

OV1: Overview of RWA

		a	b	c
		Risk –weighted assets		Minimum capital requirements
		30 Sept 2020	30 June 2020	30 Sept 2020
	N2			
R' 000				
Notes				
1	Credit risk (excluding counterparty credit risk)	17,683,726	16,639,874	1,856,791
2	Of which: standardised approach (SA)	17,683,726	16,639,874	1,856,791
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	Counterparty credit risk (CCR)	348,698	397,114	36,613
7	Of which: standardised approach for counterparty credit risk	348,698	397,114	36,613
8	Of which: Internal Model Method (IMM)	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	198,106	225,616	20,801
11	Equity positions under the simple risk weight approach	-	-	-
12	Equity investments in funds - look-through approach	-	-	-
13	Equity investments in funds - mandate-based approach	-	-	-
14	Equity investments in funds - fall-back approach	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in the banking book	-	-	-
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	Market risk	3,376	1,496	354
21	Of which: standardised approach (SA)	3,376	1,496	354
22	Of which: internal model approaches (IMA)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	1,063,070	940,051	111,622
25	Amounts below thresholds for deduction (subject to 250% risk weight)	164,484	155,092	17,271
26	Floor adjustment	-	-	-
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	19,461,460	18,359,243	2,043,452

Notes

N1: Operational risk: The increase in operational risk is as a result of updates in gross income for the current year

N2: Minimum capital requirements: South African base minima (8%) + conservation buffer (2.5%)

KM1: Key Metrics

R'000		Notes	a	b	c	d	e
			30 Sept 2020	30 June 2020	31 March 2020	31 December 2019	30 Sept 2019
Available capital (amounts)							
1	Common Equity Tier 1 (CET1)		5,212,428	5,116,864	5,074,238	4,997,026	4,874,500
1a	Fully loaded ECL accounting model		5,212,428	5,116,864	5,074,238	4,997,026	4,874,500
2	Tier 1		5,212,428	5,116,864	5,074,238	4,997,026	4,874,500
2a	Fully loaded accounting model Tier 1		5,212,428	5,116,864	5,074,238	4,997,026	4,874,500
3	Total capital		5,374,370	5,267,965	5,164,314	5,063,620	4,917,105
3a	Fully loaded ECL accounting model total capital		5,374,370	5,267,965	5,164,314	5,063,620	4,917,105
Risk-weighted assets (amounts)							
4	Total risk-weighted assets (RWA)	N1	19,461,460	18,359,243	20,682,024	17,560,711	17,695,132
Risk-based capital ratios as a percentage of RWA							
5	Common Equity Tier 1 ratio (%)		26.78%	27.87%	24.53%	28.46%	27.55%
5a	Fully loaded ECL accounting model CET1 (%)		26.78%	27.87%	24.53%	28.46%	27.55%
6	Tier 1 ratio (%)		26.78%	27.87%	24.53%	28.46%	27.55%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)		26.78%	27.87%	24.53%	28.46%	27.55%
7	Total capital ratio (%)		27.62%	28.69%	24.97%	28.83%	27.79%
7a	Fully loaded ECL accounting model total capital ratio (%)		27.62%	28.69%	24.97%	28.83%	27.79%
Additional CET1 buffer requirements as a percentage of RWA							
8	Capital conservation buffer requirement (2.5% from 2019) (%)		2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)		0%	0%	0%	0%	0%
10	Bank D-SIB additional requirements (%)		0%	0%	0%	0%	0%
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 (%)		19.41%	20.50%	16.66%	20.58%	19.67%
Basel III Leverage Ratio							
13	Total Basel III leverage ratio measure		39,985,195	41,635,660	45,920,416	39,268,748	32,806,007
14	Basel III leverage ratio (%) (row 2/row 13)		13.04%	12.29%	11.05%	12.73%	14.86%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)		13.04%	12.29%	11.05%	12.73%	14.86%
Liquidity Coverage Ratio							
15	Total HQLA	N2	5,866,193	8,252,160	8,568,816	10,599,949	6,080,430
16	Total net cash outflow		2,348,350	3,363,472	4,768,725	8,373,295	3,703,791
17	LCR ratio (%)		249.80%	245.35%	179.69%	126.59%	164.17%
Net Stable Funding Ratio							
18	Total available stable funding		23,905,590	22,179,578	24,024,980	19,354,456	18,987,629
19	Total required stable funding		16,674,517	16,158,541	19,781,777	16,035,800	15,131,834
20	NSFR ratio (%)		143.37%	137.26%	121.45%	120.70%	125.48%

Notes

N1: Risk weighted assets: Please refer to OV1

N2: Liquidity coverage ratio: Please refer to LIQ1

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

R'000 At 30 Sept 2020			a
Notes			
1	Total consolidated assets as per published financial statements		39,443,501
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	369,684
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	371,220
7	Other adjustments	N3	-199,210
8	Leverage ratio exposure measure		39,985,195

Notes

- N1: Derivative instruments: The decrease is as a result of fair value movements in currency swaps resulting from exchange rate fluctuations
- N2: Off-balance sheet items: The increase is as a result of increases in unutilised committed facilities
- N3: Other adjustments: 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 Sept 2020	30 June 2020
On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		39,254,003	41,036,504
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		-9,713	-6,613
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)		39,244,290	41,029,892
4	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)		189,498	292,646
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions		180,187	163,253
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	Total derivative exposures (sum of rows 4 to 10)	N1	369,685	455,899
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	Total securities financing transaction exposures (sum of rows 12 to 15)		-	-
Other off-balance sheet exposures				
17	Off-balance sheet exposure at gross notional amount		743,339	484,304
18	(Adjustments for conversion to credit equivalent amounts)		-372,119	-334,435
19	Off-balance sheet items (sum of rows 17 and 18)	N2	371,220	149,869
Capital and total exposures				
20	Tier 1 capital		5,212,428	5,116,864
21	Total exposures (sum of rows 3, 11, 16 and 19)		39,985,195	41,635,660
22	Basel III leverage ratio		13.04%	12.29%

Notes

- N1: Derivative exposures: The decrease is as a result of fair value movements in currency swaps resulting from exchange rate fluctuations
- N2: balance sheet exposures: The increase is as a result of increases in unutilised committed facilities

LIQ1: LIQUIDITY COVERAGE RATIO (LCR)

R'000				a	b
At 30 Sept 2020		Notes		Total unweighted value (average)	Total weighted value (average)
High-Quality Liquid Assets					
1	Total HQLA	N1			5,866,193
2	Retail deposits and deposits from small business customers, of which:			19,450	1,945
3	Stable deposits			-	-
4	Less stable deposits			19,450	1,945
5	Unsecured wholesale funding, of which:			8,229,725	5,640,518
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks			-	-
7	Non-operational deposits (all counterparties)			8,229,725	5,640,518
8	Unsecured debt			-	-
9	Secured wholesale funding				-
10	Additional requirements, of which:			770,793	637,953
11	Outflows related to derivative exposures and other collateral requirements			47,475	47,475
12	Outflows related to loss of funding of debt products			-	-
13	Credit and liquidity facilities			723,318	590,478
14	Other contractual funding obligations			20,021	964
15	Other contingent funding obligations			-	-
16	TOTAL CASH OUTFLOWS	N2			6,281,380
17	Secured lending (e.g. reverse repo)			-	-
18	Inflows from fully performing exposures			3,847,134	3,843,907
19	Other cash inflows			89,123	89,123
20	TOTAL CASH INFLOWS			3,936,257	3,933,030
21	Total HQLA				5,866,193
22	Total net cash outflows				2,348,350
23	Liquidity coverage ratio	N3			250%

Notes

- N1: Total HQLA: The decrease in HQLA is as result of Treasury Bills maturing and not replaced
- N2: Total cash outflows: The movement in cash outflows is as a result of decreases in deposits shorter than 30 days
- N3: Liquidity coverage ratio: The movement in LCR is as a result of a decrease in net cash outflows and decrease in HQLA

Note: the following tables as per Directive 1 of 2019 have not been included in the present disclosure and the reasons are states as per the below:

Explanation	Directive 1 of 2019: Quarterly Disclosure required tables per Annex 1
CCBJHB does not make use of the IMA and VaR estimates	MR2, MR3
CCB-JHB does not make use of the IRB approach for measuring Credit Risk	CR8
CCB-JHB does not make use of the IMM for measuring Counterparty Credit Risk	CCR7