

OV1: Overview of RWA

			a	b	c
			Risk –weighted assets		Minimum capital requirements N1
R' 000			30 June 2022	31 March 2022	30 June 2022
		Notes			
1	Credit risk (excluding counterparty credit risk)	N2	7,114,511	5,897,078	818,169
2	Of which: standardised approach (SA)		7,114,511	5,897,078	818,169
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)		7,891	506,038	907
7	Of which: standardised approach for counterparty credit risk		7,891	506,038	907
8	Of which: Internal Model Method (IMM)		-	-	-
9	Of which: other CCR		-	-	-
10	Credit valuation adjustment (CVA)		4,483	287,520	516
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		37,256	12,803	4,284
21	Of which: standardised approach (SA)		37,256	12,803	4,284
22	Of which: internal model approaches (IMA)		-	-	-
23	Capital charge for switch between trading book and banking book		-	-	-
24	Operational risk	N3	1,435,639	1,126,536	165,098
25	Amounts below thresholds for deduction (subject to 250% risk weight)		173,910	161,358	20,000
26	Floor adjustment		-	-	-
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	N4	8,773,690	7,991,333	1,008,974

Notes

- N1: Minimum capital requirements: South African base minima (9%) + conservation buffer (2.5%).
- N2: Credit risk: The increase in credit risk is as a result of new committed facilities granted to clients and the depreciation of the exchange rates.
- N3: Operational risk: The increase in operational risk is as a result of gross income earned for a 3 year-period.
- N4: Total: The increase in total risk weighted assets is mainly as a result of an increase in credit risk.

KM1: Key Metrics

R'000	Notes	a	b	c	d	e
		30 June 2022	31 March 2022	31 December 2021	30 September 2021	30 June 2021
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	5,955,698	5,838,782	5,775,317	5,648,775	5,531,803
1a	Fully loaded ECL accounting model	5,955,698	5,838,782	5,775,317	5,648,775	5,531,803
2	Tier 1	5,955,698	5,838,782	5,775,317	5,648,775	5,531,803
2a	Fully loaded accounting model Tier 1	5,955,698	5,838,782	5,775,317	5,648,775	5,531,803
3	Total capital	6,042,562	5,916,681	5,907,066	5,787,718	5,664,305
3a	Fully loaded ECL accounting model total capital	6,042,562	5,916,681	5,907,066	5,787,718	5,664,305
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	8,773,690	7,991,333	12,237,874	12,665,830	12,046,255
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	67.88%	73.06%	47.19%	44.60%	45.92%
5a	Fully loaded ECL accounting model CET1 (%)	67.88%	73.06%	47.19%	44.60%	45.92%
6	Tier 1 ratio (%)	67.88%	73.06%	47.19%	44.60%	45.92%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	67.88%	73.06%	47.19%	44.60%	45.92%
7	Total capital ratio (%)	68.87%	74.04%	48.27%	45.70%	47.02%
7a	Fully loaded ECL accounting model total capital ratio (%)	68.87%	74.04%	48.27%	45.70%	47.02%
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 (%)	60.01%	65.19%	39.82%	37.22%	38.55%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure	35,042,040	33,905,165	42,402,675	38,789,724	35,077,265
14	Basel III leverage ratio (%) (row 2/row 13)	17.00%	17.22%	13.62%	14.56%	15.77%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/row 13)	17.00%	17.22%	13.62%	14.56%	15.77%
Liquidity Coverage Ratio						
15	Total HQLA	6,239,281	6,224,075	10,346,577	7,415,609	9,102,591
16	Total net cash outflow	2,309,841	2,005,275	3,093,104	1,221,981	4,721,705
17	LCR ratio (%)	270.12%	310.39%	334.50%	606.85%	192.78%
Net Stable Funding Ratio						
18	Total available stable funding	19,149,426	18,379,656	19,417,674	20,732,900	18,658,144
19	Total required stable funding	7,998,861	7,885,067	9,232,563	9,476,166	10,922,390
20	NSFR ratio (%)	239.40%	233.09%	210.32%	218.79%	170.82%

Notes

- N1: Risk-based capital ratios as a percentage of RWA: The decrease is as a result of increases in credit risk (please refer to OV1).
- N2: Additional CET1 buffer requirements as a percentage of RWA: The decrease is as a result of increases in credit risk.
- N3: Total net cash outflow: The increase in net cash outflows is as a result of an increase in deposits as well as the restriction on cash inflows (limited to 75% of the total cash outflows).
- N4: LCR ratio: The decrease in LCR is mainly as a result of an increase in net cash outflows. HQLA remained relatively muted.

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

R'000		Notes	a
1	Total consolidated assets as per published financial statements		34,341,466
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		-369,696
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)		1,070,854
7	Other adjustments		-584
8	Leverage ratio exposure measure	N1	35,042,040

Notes

N1: 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 2022	31 March 2022
On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		33,833,982	33,109,648
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		-584	-719
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)		33,833,398	33,108,929
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)		0	211,823
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions		137,788	333,112
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	137,788	544,935
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		2,141,709	502,603
18	(Adjustments for conversion to credit equivalent amounts)		-1,070,855	-251,302
19	Off-balance sheet items (sum of rows 17 and 18)	N2	1,070,854	251,301
Capital and total exposures				
20	Tier 1 capital		5,955,698	5,838,782
21	Total exposures (sum of rows 3, 11, 16 and 19)		35,042,040	33,905,165
22	Basel III leverage ratio		17.00%	17.22%

Notes

N1: Derivative exposures: 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 new committed facilities granted to clients and not yet drawn down.

LIQ1: LIQUIDITY COVERAGE RATIO (LCR)

		Notes	a	b
			Total unweighted value (average)	Total weighted value (average)
R'000				
High-Quality Liquid Assets				
1	Total HQLA			16,187,544
2	Retail deposits and deposits from small business customers, of which:		24,285	2,428
3	Stable deposits		-	-
4	Less stable deposits		24,285	2,428
5	Unsecured wholesale funding, of which:		8,956,259	7,132,874
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		-	-
7	Non-operational deposits (all counterparties)		8,956,259	7,132,874
8	Unsecured debt		-	-
9	Secured wholesale funding			
10	Additional requirements, of which:		1,928,138	380,813
11	Outflows related to derivative exposures and other collateral requirements		208,888	208,888
12	Outflows related to loss of funding of debt products		-	-
13	Credit and liquidity facilities		1,719,250	171,925
14	Other contractual funding obligations		10,199	510
15	Other contingent funding obligations		-	-
16	TOTAL CASH OUTFLOWS			7,516,625
17	Secured lending (e.g. reverse repo)		-	-
18	Inflows from fully performing exposures		8,476,409	8,437,946
19	Other cash inflows		508,589	508,589
20	TOTAL CASH INFLOWS		8,984,998	8,946,534
21	Total HQLA			16,187,544
22	Total net cash outflows	N2		1,879,156
23	Liquidity coverage ratio			897%

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 30 June 2022 (based on the monthly calculation including the limitations) is 270%.

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