruments	12 530	16 450
5	Securities financing transactions (i.e. repos and similar secured lending)	83 951	198 115
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	78 414	70 768
7	Other adjustments	204 094	205 555
8	Leverage ratio exposure	94 010 321	88 973 287

2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	31 Aug 2018	31 May 2018
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'STF's' but including collateral)	85 084 672	83 018 999
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	204 094	205 555
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	85 288 766	83 224 554
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	25 967	1 222
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	12 530	16 450
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	Deductions of receivables assets for cash variation margin provided in derivatives transactions	-	-
8	Exempted Central Counterparty '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	-	-
11	Deductions of receivables assets for cash variation margin provided in derivatives transactions (sum of lines 4 to 10)	38 497	17 672
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	8 520 693	5 462 178
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	83 951	198 115
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	8 604 644	5 660 293
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	784 138	707 679
18	Adjustments for conversion to credit equivalent amounts	(705 724)	(636 911)
19	Off-balance sheet items (sum of lines 17 and 18)	78 414	70 768
Capital and total exposures			
20	Tier 1 capital	19 430 482	18 157 876
21	Total exposures (sum of lines 3, 11, 16 and 19)	94 010 321	88 973 287
Leverage ratio			
22	Basel 3 group leverage ratio%	20.7%	20.4%
Summary leverage ratio framework - bank level			
Capital and total exposures			
20	Tier 1 capital	18 848 890	17 823 441
21	Total exposures (sum of lines 3, 11, 16 and 19)	93 680 061	88 819 599
22	Basel 3 bank leverage ratio%	20.1%	20.1%

⁽¹⁾ There is no material difference on an individual line basis between group and bank level.