

Annexure A

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

Line #	R'000	31 May 2016	29 Feb 2016
1	Total consolidated assets as per published financial statements	64 480 915	62 945 510
	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	23 216	13 198
5	Securities financing transactions (i.e. repos and similar secured lending)	1 563	5 078
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	26 654	20 401
7	Other adjustments	(411 957)	(245 678)
8	Leverage ratio exposure %	64 120 391	62 738 509

2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	31 May 2016	29 Feb 2016
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'SFT's' but including collateral)	63 780 057	61 914 555
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(411 957)	(245 678)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	63 368 100	61 668 877
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	208 601	225 403
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	23 216	13 198
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)	231 817	238 601
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	492 257	805 552
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	1 563	5 078
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	493 820	810 630
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	266 538	204 013
18	Adjustments for conversion to credit equivalent amounts	(239 884)	(183 612)
19	Off-balance sheet items (sum of lines 17 and 18)	26 654	20 401
Capital and total exposures			
20	Tier 1 capital	13 299 784	12 781 337
21	Total exposures (sum of lines 3, 11, 16 and 19)	64 120 391	62 738 509
Leverage ratio			
22	Basel 3 leverage ratio%	20,7%	20,4%

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