

OV1: Overview of RWA

		a	b	c
		Risk –weighted assets		Minimum capital requirements N1
		30 June 2021	31 March 2021	30 June 2021
R' 000				
Notes				
1	Credit risk (excluding counterparty credit risk)	10,754,406	10,717,207	1,129,213
2	Of which: standardised approach (SA)	10,754,406	10,717,207	1,129,213
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)	23,156	428,882	2,431
7	Of which: standardised approach for counterparty credit risk	23,156	428,882	2,431
8	Of which: Internal Model Method (IMM)	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	13,157	243,681	1,381
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	2,464	6,494	259
21	Of which: standardised approach (SA)	2,464	6,494	259
22	Of which: internal model approaches (IMA)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	N2	1,066,038	952,790
25	Amounts below thresholds for deduction (subject to 250% risk weight)	187,035	181,083	19,639
26	Floor adjustment	-	-	-
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	12,046,256	12,530,137	1,264,857

Notes

N1: Minimum capital requirements: South African base minima (8%) + conservation buffer (2.5%).

N2: Operational risk: 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 2021	31 March 2021	31 December 2020	30 September 2020	30 June 2020
Available capital (amounts)								
1	Common Equity Tier 1 (CET1)			5,531,803	5,433,159	5,329,190	5,212,428	5,116,864
1a	Fully loaded ECL accounting model			5,531,803	5,433,159	5,329,190	5,212,428	5,116,864
2	Tier 1			5,531,803	5,433,159	5,329,190	5,212,428	5,116,864
2a	Fully loaded accounting model Tier 1			5,531,803	5,433,159	5,329,190	5,212,428	5,116,864
3	Total capital			5,664,305	5,570,201	5,478,905	5,374,370	5,267,965
3a	Fully loaded ECL accounting model total capital			5,664,305	5,570,201	5,478,905	5,374,370	5,267,965
Risk-weighted assets (amounts)								
4	Total risk-weighted assets (RWA)			12,046,255	12,530,137	13,944,972	19,461,460	18,359,243
Risk-based capital ratios as a percentage of RWA								
5	Common Equity Tier 1 ratio (%)			45.92%	43.36%	38.22%	26.78%	27.87%
5a	Fully loaded ECL accounting model CET1 (%)			45.92%	43.36%	38.22%	26.78%	27.87%
6	Tier 1 ratio (%)			45.92%	43.36%	38.22%	26.78%	27.87%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)			45.92%	43.36%	38.22%	26.78%	27.87%
7	Total capital ratio (%)			47.02%	44.45%	39.29%	27.62%	28.69%
7a	Fully loaded ECL accounting model total capital ratio (%)			47.02%	44.45%	39.29%	27.62%	28.69%
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 (%)			38.55%	35.99%	30.84%	19.41%	20.50%
Basel III Leverage Ratio								
13	Total Basel III leverage ratio measure			35,077,265	37,905,641	40,397,262	39,985,195	41,635,660
14	Basel III leverage ratio (%) (row 2/row 13)			15.77%	14.33%	13.19%	13.04%	12.29%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/row 13)			15.77%	14.33%	13.19%	13.04%	12.29%
Liquidity Coverage Ratio		N1						
15	Total HQLA			9,102,591	7,935,504	4,743,726	5,866,193	8,252,160
16	Total net cash outflow	N2		4,721,705	1,369,451	2,075,432	2,348,350	3,363,472
17	LCR ratio (%)	N3		192.78%	579.47%	228.57%	249.80%	245.35%
Net Stable Funding Ratio								
18	Total available stable funding			18,658,144	21,958,358	23,369,437	23,905,590	22,179,578
19	Total required stable funding			10,922,390	10,912,735	12,891,470	16,674,517	16,158,541
20	NSFR ratio (%)	N4		170.82%	201.22%	181.28%	143.37%	137.26%

Notes

- N1: The LCR reported in KM1 is the quarter-end LCR as indicated below in the LIQ1 this is prepared on different basis and therefore will not agree.
- N2: Total net cash outflow: The increase in net cash outflows is as a result of loans and interbank placements maturing and not replaced.
- N3: LCR ratio: The decrease in LCR is as a result of the limitations on HQLA as per Banks Act Directive 7/2014 and Circular 5/2016 and an increase in net cash outflows.
- N4: NSFR ratio: The decrease in NSFR is as result of decreases in available stable funding from deposits maturing.

LR1: Summary comparison of accounting assets vs leverage ratio exposure method

R'000 At 30 June 2021			a
Notes			
1	Total consolidated assets as per published financial statements		34,534,151
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	151,111
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	392,717
7	Other adjustments		-714
8	Leverage ratio exposure measure		35,077,265

Notes

- N1: Derivative financial 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 decrease is as a result of utilisation in committed facilities.
- N3: Please note that KM1 above contains the comparatives of the Leverage Ratio Exposure measure in aggregate, reference should be made to that disclosure.

LR2: Summary comparison of accounting assets vs leverage ratio exposure method

R'000		Notes	a	b
			30 June 2021	31 Mar 2021
On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		34,435,985	36,964,386
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		-8,505	-12,204
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)		34,427,480	36,952,182
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)		105,957	325,830
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions		151,111	179,124
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	257,068	504,954
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		785,434	897,010
18	(Adjustments for conversion to credit equivalent amounts)		-392,717	-448,505
19	Off-balance sheet items (sum of rows 17 and 18)	N2	392,717	448,505
Capital and total exposures				
20	Tier 1 capital		5,531,803	5,433,159
21	Total exposures (sum of rows 3, 11, 16 and 19)		35,077,265	37,905,641
22	Basel III leverage ratio		15.77%	14.33%

Notes

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

LIQ1: LIQUIDITY COVERAGE RATIO (LCR)

R'000		Notes	a	b
At 30 June 2021			Total unweighted value (average)	Total weighted value (average)
High-Quality Liquid Assets				
1	Total HQLA			16,869,246
2	Retail deposits and deposits from small business customers, of which:		15,799	1,580
3	Stable deposits		-	-
4	Less stable deposits		15,799	1,580
5	Unsecured wholesale funding, of which:		9,008,268	6,223,427
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		-	-
7	Non-operational deposits (all counterparties)		9,008,268	6,223,427
8	Unsecured debt		-	-
9	Secured wholesale funding			-
10	Additional requirements, of which:		1,103,097	537,835
11	Outflows related to derivative exposures and other collateral requirements		261,875	261,875
12	Outflows related to loss of funding of debt products		-	-
13	Credit and liquidity facilities		841,222	275,960
14	Other contractual funding obligations		10,352	518
15	Other contingent funding obligations		-	-
16	TOTAL CASH OUTFLOWS			6,763,360
17	Secured lending (e.g. reverse repo)		-	-
18	Inflows from fully performing exposures		5,484,923	5,482,397
19	Other cash inflows		222,986	222,986
20	TOTAL CASH INFLOWS		5,707,909	5,705,383
21	Total HQLA			16,869,246
22	Total net cash outflows			2,162,280
23	Liquidity coverage ratio			907%

Notes

N1: CCB-JHB has completed LIQ1 based on the requirements of BCBS 400 - "Pillar 3 disclosure requirements - consolidated and enhanced framework", which prescribes that this return must be presented on a simple daily average over the quarter. The daily calculation of LCR performed by the Bank does not include the limitations on HQLA as per Banks Act Directive 7/2014 and Circular 5/2016 whereas the monthly calculation does take into account the limitations per Circular 5/2016.

For reference the LCR ratio as at 30 June 2021 (based on the monthly calculation including the limitations) is 193%.

The number of data points used in the daily calculation is 91 days.

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

Explanation	Directive 1 of 2019: Quarterly Disclosure required tables per Annex 1
CCB-JHB 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 ,CR7
CCB-JHB does not make use of the IMM for measuring Counterparty Credit Risk	CCR7