

Annexure A

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

Line #	R'000	28 Feb 2018	30 Nov 2017
1	Total consolidated assets as per published financial statements	84 957 235	87 202 780
	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	15 055	16 812
5	Securities financing transactions (i.e. repos and similar secured lending)	77 928	29 094
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	79 627	76 032
7	Other adjustments	(295 046)	(276 869)
8	Leverage ratio exposure	84 834 799	87 047 849

2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	28 Feb 2018	30 Nov 2017
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'STF's' but including collateral)	80 190 424	84 033 616
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(295 046)	(276 869)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	79 895 378	83 756 747
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	129	98 111
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	15 055	16 812
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)	15 184	114 923
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	4 766 682	3 071 053
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	77 928	29 094
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	4 844 610	3 100 147
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	796 274	760 317
18	Adjustments for conversion to credit equivalent amounts	(716 647)	(684 285)
19	Off-balance sheet items (sum of lines 17 and 18)	79 627	76 032
Capital and total exposures			
20	Tier 1 capital	17 485 475	17 090 158
21	Total exposures (sum of lines 3, 11, 16 and 19)	84 834 799	87 047 849
Leverage ratio			
22	Basel 3 leverage ratio%	20.6%	19.6%
Summary leverage ratio framework - bank level			
Capital and total exposures			
20	Tier 1 capital	17 120 416	16 640 320
21	Total exposures (sum of lines 3, 11, 16 and 19)	84 730 430	86 904 725
22	Basel 3 leverage ratio%	20.2%	19.1%

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