OV1: Overview of RWA

R' 000		Notes	a	b	c
			Risk –weighted assets		Minimum capital requirements N1
			30 September 2022	30 June 2022	30 September 2022
1	**Credit risk (excluding counterparty credit risk)**	N2	**8,552,057**	**7,114,511**	**983,487**
2	Of which: standardised approach (SA)		8,552,057	7,114,511	983,487
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)**		**11,835**	**7,891**	**1,361**
7	Of which: standardised approach for counterparty credit risk		11,835	7,891	1,361
8	Of which: Internal Model Method (IMM)		-	-	-
9	Of which: other CCR		-	-	-
10	**Credit valuation adjustment (CVA)**		**6,725**	**4,483**	**773**
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**		**6,375**	**37,256**	**733**
21	Of which: standardised approach (SA)		6,375	37,256	733
22	Of which: internal model approaches (IMA)		-	-	-
23	Capital charge for switch between trading book and banking book		-	-	-
24	**Operational risk**		**1,437,759**	**1,435,639**	**165,342**
25	**Amounts below thresholds for deduction (subject to 250% risk weight)**		**313,705**	**173,910**	**36,076**
26	**Floor adjustment**		**-**	**-**	**-**
27	**Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)**	N3	**10,328,456**	**8,773,690**	**1,187,772**

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 syndicated term loans granted to clients and the depreciation of the exchange rates.

N3: 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 September 2022	30 June 2022	31 March 2022	31 December 2021	30 September 2021
	Available capital (amounts)						
1	Common Equity Tier 1 (CET1)		5,999,366	5,955,698	5,838,782	5,775,317	5,648,775
1a	Fully loaded ECL accounting model		5,999,366	5,955,698	5,838,782	5,775,317	5,648,775
2	Tier 1		5,999,366	5,955,698	5,838,782	5,775,317	5,648,775
2a	Fully loaded accounting model Tier 1		5,999,366	5,955,698	5,838,782	5,775,317	5,648,775
3	Total capital		6,104,222	6,042,562	5,916,681	5,907,066	5,787,718
3a	Fully loaded ECL accounting model total capital		6,104,222	6,042,562	5,916,681	5,907,066	5,787,718
	Risk-weighted assets (amounts)	N1					
4	Total risk-weighted assets (RWA)		10,328,456	8,773,690	7,991,333	12,237,874	12,665,830
	Risk-based capital ratios as a percentage of RWA	N2					
5	Common Equity Tier 1 ratio (%)		58.09%	67.88%	73.06%	47.19%	44.60%
5a	Fully loaded ECL accounting model CET1 (%)		58.09%	67.88%	73.06%	47.19%	44.60%
6	Tier 1 ratio (%)		58.09%	67.88%	73.06%	47.19%	44.60%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)		58.09%	67.88%	73.06%	47.19%	44.60%
7	Total capital ratio (%)		59.10%	68.87%	74.04%	48.27%	45.70%
7a	Fully loaded ECL accounting model total capital ratio (%)		59.10%	68.87%	74.04%	48.27%	45.70%
	Additional CET1 buffer requirements as a percentage of RWA	N3					
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 (%)		50.21%	60.01%	65.19%	39.82%	37.22%
	Basel III Leverage Ratio	N4					
13	Total Basel III leverage ratio measure		39,590,652	35,042,040	33,905,165	42,402,675	38,789,724
14	Basel III leverage ratio (%) (row 2/row 13)		15.15%	17.00%	17.22%	13.62%	14.56%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a/row 13)		15.15%	17.00%	17.22%	13.62%	14.56%
	Liquidity Coverage Ratio	N5					
15	Total HQLA	N6	8,113,665	6,239,281	6,224,075	10,346,577	7,415,609
16	Total net cash outflow		2,369,719	2,309,841	2,005,275	3,093,104	1,221,981
17	LCR ratio (%)	N7	342.39%	270.12%	310.39%	334.50%	606.85%
	Net Stable Funding Ratio						
18	Total available stable funding		21,497,824	19,149,426	18,379,656	19,417,674	20,732,900
19	Total required stable funding	N8	9,933,979	7,998,861	7,885,067	9,232,563	9,476,166
20	NSFR ratio (%)	N9	216.41%	239.40%	233.09%	210.32%	218.79%

Notes

N1: Risk weighted assets: Please refer to OV1.

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

N3: Additional CET1 buffer requirements as a percentage of RWA: The decrease is as a result of increases in credit risk.

N4: Basel III Leverage ratio: Please refer to LR1.

N5: 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.

N6: Total HQLA: The increase in HQLA is as a result of the purchase of new USD denominated RSA government bonds and treasury bills to replace those that have matured.

N7: LCR ratio: The increase in LCR is mainly as a result of an increase in HQLA. Net cash outflows remained relatively muted.

N8: Total required stable funding: The increase in required stable funding is as a result of new syndicated term loans granted to clients and the depreciation of exchange rates.

N9: NSFR ratio: The percentage increase in total required stable funding is greater than the percentage increase in total available stable funding thus resulting in a decrease in NSFR.

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

	R'000	Notes	a N1
1	Total consolidated assets as per published financial statements		38,696,243
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		-778,945
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)		1,673,809
7	Other adjustments		-455
8	**Leverage ratio exposure measure**	N2	**39,590,652**

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.

N2: Leverage ratio exposure measure: The increase is mainly attributable to an increase in total assets resulting from new syndicated term loans granted to clients as well as a depreciation of the exchange rate.

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

R'000		Notes	a 30 September 2022	b 30 June 2022
On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		37,739,282	33,833,982
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		-455	-584
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)**	N1	**37,738,827**	**33,833,398**
4	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)		940	-
5	Add-on amounts for PFE associated with *all* derivatives transactions		177,076	137,788
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	**178,016**	**137,788**
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)**		**-**	**-**
17	Off-balance sheet exposure at gross notional amount		3,347,619	2,141,709
18	(Adjustments for conversion to credit equivalent amounts)		-1,673,810	-1,070,855
19	**Off-balance sheet items (sum of rows 17 and 18)**	N3	**1,673,809**	**1,070,854**
20	Tier 1 capital		5,999,366	5,955,698
21	**Total exposures (sum of rows 3, 11, 16 and 19)**	N4	**39,590,652**	**35,042,040**
22	**Basel III leverage ratio**		**15.15%**	**17.00%**

Notes

N1: On balance sheet exposure: The increase is as a result of new syndicated term loans granted to clients as well as a depreciation 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 increase is as a result of new committed facilities granted to clients and not yet drawndown.

N4: Total exposures: Please refer to LR1.

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			16,515,445
2	**Retail deposits and deposits from small business customers, of which:**		27,971	2,797
3	Stable deposits		-	-
4	Less stable deposits		27,971	2,797
5	**Unsecured wholesale funding, of which:**		9,508,898	7,527,408
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		-	-
7	Non-operational deposits (all counterparties)		9,508,898	7,527,408
8	Unsecured debt		-	-
9	**Secured wholesale funding**			-
10	**Additional requirements, of which:**		2,614,718	545,554
11	Outflows related to derivative exposures and other collateral requirements		157,752	157,752
12	Outflows related to loss of funding of debt products		-	-
13	Credit and liquidity facilities		2,456,966	387,802
14	**Other contractual funding obligations**		10,199	510
15	**Other contingent funding obligations**		-	-
16	**TOTAL CASH OUTFLOWS**			8,076,269
17	Secured lending (e.g. reverse repo)		-	-
18	Inflows from fully performing exposures		10,356,283	10,352,308
19	Other cash inflows		616,901	616,901
20	**TOTAL CASH INFLOWS**		10,973,184	10,969,209
21	**Total HQLA**			16,515,445
22	**Total net cash outflows**	N2		2,019,067
23	**Liquidity coverage ratio**			840%

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 September 2022 (based on the monthly calculation including the limitations) is 342%.

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