

Annexure A

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

Line #	R'000	31 Aug 2017	31 May 2017
1	Total consolidated assets as per published financial statements	81 136 340	75 113 986
	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	21 393	16 685
5	Securities financing transactions (i.e. repos and similar secured lending)	3 317	23 152
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	55 839	48 072
7	Other adjustments	(280 400)	(292 891)
8	Leverage ratio exposure	80 936 489	74 909 004

2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	31 Aug 2017	31 May 2017
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'STF's' but including collateral)	80 569 033	73 931 686
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(280 400)	(292 891)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	80 288 633	73 638 795
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	63 547	66 977
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	21 393	16 685
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)	84 940	83 662
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	503 760	1 115 323
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	3 317	23 152
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	507 077	1 138 475
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	558 391	480 717
18	Adjustments for conversion to credit equivalent amounts	(502 552)	(432 645)
19	Off-balance sheet items (sum of lines 17 and 18)	55 839	48 072
Capital and total exposures			
20	Tier 1 capital	16 571 978	15 642 445
21	Total exposures (sum of lines 3, 11, 16 and 19)	80 936 489	74 909 004
Leverage ratio			
22	Basel 3 leverage ratio%	20.5%	20.9%
Summary leverage ratio framework - bank level			
Capital and total exposures			
20	Tier 1 capital	16 156 433	15 301 010
21	Total exposures (sum of lines 3, 11, 16 and 19)	80 793 677	74 780 896
22	Basel 3 leverage ratio%	20.0%	20.5%

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