

OV1: Overview of RWA

R' 000		Notes	a	b	c
			Risk –weighted assets		Minimum capital requirements
			31 December 2018	30 September 2018	31 December 2018
1	Credit risk (excluding counterparty credit risk)	N1	12 893 159	14 303 065	1 531 063
2	Of which: standardised approach (SA)		12 893 159	14 303 065	1 531 063
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)		344 115	457 760	40 864
7	Of which: standardised approach for counterparty credit risk		344 115	457 760	40 864
8	Of which: Internal Model Method (IMM)		-	-	-
9	Of which: other CCR		-	-	-
10	Credit valuation adjustment (CVA)		-	-	-
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		15	18	2
21	Of which: standardised approach (SA)		15	18	2
22	Of which: internal model approaches (IMA)		-	-	-
23	Capital charge for switch between trading book and banking book		-	-	-
24	Operational risk	N2	1 163 885	985 448	132 211
25	Amounts below thresholds for deduction (subject to 250% risk weight)		-	-	-
26	Floor adjustment		235 023	242 626	27 909
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)		14 636 197	15 988 917	1 738 048

Notes

N1: The movement is as a result of long term loans maturing and not being replaced.

N2: The calculation is based on 3 years average adjusted operating profit, the fluctuations are as a result of changes in current year operating profit.

KM1: Key Metrics

R'000		Notes	a	b	c	d	e
			31 December 2018	30 September 2018	30 June 2018	31 March 2018	31 December 2017
Available capital (amounts)							
1	Common Equity Tier 1 (CET1)		4 739 887	4 684 611	4 604 996	4 519 868	4 407 735
1a	Fully loaded ECL accounting model		4 739 887	4 684 611	4 604 996	4 519 868	-
2	Tier 1		4 739 887	4 684 611	4 604 996	4 519 868	4 407 735
2a	Fully loaded accounting model Tier 1		4 739 887	4 684 611	4 604 996	4 519 868	-
3	Total capital		4 785 531	4 743 690	4 666 128	4 579 034	4 493 977
3a	Fully loaded ECL accounting model total capital		4 785 531	4 743 690	4 666 128	4 579 034	-
Risk-weighted assets (amounts)							
4	Total risk-weighted assets (RWA)	N1	14 636 197	15 988 917	17 977 155	17 012 256	20 734 678
Risk-based capital ratios as a percentage of RWA							
5	Common Equity Tier 1 ratio (%)		32.38%	29.30%	25.62%	26.57%	21.26%
5a	Fully loaded ECL accounting model CET1 (%)		32.38%	29.30%	25.62%	26.57%	-
6	Tier 1 ratio (%)		32.38%	29.30%	25.62%	26.57%	21.26%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)		32.38%	29.30%	25.62%	26.57%	-
7	Total capital ratio (%)		32.70%	29.67%	25.96%	26.92%	21.26%
7a	Fully loaded ECL accounting model total capital ratio (%)		32.70%	29.67%	25.96%	26.92%	-
Additional CET1 buffer requirements as a percentage of RWA							
8	Capital conservation buffer requirement (2.5% from 2019) (%)		1.88	1.88%	1.88%	1.88%	1.25%
9	Countercyclical buffer requirement (%)		-	-	-	-	-
10	Bank D-SIB additional requirements (%)		-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)		1.88	1.88%	1.88%	1.88%	1.25%
12	CET1 available after meeting the bank's minimum capital requirements (%)	N3	24.63%	21.55%	17.87%	18.82%	13.63%
Basel III Leverage Ratio							
13	Total Basel III leverage ratio measure		39 370 643	35 159 335	40 252 449	37 924 072	38 450 230
14	Basel III leverage ratio (%) (row 2/row 13)		12.04%	13.32%	11.44%	11.92%	11.46%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)		12.04%	13.32%	11.44%	11.92%	0.00%
Liquidity Coverage Ratio							
15	Total HQLA		9 552 622	9 418 731	7 577 179	7 752 572	7 756 158
16	Total net cash outflow		6 861 158	8 323 182	4 059 531	3 415 465	6 563 072
17	LCR ratio (%)	N4	139.23%	113.16%	186.65%	226.98%	118.18%
Net Stable Funding Ratio							
18	Total available stable funding		18 799 868	19 349 124	18 891 697	16 108 141	-
19	Total required stable funding		12 546 318	13 026 493	14 676 883	13 190 116	-
20	NSFR ratio (%)		149.84%	148.54%	128.72%	122.12%	-

Notes

- N1: Please refer to Notes under OV1
- N2: The movement is as a result of repayments of long term loans
- N3: The movement is as a result of repayments of long term loans
- N4: The movement is as a result of a decrease in net cash outflow from increases in short-term placements.

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

R'000 At 31 December 2018		Notes	a
1	Total consolidated assets as per published financial statements	N1	38 720 595
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	N2	418 645
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)	N3	434 099
7	Other adjustments	N4	-221 945
8	Leverage ratio exposure measure	N5	39 351 394

Notes

- N1: The movement is as a result of increases in short-term placements.
- N2: The decrease is due to fair value movements in currency swaps resulting from exchange rate fluctuations.
- N3: The movement is as a result of decreases in unutilised committed facilities
- N4: The movement relates to fluctuations in derivative instruments.
- N5: The movement is as a result of increases in short-term placements.

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

R'000		Notes	a	b
			31 December 2018	30 September 2018
On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		38 517 117	33 905 613
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		-18 467	-24 843
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)	N1	38 498 650	33 880 770
Derivative exposures				
4	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)		248 217	416 494
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions		170 428	182 649
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)	N2	418 645	599 143
Securities financing transactions				
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		1 122 368	1 715 211
18	(Adjustments for conversion to credit equivalent amounts)		-688 269	-1 035 789
19	Off-balance sheet items (sum of rows 17 and 18)	N3	434 099	679 422
Capital and total exposures				
20	Tier 1 capital		4 739 887	4 684 611
21	Total exposures (sum of rows 3, 11, 16 and 19)	N4	39 351 394	35 159 335
Leverage ratio				
22	Basel III leverage ratio		12.05%	13.32%

Notes

- N1: The movement is as a result of increases in short-term placements.
- N2: The decrease is as a result of fair value movements in currency swaps resulting from exchange rate fluctuations.
- N3: The movement is due to decreases in unutilised committed facilities.
- N4: The movement is as a result of increases in short-term placements.

LIQ1: LIQUIDITY COVERAGE RATIO (LCR)

R'000				a	b
At 31 December 2018		Notes		Total unweighted value (average)	Total weighted value (average)
High-Quality Liquid Assets					
1	Total HQLA				9 552 622
Cash outflows					
2	Retail deposits and deposits from small business customers, of which:			25 820	2 582
3	Stable deposits			-	-
4	Less stable deposits			25 820	2 582
5	Unsecured wholesale funding, of which:			17 163 992	14 211 478
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks			-	-
7	Non-operational deposits (all counterparties)			-	-
8	Unsecured debt			17 163 992	14 211 478
9	Secured wholesale funding				759 746
10	Additional requirements, of which:			1 029 815	759 746
11	Outflows related to derivative exposures and other collateral requirements			8 695	8 695
12	Outflows related to loss of funding of debt products			-	-
13	Credit and liquidity facilities			1 021 120	751 051
14	Other contractual funding obligations			99 286	2 945
15	Other contingent funding obligations			-	-
16	TOTAL CASH OUTFLOWS	N1			14 976 751
Cash inflows					
17	Secured lending (e.g. reverse repo)			-	-
18	Inflows from fully performing exposures			8 205 006	8 115 593
19	Other cash inflows			-	-
20	TOTAL CASH INFLOWS	N2		8 205 006	8 115 593
				Total Adjusted Value	
21	Total HQLA				9 552 622
22	Total net cash outflows				6 861 158
23	Liquidity coverage ratio	N3			139%

Notes

- N1: The increase is as a result of temporary short term deposits received in Q4 of 2018 and fair value movements in derivative instruments.
- N2: The movement is as a result of temporary short term placements placed in Q4 of 2018.
- N3: The movement is as a result of a decrease in net cash flow from increases in short-term placements.