

Annexure A

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

Line #	R'000	30 Nov 2015	31 Aug 2015
1	Total consolidated assets as per published financial statements	62 594 656	58 554 318
	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	15 724	15 724
5	Securities financing transactions (i.e. repos and similar secured lending)	6 924	4 945
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	43 328	55 423
7	Other adjustments	( 237 591)	( 230 605)
<b>8</b>	<b>Leverage ratio exposure %</b>	<b>62 423 041</b>	<b>58 399 805</b>

## 2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	30 Nov 2015	31 Aug 2015
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'STF's' but including collateral)	61 852 581	57 859 366
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	( 237 591)	( 230 605)
<b>3</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>61 614 990</b>	<b>57 628 761</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	137 991	103 644
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	15 724	15 724
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	-	-
<b>11</b>	<b>Deductions of receivables assets for cash variation margin provided in derivatives transactions (sum of lines 4 to 10)</b>	<b>153 715</b>	<b>119 368</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	604 084	591 308
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	6 924	4 945
15	Agent transaction exposures	-	-
<b>16</b>	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>611 008</b>	<b>596 253</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	430 807	535 717
18	Adjustments for conversion to credit equivalent amounts	( 387 479)	( 480 294)
<b>19</b>	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>43 328</b>	<b>55 423</b>
<b>Capital and total exposures</b>			
20	Tier 1 capital	12 572 785	11 917 571
21	Total exposures (sum of lines 3, 11, 16 and 19)	62 423 041	58 399 805
<b>Leverage ratio</b>			
<b>22</b>	<b>Basel 3 leverage ratio%</b>	<b>20.1%</b>	<b>20.4%</b>