

Annexure A

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

Line #	R'000	31 Aug 2015	28 Feb 2015
1	Total consolidated assets as per published financial statements	58 554 318	53 916 475
	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	15 724	22 059
5	Securities financing transactions (i.e. repos and similar secured lending)	4 945	-
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	55 423	46 950
7	Other adjustments	( 230 605)	(239 053)
<b>8</b>	<b>Leverage ratio exposure %</b>	<b>58 399 805</b>	<b>53 746 431</b>

## 2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	31 Aug 2015	28 Feb 2015
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'STF's' but including collateral)	57 859 366	53 376 843
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	( 230 605)	(239 053)
<b>3</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>57 628 761</b>	53 137 790
<b>Derivative exposures</b>			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	103 644	35 846
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	15 724	22 059
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	-	-
<b>11</b>	<b>Deductions of receivables assets for cash variation margin provided in derivatives transactions (sum of lines 4 to 10)</b>	<b>119 368</b>	57 905
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	591 308	503 787
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	4 945	-
15	Agent transaction exposures	-	-
<b>16</b>	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>596 253</b>	503 787
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	535 717	469 496
18	Adjustments for conversion to credit equivalent amounts	( 480 294)	(422 547)
<b>19</b>	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>55 423</b>	46 949
<b>Capital and total exposures</b>			
20	Tier 1 capital	11 917 571	10 809 528
21	Total exposures (sum of lines 3, 11, 16 and 19)	58 399 805	53 746 431
<b>Leverage ratio</b>			
<b>22</b>	<b>Basel 3 leverage ratio%</b>	<b>20.4%</b>	20.1%