

The South African Bank of Athens

LEVERAGE RATIO DISCLOSURE

June 2018

LEVERAGE RATIO DISCLOSURE TEMPLATE**ANNEXURE A**

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

Period ended 2018-06-30

Annexure A - LR1**Table 1**

Summary comparison of accounting assets vs leverage ratio exposure measure		Jun-18	Mar-18
Item		R'000	R'000
1	Total consolidated assets as per published financial statements	2,420,192	2,465,013
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	3,335	5,197
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)	135,162	120,464
7	Other adjustments	(84,919)	(84,363)
8	Leverage ratio exposure	2,473,769	2,506,309

Table 2

Leverage ratio common disclosure template - LR2		Leverage ratio framework	
		Jun-18	Mar-18
Item		R'000	R'000
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	2,405,061	2,458,419
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(84,919)	(84,363)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	2,320,143	2,374,056
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	15,130	6,594
5	Add-on amounts for PFE associated with all derivatives transactions	3,335	5,197
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)	18,466	11,790
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	281,756	261,123
18	(Adjustments for conversion to credit equivalent amounts)	(146,594)	(140,659)
19	Off-balance sheet items (sum of lines 17 and 18)	135,162	120,464
Capital and total exposures			
20	Tier 1 capital	179,975	187,741
21	Total exposures (sum of lines 3, 11, 16 and 19)	2,473,770	2,506,310
Leverage ratio			
22	Basel III leverage ratio	7.28%	7.49%

*Minimum Regulatory Requirement for Leverage Ratio = 4.00%