

Annexure A

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

Line #	R'000	28 Feb 2017	30 Nov 2016
1	Total consolidated assets as per published financial statements	73 357 897	71 953 145
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
4	Adjustments for derivative financial instruments	18 498	20 966
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	766	11 503
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	45 761	40 374
7	Other adjustments	(282 873)	(372 562)
<b>8</b>	<b>Leverage ratio exposure %</b>	<b>73 140 049</b>	<b>71 653 426</b>

## 2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	28 Feb 2017	30 Nov 2016
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'STF's' but including collateral)	72 542 847	71 388 921
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(282 873)	(372 562)
<b>3</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>72 259 974</b>	<b>71 016 359</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	58 113	110 672
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	18 498	20 966
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>76 611</b>	<b>131 638</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	756 937	453 552
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	766	11 503
15	Agent transaction exposures	-	-
<b>16</b>	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>757 703</b>	<b>465 055</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	457 610	403 737
18	Adjustments for conversion to credit equivalent amounts	(411 849)	(363 363)
<b>19</b>	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>45 761</b>	<b>40 374</b>
<b>Capital and total exposures</b>			
20	Tier 1 capital	15 016 367	14 556 198
21	Total exposures (sum of lines 3, 11, 16 and 19)	73 140 049	71 653 426
<b>Leverage ratio</b>			
<b>22</b>	<b>Basel 3 leverage ratio%</b>	<b>20.5%</b>	<b>20.3%</b>
<b>Summary leverage ratio framework - bank level</b>			
<b>Capital and total exposures</b>			
20	Tier 1 capital	14 727 876	14 332 900
21	Total exposures (sum of lines 3, 11, 16 and 19)	73 134 064	71 647 001
<b>22</b>	<b>Basel 3 leverage ratio%</b>	<b>20.1%</b>	<b>20.0%</b>

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