

The South African Bank of Athens

LEVERAGE RATIO DISCLOSURE

September 2016

LEVERAGE RATIO DISCLOSURE TEMPLATE**ANNEXURE A**

Name of bank/ controlling company The South African Bank of Athens

Period ended 2016-09-30

Summary comparison of accounting assets vs. leverage ratio exposure measure

Table 1

	Item	R'000
1	Total consolidated assets as per management accounts	2,341,862
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)	55,994
7	Other adjustments	- 71,233
8	Leverage ratio exposure	2,326,622

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)	2,327,530
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-71,233
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	2,256,297
Derivative exposures		
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	14,332
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	8,245
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)	22,577
Securities financing transaction exposures		
12	Gross SFT <i>assets</i> (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	255,331
18	(Adjustments for conversion to credit equivalent amounts)	-
19	Off-balance sheet items (sum of lines 17 and 18)	207,583
19		47,748
Capital and total exposures		
20	Tier 1 capital	208,263
21	Total exposures (sum of lines 3, 11, 16 and 19)	2,326,622
Leverage ratio		
22	Basel III leverage ratio	8.95%