

## OV1: Overview of RWA

R' 000			a	b	c
			Risk –weighted assets		Minimum capital requirements
			30 June 2020	31 March 2020	30 June 2020
	Notes				
1	<b>Credit risk (excluding counterparty credit risk)</b>	N1	16,639,874	19,351,242	1,871,986
2	Of which: standardised approach (SA)		16,639,874	19,351,242	1,871,986
3	Of which: foundation internal ratings-based (F-IRB) approach		-	-	-
4	Of which: supervisory slotting approach		-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach		-	-	-
6	<b>Counterparty credit risk (CCR)</b>		397,114	218,616	44,675
7	Of which: standardised approach for counterparty credit risk		397,114	218,616	44,675
8	Of which: Internal Model Method (IMM)		-	-	-
9	Of which: other CCR		-	-	-
10	<b>Credit valuation adjustment (CVA)</b>		225,616	124,189	25,382
11	<b>Equity positions under the simple risk weight approach</b>		-	-	-
12	<b>Equity investments in funds - look-through approach</b>		-	-	-
13	<b>Equity investments in funds - mandate-based approach</b>		-	-	-
14	<b>Equity investments in funds - fall-back approach</b>		-	-	-
15	<b>Settlement risk</b>		-	-	-
16	<b>Securitisation exposures in the banking book</b>		-	-	-
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)		-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach		-	-	-
19	Of which: securitisation standardised approach (SEC-SA)		-	-	-
20	<b>Market risk</b>		1,496	27,587	168
21	Of which: standardised approach (SA)		1,496	27,587	168
22	Of which: internal model approaches (IMA)		-	-	-
23	Capital charge for switch between trading book and banking book		-	-	-
24	<b>Operational risk</b>	N2	940,051	824,822	105,756
25	<b>Amounts below thresholds for deduction (subject to 250% risk weight)</b>		155,093	135,568	17,448
26	<b>Floor adjustment</b>		-	-	-
27	<b>Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)</b>		18,359,244	20,682,024	2,065,415

### Notes

N1: The decrease in credit risk is as a result of maturities and early repayments in loans & advances

N2: The increase in operational risk is as a result of updates in gross income for the current year

## KM1: Key Metrics

R'000		Notes	a	b	c	d	e
			30 June 2020	31 March 2020	31 December 2019	30 September 2019	30 June 2019
<b>Available capital (amounts)</b>							
1	Common Equity Tier 1 (CET1)		5,116,864	5,074,239	4,997,026	4,874,500	4,809,425
1a	Fully loaded ECL accounting model		5,116,864	5,074,239	4,997,026	4,874,500	4,809,425
2	Tier 1		5,116,864	5,074,239	4,997,026	4,874,500	4,809,425
2a	Fully loaded accounting model Tier 1		5,116,864	5,074,239	4,997,026	4,874,500	4,809,425
3	Total capital		5,267,966	5,164,315	5,063,620	4,917,105	4,854,417
3a	Fully loaded ECL accounting model total capital		5,267,966	5,164,315	5,063,620	4,917,105	4,854,417
<b>Risk-weighted assets (amounts)</b>							
4	Total risk-weighted assets (RWA)	N1	18,359,244	20,682,024	17,560,711	17,695,132	15,604,799
<b>Risk-based capital ratios as a percentage of RWA</b>							
5	Common Equity Tier 1 ratio (%)		27.87%	24.53%	28.46%	27.55%	30.82%
5a	Fully loaded ECL accounting model CET1 (%)		27.87%	24.53%	28.46%	27.55%	30.82%
6	Tier 1 ratio (%)		27.87%	24.53%	28.46%	27.55%	30.82%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)		27.87%	24.53%	28.46%	27.55%	30.82%
7	Total capital ratio (%)		28.69%	24.97%	28.83%	27.79%	31.11%
7a	Fully loaded ECL accounting model total capital ratio (%)	N2	28.69%	24.97%	28.83%	27.79%	31.11%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>							
8	Capital conservation buffer requirement (2.5% from 2019) (%)		2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)		-	-	-	-	-
10	Bank D-SIB additional requirements (%)		-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)		2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	N2	20.50%	16.66%	20.58%	19.67%	22.95%
<b>Basel III Leverage Ratio</b>							
13	Total Basel III leverage ratio measure		41,635,659	45,920,417	39,268,748	32,806,007	35,782,393
14	Basel III leverage ratio (%) (row 2/row 13)		12.29%	11.05%	12.73%	14.86%	13.44%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)		12.29%	11.05%	12.73%	14.86%	13.44%
<b>Liquidity Coverage Ratio</b>							
15	Total HQLA	N3	8,252,160	8,568,816	10,599,949	6,080,430	7,615,788
16	Total net cash outflow		3,363,472	4,768,725	8,373,295	3,703,791	1,996,412
17	LCR ratio (%)		245.35%	179.69%	126.59%	164.17%	381.47%
<b>Net Stable Funding Ratio</b>							
18	Total available stable funding		22,179,578	24,024,980	19,354,456	18,987,629	19,953,366
19	Total required stable funding		16,158,541	19,781,777	16,035,800	15,131,834	13,982,566
20	NSFR ratio (%)		137.26%	121.45%	120.70%	125.48%	142.70%

### Notes

N1: Please refer to OV1

N2: The increase is as a result of maturities and early repayments in loans & advances

N3: Please refer to LIQ1

## LR1: Summary comparison of accounting assets vs leverage ratio exposure method (January 2014 standard)

R'000 At 30 June 2020			a
Notes			
1	Total consolidated assets as per published financial statements		41,329,150
2	Adjustments 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	N1	455,899
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)		-
6	Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	N2	149,869
7	Other adjustments	N3	-299,259
<b>8</b>	<b>Leverage ratio exposure measure</b>		<b>41,635,659</b>

### Notes

- N1: The increase is as a result of fair value movements in currency swaps resulting from exchange rate fluctuations
- N2: The increase is as a result of increases in unutilised committed facilities
- N3: The adjustments relates to fluctuations in derivative instruments

## LR2: Summary comparison of accounting assets vs leverage ratio exposure method (January 2014 standard)

R'000		Notes	a	b
			30 June 2020	31 March 2020
<b>On-balance sheet exposures</b>				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		41,036,504	45,563,567
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		-6,613	-6,756
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)</b>	N1	41,029,891	45,556,811
4	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)		292,646	49,925
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions		163,253	183,908
6	Gross-up for derivatives collateral provide where deducted from the balance sheet assets pursuant to the operative accounting framework		-	-
7	(Deductions of receivable 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	<b>Total derivative exposures (sum of rows 4 to 10)</b>	N2	455,899	233,833
12	Gross SFT assets (with no recognition of netting), after adjusting for sale 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	<b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>		-	-
<b>Other off-balance sheet exposures</b>				
17	Off-balance sheet exposure at gross notional amount		484,304	458,549
18	(Adjustments for conversion to credit equivalent amounts)		-334,435	-328,776
19	<b>Off-balance sheet items (sum of rows 17 and 18)</b>	N3	149,869	129,773
<b>Capital and total exposures</b>				
20	Tier 1 capital		5,116,864	5,074,239
21	<b>Total exposures (sum of rows 3, 11, 16 and 19)</b>		41,635,659	45,920,417
22	<b>Basel III leverage ratio</b>		12.29%	11.05%

### Notes

- N1: The decrease is as a result of maturities and early repayments in loans & advances.
- N2: The increase is as a result of fair value movements in currency swaps resulting from exchange rate fluctuations
- N3: The increase is as a result of increases in unutilised committed facilities

## LIQ1: LIQUIDITY COVERAGE RATIO (LCR)

R'000				a	b
At 30 June 2020				Total unweighted value (average)	Total weighted value (average)
		Notes			
<b>High-Quality Liquid Assets</b>					
1	Total HQLA				8,252,160
2	<b>Retail deposits and deposits from small business customers, of which:</b>			28,980	2,898
3	Stable deposits			-	-
4	Less stable deposits			28,980	2,898
5	<b>Unsecured wholesale funding, of which:</b>			8,430,190	6,605,359
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks				
7	Non-operational deposits (all counterparties)				
8	Unsecured debt			8,430,190	6,605,359
9	<b>Secured wholesale funding</b>				
10	<b>Additional requirements, of which:</b>			474,603	126,699
11	Outflows related to derivative exposures and other collateral requirements			23,096	23,096
12	Outflows related to loss of funding of debt products				
13	Credit and liquidity facilities			451,507	103,603
14	<b>Other contractual funding obligations</b>			32,797	1,283
15	<b>Other contingent funding obligations</b>				
16	<b>TOTAL CASH OUTFLOWS</b>				6,736,239
17	Secured lending (e.g. reverse repo)				
18	Inflows from fully performing exposures			3,376,762	3,372,767
19	Other cash inflows				
20	<b>TOTAL CASH INFLOWS</b>	N1		3,376,762	3,372,767
21	<b>Total HQLA</b>				8,252,160
22	<b>Total net cash outflows</b>				3,363,472
23	<b>Liquidity coverage ratio</b>	N2			245%

### Notes

- N1: The movement in cash outflows is as a result of decreases in deposits shorter than 30 days
- N2: The movement in LCR is as a result of a decrease in net cash outflows