OV1: Overview of RWA

R' 000		Notes	a	b	c
			Risk –weighted assets		Minimum capital requirements N1
			31 March 2022	31 December 2021	31 March 2022
1	**Credit risk (excluding counterparty credit risk)**	N2	**5,897,078**	**10,698,231**	**678,164**
2	Of which: standardised approach (SA)		5,897,078	10,698,231	678,164
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)**		**506,038**	**10,419**	**58,194**
7	Of which: standardised approach for counterparty credit risk		506,038	10,419	58,194
8	Of which: Internal Model Method (IMM)		-	-	-
9	Of which: other CCR		-	-	-
10	**Credit valuation adjustment (CVA)**		**287,520**	**5,920**	**33,065**
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**		**12,803**	**8,892**	**1,472**
21	Of which: standardised approach (SA)		12,803	8,892	1,472
22	Of which: internal model approaches (IMA)		-	-	-
23	Capital charge for switch between trading book and banking book		-	-	-
24	**Operational risk**	N3	**1,126,536**	**1,360,732**	**129,552**
25	**Amounts below thresholds for deduction (subject to 250% risk weight)**		**161,358**	**153,680**	**18,556**
26	**Floor adjustment**		**-**	**-**	**-**
27	**Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)**	N4	**7,991,333**	**12,237,874**	**919,003**

Notes

N1: Minimum capital requirements: South African base minima (9%) + conservation buffer (2.5%).

N2: Credit risk: The decrease in credit risk is as a result of early repayments of loans.

N3: Operational risk: The decrease in operational risk is as a result of updates in gross income for the current year.

N4: Total: The decrease in total risk weighted assets is mainly as a result of a decrease in credit risk.

KM1: Key Metrics

	R'000	Notes	a	b	c	d	e
			31 March 2022	31 December2021	30 September 2021	30 June 2021	31 March 2021
	Available capital (amounts)						
1	Common Equity Tier 1 (CET1)		5,838,782	5,775,317	5,648,775	5,531,803	5,433,159
1a	Fully loaded ECL accounting model		5,838,782	5,775,317	5,648,775	5,531,803	5,433,159
2	Tier 1		5,838,782	5,775,317	5,648,775	5,531,803	5,433,159
2a	Fully loaded accounting model Tier 1		5,838,782	5,775,317	5,648,775	5,531,803	5,433,159
3	Total capital		5,916,681	5,907,066	5,787,718	5,664,305	5,570,201
3a	Fully loaded ECL accounting model total capital		5,916,681	5,907,066	5,787,718	5,664,305	5,570,201
	Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	N1	7,991,333	12,237,874	12,665,830	12,046,255	12,530,137
	Risk-based capital ratios as a percentage of RWA	N2					
5	Common Equity Tier 1 ratio (%)		73.06%	47.19%	44.60%	45.92%	43.36%
5a	Fully loaded ECL accounting model CET1 (%)		73.06%	47.19%	44.60%	45.92%	43.36%
6	Tier 1 ratio (%)		73.06%	47.19%	44.60%	45.92%	43.36%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)		73.06%	47.19%	44.60%	45.92%	43.36%
7	Total capital ratio (%)		74.04%	48.27%	45.70%	47.02%	44.45%
7a	Fully loaded ECL accounting model total capital ratio (%)		74.04%	48.27%	45.70%	47.02%	44.45%
	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 (%)	N3	65.19%	39.82%	37.22%	38.55%	35.99%
	Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure	N4	33,905,165	42,402,675	38,789,724	35,077,265	37,905,641
14	Basel III leverage ratio (%) (row 2/row 13)	N5	17.22%	13.62%	14.56%	15.77%	14.33%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/row 13)		17.22%	13.62%	14.56%	15.77%	14.33%
	Liquidity Coverage Ratio	N6					
15	Total HQLA	N7	6,224,075	10,346,577	7,415,609	9,102,591	7,935,504
16	Total net cash outflow	N8	2,005,275	3,093,104	1,221,981	4,721,705	1,369,451
17	LCR ratio (%)	N9	310.39%	334.50%	606.85%	192.78%	579.47%
	Net Stable Funding Ratio						
18	Total available stable funding		18,379,656	19,417,674	20,732,900	18,658,144	21,958,358
19	Total required stable funding		7,885,067	9,232,563	9,476,166	10,922,390	10,912,735
20	NSFR ratio (%)	N10	233.09%	210.32%	218.79%	170.82%	201.22%

Notes

N1: Total risk-weighted assets (RWA): Please refer to OV1.

N2: Risk-based capital ratios as a percentage of RWA: The increase is as a result of decreases in credit risk (please refer to OV1).

N3: CET1 available after meeting the bank's minimum capital requirements (%): The increase is as a result of decreases in credit risk.

N4: Total Basel III leverage ratio measure: Please refer to LR1.

N5: Fully loaded ECL accounting model Basel III leverage ratio (%): Please refer to LR2.

N6: 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.

N7: Total HQLA: The decrease in HQLA is as a result of the treasury bills which matured and were not replaced as well as the change in limitations on foreign currency denominated HQLA as per Banks Act Directive 7/2014 and Circular 5/2016.

N8: Total net cash outflow: The decrease in net cash outflows is as a result of a decrease in deposits and placements from banks as well as the restriction on cash inflows (limited to 75% of the total cash outflows).

N9: LCR ratio: The decrease in LCR is mainly as a result of a significant decrease in HQLA.

N10: NSFR ratio: The increase in NSFR is mainly as result of a decrease in required stable funding resulting from early repayment of loans.

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

	R'000	Notes	a
1	Total consolidated assets as per published financial statements		33,692,859
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		-38,276
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)		251,301
7	Other adjustments		-719
8	**Leverage ratio exposure measure**	N1	**33,905,165**
			N2

Notes

N1: Leverage ratio exposure measure: The decrease is mainly attributable to a decrease in total assets resulting from early repayment of loans and as well as an appreciation of the exchange rate.

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 31 March 2022	b 31 December 2021
On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		33,109,648	41,703,765
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		-719	-852
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)**	N1	**33,108,929**	**41,702,913**
Derivative exposures				
4	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)		211,823	73,875
5	Add-on amounts for PFE associated with *all* derivatives transactions		333,112	160,591
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	**544,935**	**234,466**
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		502,603	930,592
18	(Adjustments for conversion to credit equivalent amounts)		-251,302	-465,296
19	**Off-balance sheet items (sum of rows 17 and 18)**	N3	**251,301**	**465,296**
Capital and total exposures				
20	Tier 1 capital		5,838,782	5,775,317
21	**Total exposures (sum of rows 3, 11, 16 and 19)**	N4	**33,905,165**	**42,402,675**
22	**Basel III leverage ratio**	N5	**17.22%**	**13.62%**

Notes

N1: On balance sheet exposure: The decrease is as a result of significant early repayments of loans as well as an appreciation of the exchange rate.

N2: Derivative exposures: The increase is as a result of fair value movements in currency swaps resulting from exchange rate fluctuations.

N3: Off-balance sheet items: The decrease is as a result of limits being utilised.

N4: Total exposures: The decrease is mainly attributable to a decrease in total assets.

N5: Basel III leverage ratio: The increase is mainly attributable to a decrease in total exposures.

LIQ1: LIQUIDITY COVERAGE RATIO (LCR)

R'000		Notes	a Total unweighted value (average)	b Total weighted value (average)
High-Quality Liquid Assets				
1	Total HQLA			17,319,415
2	**Retail deposits and deposits from small business customers, of which:**		22,784	2,278
3	Stable deposits		-	-
4	Less stable deposits		22,784	2,278
5	**Unsecured wholesale funding, of which:**		9,811,599	8,106,055
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		-	-
7	Non-operational deposits (all counterparties)		9,811,599	8,106,055
8	Unsecured debt		-	-
9	**Secured wholesale funding**			-
10	**Additional requirements, of which:**		844,442	279,848
11	Outflows related to derivative exposures and other collateral requirements		150,496	150,496
12	Outflows related to loss of funding of debt products		-	-
13	Credit and liquidity facilities		693,946	129,352
14	**Other contractual funding obligations**		18,047	902
15	**Other contingent funding obligations**		-	-
16	**TOTAL CASH OUTFLOWS**			8,389,084
17	Secured lending (e.g. reverse repo)		-	-
18	Inflows from fully performing exposures		8,045,945	8,042,805
19	Other cash inflows		282,125	282,125
20	**TOTAL CASH INFLOWS**		8,328,070	8,324,930
21	**Total HQLA**			17,319,415
22	**Total net cash outflows**	N2		2,344,130
23	**Liquidity coverage ratio**			782%

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 March 2022 (based on the monthly calculation including the limitations) is 310%.

The number of data points used in the daily calculation is 90 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