

OV1: Overview of RWA

		a	b	c	
		Risk –weighted assets		Minimum capital requirements N1	
R' 000		31 December 2021	30 September 2021	31 December 2021	
		Notes			
1	Credit risk (excluding counterparty credit risk)		10,698,231	11,282,693	1,123,314
2	Of which: standardised approach (SA)		10,698,231	11,282,693	1,123,314
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)		10,419	2,277	1,094
7	Of which: standardised approach for counterparty credit risk		10,419	2,277	1,094
8	Of which: Internal Model Method (IMM)		-	-	-
9	Of which: other CCR		-	-	-
10	Credit valuation adjustment (CVA)		5,920	1,293	622
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		8,892	6,961	934
21	Of which: standardised approach (SA)		8,892	6,961	934
22	Of which: internal model approaches (IMA)		-	-	-
23	Capital charge for switch between trading book and banking book		-	-	-
24	Operational risk	N2	1,360,732	1,196,118	142,877
25	Amounts below thresholds for deduction (subject to 250% risk weight)		153,680	176,488	16,136
26	Floor adjustment		-	-	-
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)		12,237,874	12,665,830	1,284,977

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 gross income earned for the relevant 3 year-period.

KM1: Key Metrics

R'000		Notes	a	b	c	d	e
			31 December 2021	30 September 2021	30 June 2021	31 March 2021	31 December 2020
Available capital (amounts)							
1	Common Equity Tier 1 (CET1)		5,775,317	5,648,775	5,531,803	5,433,159	5,329,190
1a	Fully loaded ECL accounting model		5,775,317	5,648,775	5,531,803	5,433,159	5,329,190
2	Tier 1		5,775,317	5,648,775	5,531,803	5,433,159	5,329,190
2a	Fully loaded accounting model Tier 1		5,775,317	5,648,775	5,531,803	5,433,159	5,329,190
3	Total capital		5,907,066	5,787,718	5,664,305	5,570,201	5,478,905
3a	Fully loaded ECL accounting model total capital		5,907,066	5,787,718	5,664,305	5,570,201	5,478,905
Risk-weighted assets (amounts)							
4	Total risk-weighted assets (RWA)		12,237,874	12,665,830	12,046,255	12,530,137	13,944,972
Risk-based capital ratios as a percentage of RWA							
5	Common Equity Tier 1 ratio (%)		47.19%	44.60%	45.92%	43.36%	38.22%
5a	Fully loaded ECL accounting model CET1 (%)		47.19%	44.60%	45.92%	43.36%	38.22%
6	Tier 1 ratio (%)		47.19%	44.60%	45.92%	43.36%	38.22%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)		47.19%	44.60%	45.92%	43.36%	38.22%
7	Total capital ratio (%)		48.27%	45.70%	47.02%	44.45%	39.29%
7a	Fully loaded ECL accounting model total capital ratio (%)		48.27%	45.70%	47.02%	44.45%	39.29%
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 (%)		39.82%	37.22%	38.55%	35.99%	30.84%
Basel III Leverage Ratio							
13	Total Basel III leverage ratio measure		42,402,675	38,789,724	35,077,265	37,905,641	40,397,262
14	Basel III leverage ratio (%) (row 2/row 13)		13.62%	14.56%	15.77%	14.33%	13.19%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/row 13)		13.62%	14.56%	15.77%	14.33%	13.19%
Liquidity Coverage Ratio		N1					
15	Total HQLA	N2	10,346,577	7,415,609	9,102,591	7,935,504	4,743,726
16	Total net cash outflow	N3	3,093,104	1,221,981	4,721,705	1,369,451	2,075,432
17	LCR ratio (%)	N4	334.50%	606.85%	192.78%	579.47%	228.57%
Net Stable Funding Ratio							
18	Total available stable funding		19,417,674	20,732,900	18,658,144	21,958,358	23,369,437
19	Total required stable funding		9,232,563	9,476,166	10,922,390	10,912,735	12,891,470
20	NSFR ratio (%)		210.32%	218.79%	170.82%	201.22%	181.28%

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 HQLA: The increase in HQLA is as a result of the purchase of new treasury bills as well as the change in limitations on foreign currency denominated HQLA as per Banks Act Directive 7/2014 and Circular 5/2016.
- N3: Total net cash outflow: The increase in net cash outflows is as a result of an increase in deposits and placements from banks as well as the restriction on cash inflows (limited to 75% of the total cash outflows).
- N4: LCR ratio: The percentage increase in total net cash outflow is greater than the percentage increase in total HQLA thus resulting in a decrease in LCR.

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

R'000		Notes	a
1	Total consolidated assets as per published financial statements		41,777,640
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		160,591
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)	N1	465,296
7	Other adjustments		-852
8	Leverage ratio exposure measure	N2	42,402,675

Notes

- N1: Off-balance sheet items: The increase is as a result of increases in unutilised committed facilities.
- N2: 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
			31 December 2021	30 September 2021
On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		41,703,765	38,287,216
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		-852	-1,593
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)		41,702,913	38,285,623
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)		73,875	15,596
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions		160,591	149,154
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	234,466	164,750
Securities financing transactions				
12	Gross SFT <i>assets</i> (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		930,592	678,702
18	(Adjustments for conversion to credit equivalent amounts)		-465,296	-339,351
19	Off-balance sheet items (sum of rows 17 and 18)	N2	465,296	339,351
Capital and total exposures				
20	Tier 1 capital		5,775,317	5,648,775
21	Total exposures (sum of rows 3, 11, 16 and 19)		42,402,675	38,789,724
22	Basel III leverage ratio		13.62%	14.56%

Notes

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

LIQ1: LIQUIDITY COVERAGE RATIO (LCR)

R'000		Notes	a	b
			Total unweighted value (average)	Total weighted value (average)
High-Quality Liquid Assets				
1	Total HQLA			17,423,409
2	Retail deposits and deposits from small business customers, of which:		14,861	1,486
3	Stable deposits		-	-
4	Less stable deposits		14,861	1,486
5	Unsecured wholesale funding, of which:		7,582,954	5,671,925
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		-	-
7	Non-operational deposits (all counterparties)		7,582,954	5,671,925
8	Unsecured debt		-	-
9	Secured wholesale funding			
10	Additional requirements, of which:		998,364	413,509
11	Outflows related to derivative exposures and other collateral requirements		310,665	310,665
12	Outflows related to loss of funding of debt products		-	-
13	Credit and liquidity facilities		687,699	102,844
14	Other contractual funding obligations		10,267	513
15	Other contingent funding obligations		-	-
16	TOTAL CASH OUTFLOWS			6,087,433
17	Secured lending (e.g. reverse repo)		-	-
18	Inflows from fully performing exposures		5,106,035	5,024,184
19	Other cash inflows		91,954	91,954
20	TOTAL CASH INFLOWS		5,197,989	5,116,138
21	Total HQLA			17,423,409
22	Total net cash outflows	N2		1,676,185
23	Liquidity coverage ratio			1151%

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 Directive 7/2014 and Circular 5/2016.

For reference the LCR ratio as at 31 December 2021 (based on the monthly calculation including the limitations) is 335%.

The number of data points used in the daily calculation is 92 days.

N2: Total net cash outflows does not equal total cash outflows less total cash inflows is due to the restriction on the cash inflows where it is limited to 75% of cash outflows for certain days in this quarter.

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