



Annexure A

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

Line #	R'000	29 Feb 2016	31 Aug 2015
1	Total consolidated assets as per published financial statements	62 945 510	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	13 198	15 724
5	Securities financing transactions (i.e. repos and similar secured lending)	5 078	4 945
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	20 401	55 423
7	Other adjustments	(245 678)	(230 605)
8	Leverage ratio exposure %	62 738 509	58 399 805

2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	29 Feb 2016	31 Aug 2016
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'SFTs' but including collateral)	61 914 555	57 859 366
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(245 678)	(230 605)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	61 668 877	57 628 761
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	225 403	103 644
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	13 198	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	-	-
11	Deductions of receivables assets for cash variation margin provided in derivatives transactions (sum of lines 4 to 10)	238 601	119 368
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	805 552	591 308
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	5 078	4 945
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	810 630	596 253
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	204 013	535 717
18	Adjustments for conversion to credit equivalent amounts	(183 612)	(480 294)
19	Off-balance sheet items (sum of lines 17 and 18)	20 401	55 423
Capital and total exposures			
20	Tier 1 capital	12 781 337	11 917 571
21	Total exposures (sum of lines 3, 11, 16 and 19)	62 738 509	58 399 805
Leverage ratio			
22	Basel 3 leverage ratio%	20,4%	20,4%

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