The South African Bank of Athens

LEVERAGE RATIO DISCLOSURE

June 2016

LEVERAGE RATIO DISCLOSURE TEMPLATE
ANNEXURE A
Name of bank/ controlling company ………………….. The South African Bank of Athens
Period ended ……………………….. 2016-06-30

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

	Item	R'000
1	Total consolidated assets as per management accounts	2,389,142
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	
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	60,926
7	Other adjustments	- 66,195
8	**Leverage ratio exposure**	2,383,874

Leverage ratio common disclosure template Table 2

	Item	Leverage ratio framework
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	2,377,537
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-66,195
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)**	2,311,342
	Derivative exposures	
4	Replacement cost associated with all *derivatives* transactions (i.e. net of eligible cash variation margin)	11,605
5	Add-on amounts for PFE associated with *all* derivatives transactions	11,054
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 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	**Total derivative exposures (sum of lines 4 to 10)**	22,659
	Securities financing transaction exposures	
12	Gross SFT *assets* (with no recognition of netting), after adjusting for sales accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	CCR exposure for SFT assets	
15	Agent transaction exposures	
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	-
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	300,516
18	(Adjustments for conversion to credit equivalent amounts)	- 250,644
19	**Off-balance sheet items (sum of lines 17 and 18)**	49,873
	Capital and total exposures	
20	**Tier 1 capital**	183,211
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	2,383,874
	Leverage ratio	
22	**Basel III leverage ratio**	7.69%