

## OV1: Overview of RWA

R' 000	Notes	a	b	c
		Risk –weighted assets		Minimum capital requirements
		31 March 2019	31 December 2018	31 March 2019
1	<b>Credit risk (excluding counterparty credit risk)</b>	12 732 989	12 893 159	1 559 791
2	Of which: standardised approach (SA)	12 732 989	12 893 159	1 559 791
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	<b>Counterparty credit risk (CCR)</b>	217 014	344 115	26 584
7	Of which: standardised approach for counterparty credit risk	217 014	344 115	26 584
8	Of which: Internal Model Method (IMM)	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	-	-	-
11	<b>Equity positions under the simple risk weight approach</b>	-	-	-
12	<b>Equity investments in funds - look-through approach</b>	-	-	-
13	<b>Equity investments in funds - mandate-based approach</b>	-	-	-
14	<b>Equity investments in funds - fall-back approach</b>	-	-	-
15	<b>Settlement risk</b>	-	-	-
16	<b>Securitisation exposures in the banking book</b>	-	-	-
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	<b>Market risk</b>	5 478	15	671
21	Of which: standardised approach (SA)	5 478	15	671
22	Of which: internal model approaches (IMA)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	<b>Operational risk</b>	837 449	1 163 885	102 588
25	<b>Amounts below thresholds for deduction (subject to 250% risk weight)</b>	-	-	-
26	<b>Floor adjustment</b>	236 407	235 023	28 960
27	<b>Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)</b>	<b>14 029 338</b>	<b>14 636 197</b>	<b>1 718 594</b>

### Notes

N1: The calculation is based on 3 years average adjusted operating profit, the fluctuations are as a result of changes in current year operating profit.

## KM1: Key Metrics

R'000		Notes		a	b	c	d	e
				31 March 2019	31 December 2018	30 September 2018	30 June 2018	31 March 2018
<b>Available capital (amounts)</b>								
1	Common Equity Tier 1 (CET1)			4 779 226	4 739 887	4 684 611	4 604 996	4 519 868
1a	Fully loaded ECL accounting model			4 779 226	4 739 887	4 684 611	4 604 996	4 519 868
2	Tier 1			4 779 226	4 739 887	4 684 611	4 604 996	4 519 868
2a	Fully loaded accounting model Tier 1			4 779 226	4 739 887	4 684 611	4 604 996	4 519 868
3	Total capital			4 830 102	4 785 531	4 743 690	4 666 128	4 579 034
3a	Fully loaded ECL accounting model total capital			4 830 102	4 785 531	4 743 690	4 666 128	4 579 034
<b>Risk-weighted assets (amounts)</b>								
4	Total risk-weighted assets (RWA)		N1	14 029 338	14 636 197	15 988 917	17 977 155	17 012 256
<b>Risk-based capital ratios as a percentage of RWA</b>								
5	Common Equity Tier 1 ratio (%)			34.07%	32.38%	29.30%	25.62%	26.57%
5a	Fully loaded ECL accounting model CET1 (%)			34.07%	32.38%	29.30%	25.62%	26.57%
6	Tier 1 ratio (%)			34.07%	32.38%	29.30%	25.62%	26.57%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)			34.07%	32.38%	29.30%	25.62%	26.57%
7	Total capital ratio (%)			34.43%	32.70%	29.67%	25.96%	26.92%
7a	Fully loaded ECL accounting model total capital ratio (%)			34.43%	32.70%	29.67%	25.96%	26.92%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>								
8	Capital conservation buffer requirement (2.5% from 2019) (%)			2.50%	1.88%	1.88%	1.88%	1.88%
9	Countercyclical buffer requirement (%)			-	-	-	-	-
10	Bank D-SIB additional requirements (%)			-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)			2.50%	1.88%	1.88%	1.88%	1.88%
12	CET1 available after meeting the bank's minimum capital requirements (%)			26.19%	24.63%	21.55%	17.87%	18.82%
<b>Basel III Leverage Ratio</b>								
13	Total Basel III leverage ratio measure			35 852 423	39 370 643	35 159 335	40 252 449	37 924 072
14	Basel III leverage ratio (%) (row 2/row 13)			13.33%	12.04%	13.32%	11.44%	11.92%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)			13.33%	12.04%	13.32%	11.44%	11.92%
<b>Liquidity Coverage Ratio</b>								
15	Total HQLA			8 195 536	9 552 622	9 418 731	7 577 179	7 752 572
16	Total net cash outflow			6 492 842	6 861 158	8 323 182	4 059 531	3 415 465
17	LCR ratio (%)			126.22%	139.23%	113.16%	186.65%	226.98%
<b>Net Stable Funding Ratio</b>								
18	Total available stable funding			18 799 868	18 799 868	19 349 124	18 891 697	16 108 141
19	Total required stable funding			12 546 318	12 546 318	13 026 493	14 676 883	13 190 116
20	NSFR ratio (%)			149.84%	149.84%	148.54%	128.72%	122.12%

### Notes

N1: Please refer to Notes under OV1

## LR1: Summary comparison of accounting assets vs leverage ratio exposure method (January 2014 standard)

R'000 At 31 March 2019		Notes	a
1	Total consolidated assets as per published financial statements		35 567 936
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	250 688
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	80 715
7	Other adjustments	N3	-66 534
<b>8</b>	<b>Leverage ratio exposure measure</b>		<b>35 832 806</b>

### Notes

- N1: The decrease is as a result of fair value movements in currency swaps resulting from exchange rate fluctuations
- N2: The movement is due to decreases in unutilised committed facilities.
- N3: The adjustment relates to fluctuations in derivative instruments.

## LR2: Summary comparison of accounting assets vs leverage ratio exposure method (January 2014 standard)

R'000		Notes	a	b
			31 March 2019	31 December 2018
<b>On-balance sheet exposures</b>				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		35 511 382	38 517 117
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		-9 980	-18 467
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)</b>		<b>35 501 403</b>	<b>38 498 650</b>
<b>Derivative exposures</b>				
4	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)		97 696	248 217
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions		152 991	170 428
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	<b>Total derivative exposures (sum of rows 4 to 10)</b>	N1	<b>250 688</b>	<b>418 645</b>
<b>Securities financing transactions</b>				
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	<b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>		<b>-</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>				
17	Off-balance sheet exposure at gross notional amount		514 900	1 122 368
18	(Adjustments for conversion to credit equivalent amounts)		-434 184	-688 269
19	<b>Off-balance sheet items (sum of rows 17 and 18)</b>	N2	<b>80 715</b>	<b>434 099</b>
<b>Capital and total exposures</b>				
20	Tier 1 capital		4 779 226	4 739 887
21	<b>Total exposures (sum of rows 3, 11, 16 and 19)</b>		<b>35 832 806</b>	<b>39 351 394</b>
<b>Leverage ratio</b>				
22	<b>Basel III leverage ratio</b>		<b>13.34%</b>	<b>12.05%</b>

### Notes

N1: The decrease is as a result of fair value movements in currency swaps resulting from exchange rate fluctuations

N2: The movement is due to decreases in unutilised committed facilities.

# LIQ1: LIQUIDITY COVERAGE RATIO (LCR)

R'000		Notes	a	b
At 30 June 2019			Total unweighted value (average)	Total weighted value (average)
<b>High-Quality Liquid Assets</b>				
1	Total HQLA			8 195 536
<b>Cash outflows</b>				
2	<b>Retail deposits and deposits from small business customers, of which:</b>		12 753	1 275
3	Stable deposits		-	-
4	Less stable deposits		12 753	1 275
5	<b>Unsecured wholesale funding, of which:</b>		12 523 647	9 745 730
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		-	-
7	Non-operational deposits (all counterparties)		-	-
8	Unsecured debt		12 523 647	9 745 730
9	<b>Secured wholesale funding</b>			183 473
10	<b>Additional requirements, of which:</b>		604 162	183 473
11	Outflows related to derivative exposures and other collateral requirements		144 297	144 297
12	Outflows related to loss of funding of debt products		-	-
13	Credit and liquidity facilities		459 864	39 176
14	<b>Other contractual funding obligations</b>		53 392	1 798
15	<b>Other contingent funding obligations</b>		-	-
16	<b>TOTAL CASH OUTFLOWS</b>	N1		<b>9 932 276</b>
<b>Cash inflows</b>				
17	Secured lending (e.g. reverse repo)		-	-
18	Inflows from fully performing exposures		3 448 516	3 439 434
19	Other cash inflows		-	-
20	<b>TOTAL CASH INFLOWS</b>	N2	3 448 516	3 438 434
<b>Total Adjusted Value</b>				
21	<b>Total HQLA</b>			8 195 536
22	<b>Total net cash outflows</b>			6 492 842
23	<b>Liquidity coverage ratio</b>			126%

## Notes

- N1: The decrease is as a result of temporary short term deposit received in Q4 of 2018 that has lapsed and not renewed and fair value movements in derivative instruments.
- N2: The movement is as a result of temporary short term placements placed in Q4 of 2018 that were not renewed