

**The South African Bank of
Athens**

**LEVERAGE DISCLOSURE
September 2018**

LEVERAGE RATIO DISCLOSURE TEMPLATE**ANNEXURE A**

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

Period ended 2018-09-30

Annexure A - LR1**Table 1**

Summary comparison of accounting assets vs leverage ratio exposure measure		Sep-18	Jun-18
Item		R'000	R'000
1	Total consolidated assets as per published financial statements	2,879,177	2,420,192
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	5,463	3,335
5	Adjustment for securities financing transactions (ie repos and similar secured lending)		
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off- balance sheet exposures)	137,868	135,162
7	Other adjustments	(84,915)	(84,919)
8	Leverage ratio exposure	2,937,593	2,473,769

Table 2

Leverage ratio common disclosure template - LR2		Leverage ratio framework	
		Sep-18	Jun-18
Item		R'000	R'000
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	2,870,621	2,405,061
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(84,915)	(84,919)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	2,785,706	2,320,143
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	8,556	15,130
5	Add-on amounts for PFE associated with all derivatives transactions	5,463	3,335
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)	14,019	18,466
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	279,799	281,756
18	(Adjustments for conversion to credit equivalent amounts)	(141,931)	(146,594)
19	Off-balance sheet items (sum of lines 17 and 18)	137,868	135,162
Capital and total exposures			
20	Tier 1 capital	180,473	179,975
21	Total exposures (sum of lines 3, 11, 16 and 19)	2,937,593	2,473,769
Leverage ratio			
22	Basel III leverage ratio	6.14%	7.28%

BA700

BA700 line item 240

BA200

BA100

BA100 line item 54

BA700 line item 250

BA200 line item 80 Col 5

BA700 line item 265

BA700 line item 104

BA700 line item 236

BA200 line item 73 Col 1

BA100 line item 45

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BA100 Total assets excl derivatives

BA100 line item 54 less line item 33

BA700 line item 44

BA200 line item 73 Col 1

BA100 line item 45

BA700 line item 244

BA100 line item 33

BA700 line item 250

BA700 line item 247

	0%	20%	50%
	99,377.33	6,462.65	94,642.09
	9,937.73	1,292.53	47,321.04
	89,439.60	5,170.12	47,321.04

BA700 line item 77

BA700 line item 236

2,870,621

100%	
79,317.15	279,799.22
	58,551.31
	141,930.76