

Annexure A

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

Line #	R'000	29 Feb 2016	31 May 2016
1	Total consolidated assets as per published financial statements	67 520 351	64 480 915
	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	22 716	23 216
5	Securities financing transactions (i.e. repos and similar secured lending)	14 191	1 563
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	26 308	26 654
7	Other adjustments	(403 294)	(411 957)
8	Leverage ratio exposure %	67 180 272	64 120 391

2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	31 Aug 2016	31 May 2016
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'STF's' but including collateral)	66 312 618	63 780 057
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(403 294)	(411 957)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	65 909 324	63 368 100
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	142 645	208 601
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	22 716	23 216
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)	165 361	231 817
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	1 065 088	492 257
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	14 191	1 563
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	1 079 279	493 820
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	263 083	266 538
18	Adjustments for conversion to credit equivalent amounts	(236 775)	(239 884)
19	Off-balance sheet items (sum of lines 17 and 18)	26 308	26 654
Capital and total exposures			
20	Tier 1 capital	13 951 933	13 299 784
21	Total exposures (sum of lines 3, 11, 16 and 19)	67 180 272	64 120 391
Leverage ratio			
22	Basel 3 leverage ratio%	20.8%	20.7%
Summary leverage ratio framework - bank level			
Capital and total exposures			
20	Tier 1 capital	13 771 019	12 671 930
21	Total exposures (sum of lines 3, 11, 16 and 19 [bank])	67 177 177	62 734 329
22	Basel 3 leverage ratio%⁽¹⁾	20.5%	20.2%

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