OV1: Overview of RWA

R' 000		Notes	a	b	c
			Risk –weighted assets		Minimum capital requirements
			30 June 2019	31 March 2019	30 June 2019
1	**Credit risk (excluding counterparty credit risk)**		**13 708 208**	**12 732 989**	**1 679 255**
2	Of which: standardised approach (SA)		13 708 208	12 732 989	1 679 255
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)**	N1	**782 990**	**217 014**	**95 916**
7	Of which: standardised approach for counterparty credit risk		782 990	217 014	95 916
8	Of which: Internal Model Method (IMM)		-	-	-
9	Of which: other CCR		-	-	-
10	Credit valuation adjustment (CVA)		-	-	-
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**		**1 344**	**5 478**	**165**
21	Of which: standardised approach (SA)		1 344	5 478	165
22	Of which: internal model approaches (IMA)		-	-	-
23	Capital charge for switch between trading book and banking book		-	-	-
24	**Operational risk**		**890 850**	**837 449**	**109 129**
25	**Amounts below thresholds for deduction (subject to 250% risk weight)**		-	-	-
26	**Floor adjustment**		**221 406**	**236 407**	**27 122**
27	**Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)**	N2	**15 604 799**	**14 029 338**	**1 911 588**

Notes

N1: The increase is as a result of fair value movements in currency swaps due to exchange rate fluctuations

N2: The increase is as a result of fair value movements in derivative instruments

KM1: Key Metrics

	R'000	Notes	a 30 June 2019	b 31 March 2019	c 31 December 2018	d 30 September 2018	e 30 June 2018
	Available capital (amounts)						
1	Common Equity Tier 1 (CET1)		4 809 425	4 779 226	4 739 887	4 684 611	4 604 996
1a	Fully loaded ECL accounting model		4 809 425	4 779 226	4 739 887	4 684 611	4 604 996
2	Tier 1		4 809 425	4 779 226	4 739 887	4 684 611	4 604 996
2a	Fully loaded accounting model Tier 1		4 809 425	4 779 226	4 739 887	4 684 611	4 604 996
3	Total capital		4 854 417	4 830 102	4 785 531	4 743 690	4 666 128
3a	Fully loaded ECL accounting model total capital		4 854 417	4 830 102	4 785 531	4 743 690	4 666 128
	Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	N1	15 604 799	14 029 338	14 636 197	15 988 917	17 977 155
	Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	N2	30.82%	34.07%	32.38%	29.30%	25.62%
5a	Fully loaded ECL accounting model CET1 (%)		30.82%	34.07%	32.38%	29.30%	25.62%
6	Tier 1 ratio (%)		30.82%	34.07%	32.38%	29.30%	25.62%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)		30.82%	34.07%	32.38%	29.30%	25.62%
7	Total capital ratio (%)		31.11%	34.43%	32.70%	29.67%	25.96%
7a	Fully loaded ECL accounting model total capital ratio (%)		31.11%	34.43%	32.70%	29.67%	25.96%
	Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)		2.50%	2.50%	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%	2.50%	1.88%	1.88%	1.88%
12	CET1 available after meeting the bank's minimum capital requirements (%)	N3	22.95%	26.19%	24.63%	21.55%	17.87%
	Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure		35 782 393	35 852 423	39 370 643	35 159 335	40 252 449
14	Basel III leverage ratio (%) (row 2/row 13)		13.44%	13.33%	12.04%	13.32%	11.44%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)		13.44%	13.33%	12.04%	13.32%	11.44%
	Liquidity Coverage Ratio						
15	Total HQLA		7 615 788	8 195 536	9 552 622	9 418 731	7 577 179
16	Total net cash outflow		1 996 412	6 492 842	6 861 158	8 323 182	4 059 531
17	LCR ratio (%)	N4	381.47%	126.22%	139.23%	113.16%	186.65%
	Net Stable Funding Ratio						
18	Total available stable funding		19 953 366	18 799 868	18 799 868	19 349 124	18 891 697
19	Total required stable funding		13 982 566	12 546 318	12 546 318	13 026 493	14 676 883
20	NSFR ratio (%)		142.70%	149.84%	149.84%	148.54%	128.72%

Notes

N1: Please refer to Notes under OV1

N2: The movement is as a result of the increase in risk-weighted assets (please refer to OV1)

N3: The movement is as a result of the increase in risk-weighted assets (please refer to OV1)

N4: The movement is as a result of funds from matured HQLA temporarily placed in short-term placements

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

R'000 At 30 June 2019		Notes	a
1	Total consolidated assets as per published financial statements		35 478 216
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	597 718
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	117 035
7	Other adjustments	N3	-424 434
8	**Leverage ratio exposure measure**		**35 768 536**

Notes

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

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

N3: The adjustments relate to fluctuations in derivative instruments.

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

R'000		Notes	a 30 June 2019	b 31 March 2019
On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		35 061 166	35 511 382
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		-7 383	-9 980
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)**		**35 053 783**	**35 501 403**
Derivative exposures				
4	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)		455 500	97 696
5	Add-on amounts for PFE associated with *all* derivatives transactions		142 218	152 991
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	**597 718**	**250 688**
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		424 144	514 900
18	(Adjustments for conversion to credit equivalent amounts)		-307 108	-434 184
19	**Off-balance sheet items (sum of rows 17 and 18)**	N2	**117 035**	**80 715**
Capital and total exposures				
20	Tier 1 capital		4 809 425	4 779 226
21	**Total exposures (sum of rows 3, 11, 16 and 19)**		**35 768 536**	**35 832 806**
Leverage ratio				
22	**Basel III leverage ratio**		**13.45%**	**13.34%**

Notes

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

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

LIQ1: LIQUIDITY COVERAGE RATIO (LCR)

R'000 At 30 June 2019		Notes	a Total unweighted value (average)	b Total weighted value (average)
High-Quality Liquid Assets				
1	Total HQLA			7 615 788
Cash outflows				
2	**Retail deposits and deposits from small business customers, of which:**		21 126	2 113
3	Stable deposits		-	-
4	Less stable deposits		21 126	2 113
5	**Unsecured wholesale funding, of which:**		10 746 013	7 904 503
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		-	-
7	Non-operational deposits (all counterparties)		-	-
8	Unsecured debt		10 746 013	7 904 503
9	**Secured wholesale funding**			77 122
10	**Additional requirements, of which:**		368 281	77 122
11	Outflows related to derivative exposures and other collateral requirements		3 394	3 394
12	Outflows related to loss of funding of debt products		-	-
13	Credit and liquidity facilities		364 888	73 728
14	**Other contractual funding obligations**		57 899	1 911
15	**Other contingent funding obligations**		-	-
16	**TOTAL CASH OUTFLOWS**	N1		**7 985 648**
Cash inflows				
17	Secured lending (e.g. reverse repo)		-	-
18	Inflows from fully performing exposures		6 771 562	6 742 305
19	Other cash inflows		-	-
20	**TOTAL CASH INFLOWS**	N2	6 771 562	6 742 305
				Total Adjusted Value
21	**Total HQLA**			7 615 788
22	**Total net cash outflows**			1 996 412
23	**Liquidity coverage ratio**	N3		381%

Notes

N1: The movement is as a result of the replacement of call deposits with fixed term deposits over 30 days.

N2: The movement is as a result of maturities of HQLA not being replaced, however the funds are temporarily held in short-term placements.

N3: The movement is as a result of a decrease in net cash outflows.