

Annexure A

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

Line #	R'000	31 May 2018	28 Feb 2017
1	Total consolidated assets as per published financial statements	88 482 399	84 957 235
	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	16 450	15 055
5	Securities financing transactions (i.e. repos and similar secured lending)	198 115	77 928
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	70 768	79 627
7	Other adjustments	205 555	(295 046)
8	Leverage ratio exposure	88 973 287	84 834 799

2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	31 May 2018	28 Feb 2017
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'STF's' but including collateral)	83 018 999	80 190 424
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	205 555	(295 046)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	83 224 554	79 895 378
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	1 222	129
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	16 450	15 055
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)	17 672	15 184
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	5 462 178	4 766 682
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	198 115	77 928
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	5 660 293	4 844 610
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	707 679	796 274
18	Adjustments for conversion to credit equivalent amounts	(636 911)	(716 647)
19	Off-balance sheet items (sum of lines 17 and 18)	70 768	79 627
Capital and total exposures			
20	Tier 1 capital	18 157 876	17 485 475
21	Total exposures (sum of lines 3, 11, 16 and 19)	88 973 287	84 834 799
Leverage ratio			
22	Basel 3 leverage ratio%	20.4%	20.6%
Summary leverage ratio framework - bank level			
Capital and total exposures			
20	Tier 1 capital	17 823 441	17 120 416
21	Total exposures (sum of lines 3, 11, 16 and 19)	88 819 599	84 730 430
22	Basel 3 leverage ratio%	20.1%	20.2%

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