

## Overview of risk management, key prudential metrics and RWA

### KM1: Key metrics

(Amount in '000)

|   | a             | b             | c             | d             | e             | f             |
|---|---------------|---------------|---------------|---------------|---------------|---------------|
|   | Sep'19        | Jun'19        | Mar'19        | Dec'18        | Sep'18        | Jun'18        |
| <b>Available Capital (amounts)</b>  |               |               |               |               |               |               |
| 1 Common Equity Tier 1 ( CET1)  | 1 561 265.00  | 1 561 683     | 1 560 441     | 1 543 346     | 1 551 788     | 1 418 291     |
| 1a Fully loaded ECL accounting model  | 1 561 265.00  | 1 561 683     | 1 560 441     | 1 543 346     | 1 551 788     | 1 418 291     |
| 2 Tier 1  | 1 561 265.00  | 1 561 683     | 1 560 441     | 1 543 346     | 1 551 788     | 1 418 291     |
| 2a Fully loaded ECL accounting model Tier1                                      | 1 561 265.00  | 1 561 683     | 1 560 441     | 1 543 346     | 1 551 788     | 1 418 291     |
| 3 Total Capital   | 1 644 493.00  | 1 601 061     | 1 599 819     | 1 576 285     | 1 584 727     | 1 451 230     |
| 3a Fully loaded ECL Accounting model total capital                              | 1 644 493.00  | 1 601 061     | 1 599 819     | 1 576 285     | 1 584 727     | 1 451 230     |
| <b>Risk-Weighted assets (amounts)</b>   |               |               |               |               |               |               |
| 4 Total risk-weighted assets (RWA)  | 10 119 213    | 9 878 455     | 9 920 754     | 10 366 520    | 9 198 932     | 8 171 264     |
| <b>Risk-based capital ratios as a percentage of RWA</b>                         |               |               |               |               |               |               |
| 5 Common Equity Tier1 ratio(%)  | 15.43%        | 15.81%        | 15.73%        | 14.89%        | 16.87%        | 17.36%        |
| 5a Fully loaded ECL accounting model Common Equity Tier 1(%)                    | 15.43%        | 15.81%        | 15.73%        | 14.89%        | 16.87%        | 17.36%        |
| 6 Tier 1 ratio(%)   | 15.43%        | 15.81%        | 15.73%        | 14.89%        | 16.87%        | 17.36%        |
| 6a Fully loaded ECL accounting model Tier 1 ratio(%)                            | 15.43%        | 15.81%        | 15.73%        | 14.89%        | 16.87%        | 17.36%        |
| 7 Total Capital ratio (%)   | 16.25%        | 16.21%        | 16.13%        | 15.21%        | 17.23%        | 17.76%        |
| 7a Fully loaded ECL accounting model total capital ratio (%)                    | 16.25%        | 16.21%        | 16.13%        | 15.21%        | 17.23%        | 17.76%        |
| <b>Additional CET1 buffer requirements as a percentage of RWA</b>               |               |               |               |               |               |               |
| 8 Capital conservation buffer requirement (2.5% from 2019) (%)                  | 2.50%         | 2.50%         | 2.50%         | 1.875%        | 1.875%        | 1.875%        |
| 9 Countercyclical buffer requirement(%)   | 0.02%         | 0.02%         | 0.02%         | 0.00%         | 0.00%         | 0.00%         |
| 10 Bank G-SIB and/or D-SIB additional requirements (%)                          | 0.00%         | 0.00%         | 0.00%         | 0.00%         | 0.00%         | 0.00%         |
| 11 Total of bank (CET1) specific buffer requirements (%) ( row 8+row9+row10)    | 2.52%         | 2.52%         | 2.52%         | 1.88%         | 1.88%         | 1.88%         |
| 12 CET1 available after meeting the bank's minimum capital requirement(%)       | 2.91%         | 3.29%         | 3.21%         | 2.39%         | 4.37%         | 4.86%         |
| <b>Basel III Leverage ratio</b>   |               |               |               |               |               |               |
| 13 Total Basel III leverage ratio exposure measure                              | 11 408 228.00 | 11 003 289.00 | 11 561 561.00 | 11 530 112.00 | 12 834 837.00 | 10 365 797.00 |
| 14 Basel III leverage ratio(%) (row 2/row 13)                                   | 13.69%        | 14.19%        | 13.50%        | 13.39%        | 12.09%        | 13.68%        |
| 14a Fully loaded ECL accounting model Basel III Leverage ratio(%) (row2a/row13) | 13.69%        | 14.19%        | 13.50%        | 13.39%        | 12.09%        | 13.68%        |
| <b>Liquidity coverage ratio</b>   |               |               |               |               |               |               |
| 15 Total HQLA   | 416 738.00    | 418 212.00    | 419 957.00    | 434 464.00    | 524 448.00    | 468 713.00    |
| 16 Total net cash outflow   | 74 003.00     | 191 523.00    | 265 528.00    | 101 845.00    | 343 903.00    | 289 784.00    |
| 17 LCR ratio (%)  | 563%          | 218%          | 158%          | 427%          | 152%          | 162%          |

## OV1: Overview of RWA

|    |   | a          | b         | c                            |
|----|---|------------|-----------|------------------------------|
|    |   | RWA        |           | Minimum Capital requirements |
|    |   | T          | T-1       | T                            |
| 1  | Credit risk (excluding counterparty credit risk)  | 9 355 240  | 9 098 463 | 1 171 276                    |
| 2  | Of which: standardised approach (SA)  | 9 355 240  | 9 098 463 | 1 171 276                    |
| 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)  | 179 439    | 201 570   | 22 466                       |
| 7  | Of which: standardised approach for counterparty credit risk  | 179 439    | 201 570   | 22 466                       |
| 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 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 (IAA) |            |           |                              |
| 19 | Of which: securitisation standardised approach (SEC-SA)   |            |           |                              |
| 20 | Market risk   | 24 590     | 22 447    | 3 079                        |
| 21 | Of which: standardised approach (SA)  | 24 590     | 22 447    | 3 079                        |
| 22 | Of which: internal model approaches (IMA)   |            |           |                              |
| 23 | Capital charge for switch between trading book and banking book   |            |           |                              |
| 24 | Operational risk  | 497 127    | 497 127   | 62 240                       |
| 25 | Amounts below the thresholds for deduction (subject to 250% risk weight)  | 44 030     | 31 415    | 5 513                        |
| 26 | Floor adjustment  | 18 787     | 27 433    | 2 352                        |
| 27 | Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)   | 10 119 213 | 9 878 455 | 1 266 925                    |

## CC1 – Composition of Regulatory Capital

|    |   | a         | b  |
|----|---|-----------|--|
|    |   | Amounts   | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
|    | <b>Common Equity Tier 1 capital: instruments and reserves</b>   |           |  |
| 1  | Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus   | 795 850   |  |
| 2  | Retained earnings   | 773 843   |  |
| 3  | Accumulated other comprehensive income (and other reserves)   | -7 671    |  |
| 4  | <i>Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)</i>  |           |  |
| 5  | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)  |           |  |
| 6  | <b>Common Equity Tier 1 capital before regulatory adjustments</b>   | 1 562 022 |  |
|    | <b>Common Equity Tier 1 capital: regulatory adjustments</b>   |           |  |
| 7  | Prudent valuation adjustments   |           |  |
| 8  | Goodwill (net of related tax liability)   |           |  |
| 9  | Other intangibles other than mortgage servicing rights (net of related tax liability)   | 757       |  |
| 10 | Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)  |           |  |
| 11 | Cash flow hedge reserve   |           |  |
| 12 | Shortfall of provisions to expected losses  |           |  |
| 13 | Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework <sup>25</sup> )   |           |  |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities   |           |  |
| 15 | Defined benefit pension fund net assets   |           |  |
| 16 | Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)  |           |  |
| 17 | Reciprocal cross-holdings in common equity  |           |  |
| 18 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)                      |           |  |
| 19 | Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  |           |  |
| 20 | Mortgage servicing rights (amount above 10% threshold)  |           |  |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)   |           |  |
| 22 | Amount exceeding the 15% threshold  |           |  |
| 23 | Of which: significant investments in the common stock of financials   |           |  |
| 24 | Of which: mortgage servicing rights   |           |  |
| 25 | Of which: deferred tax assets arising from temporary differences  |           |  |
| 26 | National specific regulatory adjustments  |           |  |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions   |           |  |
| 28 | <b>Total regulatory adjustments to Common Equity Tier 1</b>   | 757       |  |
| 29 | <b>Common Equity Tier 1 capital (CET1)</b>  | 1 561 265 |  |
|    | <b>Additional Tier 1 capital: instruments</b>   |           |  |
| 30 | Directly issued qualifying additional Tier 1 instruments plus related stock surplus   |           |  |
| 31 | Of which: classified as equity under applicable accounting standards  |           |  |
| 32 | Of which: classified as liabilities under applicable accounting standards   |           |  |
| 33 | <i>Directly issued capital instruments subject to phase-out from additional Tier 1</i>  |           |  |
| 34 | Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)   |           |  |
| 35 | <i>Of which: instruments issued by subsidiaries subject to phase-out</i>  |           |  |
| 36 | Additional Tier 1 capital before regulatory adjustments   | -         |  |
|    | <b>Additional Tier 1 capital: regulatory adjustments</b>  |           |  |
| 37 | Investments in own additional Tier 1 instruments  |           |  |
| 38 | Reciprocal cross-holdings in additional Tier 1 instruments  |           |  |
| 39 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) |           |  |
| 40 | Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation  |           |  |
| 41 | National specific regulatory adjustments  |           |  |
| 42 | Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions  |           |  |
| 43 | <b>Total regulatory adjustments to additional Tier 1 capital</b>  | -         |  |
| 44 | <b>Additional Tier 1 capital (AT1)</b>  | -         |  |
| 45 | <b>Tier 1 capital (T1 = CET1 + AT1)</b>   | 1 561 265 |  |
|    | <b>Tier 2 capital: instruments and provisions</b>   |           |  |
| 46 | Directly issued qualifying Tier 2 instruments plus related stock surplus  |           |  |
| 47 | <i>Directly issued capital instruments subject to phase-out from Tier 2</i>   |           |  |
| 48 | Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)  |           |  |
| 49 | <i>Of which: instruments issued by subsidiaries subject to phase-out</i>  |           |  |
| 50 | Provisions  | 83 228    |  |
| 51 | <b>Tier 2 capital before regulatory adjustments</b>   | 83 228    |  |

|     |   |            |  |
|-----|---|------------|--|
|     | <b>Tier 2 capital: regulatory adjustments</b>   |            |  |
| 52  | Investments in own Tier 2 instruments   |            |  |
| 53  | Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities  |            |  |
| 54  | Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)  |            |  |
| 54a | Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only) |            |  |
| 55  | Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)   |            |  |
| 56  | National specific regulatory adjustments  |            |  |
| 57  | <b>Total regulatory adjustments to Tier 2 capital</b>   | -          |  |
| 58  | <b>Tier 2 capital (T2)</b>  | 83 228     |  |
| 59  | <b>Total regulatory capital (TC = T1 + T2)</b>  | 1 644 493  |  |
| 60  | <b>Total risk-weighted assets</b>   | 10 119 213 |  |
|     | <b>Capital ratios and buffers</b>   |            |  |
| 61  | <b>Common Equity Tier 1 (as a percentage of risk-weighted assets)</b>   | 15.43%     |  |
| 62  | <b>Tier 1 (as a percentage of risk-weighted assets)</b>   | 15.43%     |  |
| 63  | <b>Total capital (as a percentage of risk-weighted assets)</b>  | 16.25%     |  |
| 64  | <b>Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)</b>  | 2.52%      |  |
| 65  | Of which: capital conservation buffer requirement   | 2.50%      |  |
| 66  | Of which: bank-specific countercyclical buffer requirement  | 0.02%      |  |
| 67  | Of which: higher loss absorbency requirement  |            |  |
| 68  | Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements  | 2.91%      |  |
|     | <b>National minima (if different from Basel III)</b>  |            |  |
| 69  | National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)   | 5.00%      |  |
| 70  | National Tier 1 minimum ratio (if different from Basel III minimum)   | 6.75%      |  |
| 71  | National total capital minimum ratio (if different from Basel III minimum)  | 9.00%      |  |
|     | <b>Amounts below the thresholds for deduction (before risk weighting)</b>   |            |  |
| 72  | Non-significant investments in the capital and other TLAC liabilities of other financial entities   |            |  |
| 73  | Significant investments in the common stock of financial entities   |            |  |
| 74  | Mortgage servicing rights (net of related tax liability)  |            |  |
| 75  | Deferred tax assets arising from temporary differences (net of related tax liability)   |            |  |
|     | <b>Applicable caps on the inclusion of provisions in Tier 2</b>   |            |  |
| 76  | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)  | 83 228     |  |
| 77  | Cap on inclusion of provisions in Tier 2 under standardised approach  | -          |  |
| 78  | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)  | -          |  |
| 79  | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach   | -          |  |
|     | <b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>  |            |  |
| 80  | <i>Current cap on CET1 instruments subject to phase-out arrangements</i>  |            |  |
| 81  | <i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>  |            |  |
| 82  | <i>Current cap on AT1 instruments subject to phase-out arrangements</i>   |            |  |
| 83  | <i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>   |            |  |
| 84  | <i>Current cap on T2 instruments subject to phase-out arrangements</i>  |            |  |
| 85  | <i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>  |            |  |

## Leverage Ratio

LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure

|          |  | a                 |
|----------|--|-------------------|
| 1        | Total consolidated assets as per published financial statements  | 11 676 262        |
| 2        | Adjustment 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   | 14 380            |
| 5        | Adjustment for securities financing transactions (ie repos and similar secured lending)  |                   |
| 6        | Adjustment for off-balance sheet items ( ie conversation to credit equivalent amounts of off-balance sheet exposures)  | -281 657          |
| 7        | Other adjustments  | -757              |
| <b>8</b> | <b>Leverage ratio exposure measure</b>   | <b>11 408 228</b> |

**LR2: Leverage ratio**

| Leverage ratio framework                          |  | a          | b          |
|---|--|------------|------------|
|   |  | Sep'19     | Jun'19     |
| <b>On-balance sheet exposures</b>                 |  |            |            |
| 1   | On-balance sheet items (excluding derivatives and SFTs, but including collateral)  | 10 150 784 | 9 558 827  |
| 2   | (Asset amounts deducted in determining Basel III Tier 1 capital)   |            |            |
| 3   | <b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)  | 10 150 784 | 9 558 827  |
| <b>Derivative exposures</b>                       |  |            |            |
| 4   | Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)                               | 7 825      | 27 988     |
| 5   | Add-on amounts for PEE associated with all derivatives transactions  | 14 380     | 18 920     |
| 6   | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework |            |            |
| 7   | (Deductions of receivables 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</b> (sum of lines 4 to 10)   | 22 205     | 46 908     |
| <b>Securities financing transaction exposures</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</b> (sum of lines 12 to 15)  |            |            |
| <b>Other off-balance sheet exposures</b>          |  |            |            |
| 17  | Off-balance sheet exposure at gross notional amount  | 1 516 896  | 1 680 758  |
| 18  | (Adjustments for conversion to credit equivalent amounts)  | -281 657   | -283 204   |
| 19  | Off-balance sheet items (sum of lines 17 and 18)   | 1 235 239  | 1 397 554  |
| <b>Capital and total exposures</b>                |  |            |            |
| 20  | Tier 1 capital   | 1 561 265  | 1 561 683  |
| 21  | <b>Total exposures</b> (sum of lines 3, 11, 16 and 19)   | 11 408 228 | 11 003 289 |
| <b>Leverage ratio</b>                             |  |            |            |
| 22  | Basel III leverage ratio   | 13.69%     | 14.19%     |

## LIQ1 – Liquidity Coverage Ratio (LCR)

|                                   |   | (Amt in ZAR'000)                       |                                      |
|-----------------------------------|---|--|--------------------------------------|
|                                   |   | a                                      | b                                    |
|                                   |   | Total unweighted<br>value<br>(average) | Total weighted<br>value<br>(average) |
| <b>High-quality liquid assets</b> |   |  |                                      |
| 1                                 | Total HQLA  | 416 738                                | 416 738                              |
| <b>Cash Outflow</b>               |   |  |                                      |
| 2                                 | <b>Retail deposits and deposits from small business customers, of which:</b>            |  |                                      |
| 3                                 | Stable deposits   | 162 851                                | -                                    |
| 4                                 | Less stable deposits  | 250 485                                | 25 049                               |
| 5                                 | <b>Unsecured wholesale funding, of which:</b>   |  |                                      |
| 6                                 | Operational deposits (all counterparties) and deposits in networks of cooperative banks | 550 192                                | 8 513                                |
| 7                                 | Non-operational deposits (all counterparties)   | 341 788                                | 136 715                              |
| 8                                 | Unsecured debt  | 47 931                                 | 47 931                               |
| 9                                 | <b>Secured wholesale funding</b>  | -                                      | -                                    |
| 10                                | <b>Additional requirements, of which:</b>   |  |                                      |
| 11                                | Outflows related to derivative exposures and other collateral requirements              | 8 563                                  | 8 563                                |
| 12                                | Outflows related to loss of funding on debt products                                    |  |                                      |
| 13                                | Credit and liquidity facilities   | 1 532 991                              | 69 243                               |
| 14                                | <b>Other contractual funding obligations</b>  |  |                                      |
| 15                                | <b>Other contingent funding obligations</b>   |  |                                      |
| 16                                | <b>TOTAL CASH OUTFLOWS</b>  | 2 894 801                              | 296 014                              |
| <b>Cash Inflows</b>               |   |  |                                      |
| 17                                | <b>Secured lending (eg reverse repos)</b>   |  |                                      |
| 18                                | <b>Inflows from fully performing exposures</b>  | 891 235                                | 647 785                              |
| 19                                | Other cash inflows  | 8 849                                  | 7 825                                |
| 20                                | <b>TOTAL CASH INFLOWS</b>   | 900 084                                | 655 610                              |
|                                   |   |  | <b>Total adjusted<br/>value</b>      |
| 21                                | <b>Total HQLA</b>   |  | 416 738                              |
| 22                                | <b>Total net cash outflows</b>  |  | 74 003                               |
| 23                                | <b>Liquidity Coverage Ratio (%)</b>   |  | <b>563</b>                           |

## LIQ2 – Net Stable Funding Ratio (NSFR)

| LIQ2 - NSFR                                |   | 30th Sep 2019                         |                  |                      |                  |                  |
|--|---|---------------------------------------|------------------|----------------------|------------------|------------------|
|  |   | a                                     | b                | c                    | d                | e                |
|  |   | Unweighted value by residual maturity |                  |                      |                  |                  |
|  |   | No maturity                           | < 6 months       | 6 months to < 1 year | ≥ 1 year         | Weighted value   |
| <i>(In currency amount)</i>                |   |                                       |                  |                      |                  |                  |
| <b>Available stable funding (ASF) item</b> |   |                                       |                  |                      |                  |                  |
| 1  | Capital:  |                                       |                  |                      |                  |                  |
| 2  | Regulatory capital  |                                       |                  |                      | 1 644 493        | 1 644 493        |
| 3  | Other capital instruments   |                                       |                  |                      |                  |                  |
| 4  | Retail deposits and deposits from small business customers:   |                                       |                  |                      |                  |                  |
| 5  | Stable deposits   |                                       | 207 297          | 93 843               | 23 563           | 309 646          |
| 6  | Less stable deposits  |                                       | 235 981          | -                    | -                | 212 383          |
| 7  | Wholesale funding:  |                                       |                  |                      |                  |                  |
| 8  | Operational deposits  |                                       |                  |                      |                  |                  |
| 9  | Other wholesale funding   |                                       | 595 958          | 38 908               | 2 731            | 320 164          |
| 10   | Liabilities with matching interdependent assets   |                                       |                  |                      |                  |                  |
| 11   | Other liabilities:  |                                       | 879 652          | 1 769 286            | 4 569 216        | 5 453 859        |
| 12   | NSFR derivative liabilities   |                                       |                  |                      | 8 563            | -                |
| 13   | All other liabilities and equity not included in the above categories   |                                       | 24 238           | -                    | 65 637           | 65 637           |
| <b>14</b>                                  | <b>Total ASF</b>  |                                       | <b>1 943 126</b> | <b>1 902 037</b>     | <b>6 314 203</b> | <b>8 006 182</b> |
| <b>Required stable funding (RSF) item</b>  |   |                                       |                  |                      |                  |                  |
| 15   | Total NSFR high-quality liquid assets (HQLA)  |                                       | 250 345          | -                    | 184 314          | 20 837           |
| 16   | Deposits held at other financial institutions for operational purposes  |                                       | 1 042 478        | 408 917              | -                | 725 698          |
| 17   | Performing loans and securities:  |                                       |                  |                      |                  |                  |
| 18   | Performing loans to financial institutions secured by Level 1 HQLA  |                                       |                  |                      |                  |                  |
| 19   | Performing loans to financial institutions secured by non-Level 1 HQLA and <b>unsecured</b> performing loans to financial institutions                        |                                       | 2 744 180        | 342 467              | 3 329 796        | 3 912 657        |
| 20   | Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: |                                       |                  |                      |                  |                  |
| 21   | With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk  |                                       |                  |                      |                  |                  |
| 22   | Performing residential mortgages, of which  |                                       |                  |                      |                  |                  |
| 23   | With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk  |                                       |                  |                      | 6 062            | 3 940            |



|           |   |           |                  |                |                  |                  |
|-----------|---|-----------|------------------|----------------|------------------|------------------|
| 24        | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities   |           | -                | 235 441        | -                | 117 721          |
| 25        | Assets with matching interdependent liabilities   |           |                  |                |                  |                  |
| 26        | Other assets:   |           | -27 557          | 267            | 1 597 674        | 1 344 378        |
| 27        | Physical traded commodities, including gold   |           |                  |                |                  |                  |
| 28        | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs |           |                  |                |                  |                  |
| 29        | NSFR derivative assets  |           |                  |                |                  |                  |
| 30        | NSFR derivative liabilities before deduction of variation margin posted                             |           | -                | -              | 7 825            | 7 825            |
| 31        | All other assets not included in the above categories   |           | -                | -              | 37 157           | 37 157           |
| 32        | Off-balance sheet items   | 1 516 896 |                  |                |                  | 75 845           |
| <b>33</b> | <b>Total RSF</b>  |           | <b>4 009 446</b> | <b>987 092</b> | <b>5 162 828</b> | <b>6 246 056</b> |
| <b>34</b> | <b>Net Stable Funding Ratio (%)</b>   |           |                  |                |                  | <b>128</b>       |

#### MR 1 Market risk under the SA

|           |  | a                    |
|-----------|--|----------------------|
|           |  | Capital charge in SA |
| 1         | General interest rate risk   |                      |
| 2         | Equity risk  |                      |
| 3         | Commodity risk   |                      |
| 4         | Foreign exchange risk  | 1 967                |
| 5         | Credit spread risk – non-securitisations                                 |                      |
| 6         | Credit spread risk – securitisations (non-correlation trading portfolio) |                      |
| 7         | Credit spread risk – securitisation (correlation trading portfolio)      |                      |
| 8         | Default risk – non-securitisations                                       |                      |
| 9         | Default risk – securitisations (non-correlation trading portfolio)       |                      |
| 10        | Default risk – securitisations (correlation trading portfolio)           |                      |
| 11        | Residual risk add-on   |                      |
| <b>12</b> | <b>Total</b>   | <b>1 967</b>         |

## CR1: Credit quality of assets

(R '000)

|   |                             | a                        | b                          | c                          | d                 |
|---|-----------------------------|--------------------------|----------------------------|----------------------------|-------------------|
|   |                             | Gross carrying values of |                            | Allowances/<br>impairments | Net values        |
|   |                             | Defaulted<br>exposures   | Non-defaulted<br>exposures |                            | (a+b-c)           |
| 1 | Loans                       | 0                        | 8 932 769                  | 81 109                     | 8 851 660         |
| 2 | Debt                        | 0                        | 1 322 104                  | 747                        | 1 321 357         |
|   | Securities                  |                          |                            |                            |                   |
| 3 | Off-balance sheet exposures | 0                        | 1 461 510                  | 1 371                      | 1 460 139         |
| 4 | <b>Total</b>                | <b>0</b>                 | <b>11 716 383</b>          | <b>83 227</b>              | <b>11 633 156</b> |

## CR2: Changes in stock of defaulted loans and debt securities

|   |   | a   |
|---|---|-----|
| 1 | <b>Defaulted loans and debt securities at end of the previous reporting period</b>    | Nil |
| 2 | Loans and debt securities that have defaulted since the last reporting period         | Nil |
| 3 | Returned to non-defaulted status  | Nil |
| 4 | Amounts written off   | Nil |
| 5 | Other changes   | Nil |
| 6 | <b>Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)</b> | Nil |

## CR3: Credit risk mitigation techniques – overview

|   |                    | a                                    | b                               | c   | d   | e   | f                                       | (R '000)  |
|---|--------------------|--------------------------------------|---------------------------------|---|---|---|---|---|
|   |                    | Exposures unsecured: carrying amount | Exposures secured by collateral | Exposures secured by collateral, of which: secured amount | Exposures secured by financial guarantees | Exposures secured by financial guarantees, of which: secured amount | Exposures secured by credit derivatives | Exposures secured by credit derivatives, of which: secured amount |
| 1 | Loans              | 7 359 726                            | 1 491 934                       | 1 491 934   | 484 862                                   | 484 862   | 0                                       | 0   |
| 2 | Debt securities    | 1 321 357                            | 0                               | 0   | 0   | 0   | 0                                       | 0   |
| 3 | <b>Total</b>       | <b>8 681 083</b>                     | <b>1 491 934</b>                | <b>1 491 934</b>  | <b>484 862</b>                            | <b>484 862</b>  | <b>0</b>                                | <b>0</b>  |
| 4 | Of which defaulted | -                                    | 0                               | 0   | 0   | 0   | 0                                       | 0   |

## CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects

|    |  | (R'000)                      |                       |                                 |                          |                     |             |
|----|--|------------------------------|-----------------------|---------------------------------|--------------------------|---------------------|-------------|
|    |  | a                            | b                     | c                               | d                        | e                   | f           |
|    |  | Exposures before CCF and CRM |                       | Exposures post-CCF and post-CRM |                          | RWA and RWA density |             |
|    | Asset classes                                  | On-balance sheet amt         | Off-balance sheet amt | On-balance sheet amount         | Off-balance sheet amount | RWA                 | RWA density |
| 1  | Sovereigns and their central banks             | 229 238                      | -                     | 229 238                         | 0                        | 0                   | 0           |
| 2  | Non-central government public sector entities  | 235 441                      | -                     | 235 441                         | 0                        | 47 088              | 0.2         |
| 3  | Multilateral development banks                 | 379 120                      | -                     | 379 120                         | 0                        | 189 560             | 0.5         |
| 4  | <b>Banks</b>                                   | <b>5 524 537</b>             | <b>632 739</b>        | <b>5 039 559</b>                | <b>0</b>                 | <b>3 969 351</b>    | <b>0.79</b> |
|    | Of which: securities firms and other fina inst | -                            | -                     | -                               | 0                        | 0                   | -           |
| 5  | Covered bonds                                  | -                            | -                     | -                               | 0                        | 0                   | -           |
| 6  | Corporates                                     | 3 315 500                    | 819 192               | 2 886 755                       | 532 445                  | 3 246 883           | 0.95        |
|    | Of which: securities firms and other fin insti | 1 251 431                    | -                     | 1 251 431                       | 0                        | 1 251 431           | 1           |
|    | Of which: specialised lending                  | -                            | -                     | -                               | 0                        | 0                   | -           |
| 7  | Subordinated debt, equity and other capital    | -                            | -                     | -                               | 0                        | 0                   | -           |
| 8  | Retail   | 58 457                       | 9 579                 | 1 656                           | 0                        | 1 301               | 0.79        |
| 9  | Real estate                                    | 512 581                      | -                     | -                               | 0                        | 0                   | 0           |
|    | Of which: general RRE                          | -                            | -                     | -                               | 0                        | 0                   | -           |
|    | Of which: IPRRE                                | -                            | -                     | -                               | 0                        | 0                   | -           |
|    | Of which: general CRE                          | 512 581                      | -                     | -                               | 0                        | 0                   | -           |
|    | Of which: IPCRE                                | 512 581                      | -                     | -                               | 0                        | 0                   | -           |
|    | Of which: land acq, develo and construction    | -                            | -                     | -                               | 0                        | 0                   | -           |
| 10 | Defaulted exposures                            | -                            | -                     | -                               | 0                        | 0                   | -           |
| 11 | Other assets                                   | -                            | -                     | -                               | -                        | -                   | -           |
| 12 | Higher-risk categories                         | -                            | -                     | -                               | -                        | -                   | -           |
| 13 | Other assets                                   | -                            | -                     | -                               | -                        | -                   | -           |
| 14 | <b>Total</b>                                   | <b>10 254 874</b>            | <b>1 461 510</b>      | <b>8 771 769</b>                | <b>532 445</b>           | <b>7 454 183</b>    | <b>0.8</b>  |

## CR5: Standardised approach – exposures by asset classes and risk weight

|    |   |                |          |                |          |                  |              |                  |          |          | (R'000)   |
|----|---|----------------|----------|----------------|----------|------------------|--------------|------------------|----------|----------|---|
|    |   | a              | b        | c              | d        | e                | f            | g                | h        | i        | j   |
|    |   | 0%             | 10%      | 20%            | 35%      | 50%              | 75%          | 100%             | 150%     | Others   | Total credit exposure amount (post CCF and CRM) |
|    | Asset classes                                 |                |          |                |          |                  |              |                  |          |          |   |
| 1  | Sovereigns & their central banks              | 229 238        |          |                |          |                  |              |                  | 0        | 0        | 229 238   |
| 2  | Non-central government public sector entities |                |          | 235 441        |          |                  |              |                  | 0        | 0        | 235 441   |
| 3  | Multilateral development banks                |                |          |                |          | 379 120          |              |                  | 0        | 0        | 379 120   |
| 4  | Banks   | 411 587        |          | 66 369         |          | 1 211 051        |              | 3 350 552        | 0        | 0        | 5 039 559                                       |
| 5  | Securities firms                              |                |          |                |          |                  |              |                  | 0        | 0        | 0   |
| 6  | Corporates                                    |                |          |                |          | 344 634          |              | 3 074 566        | 0        | 0        | 3 419 200                                       |
| 7  | Regu Retail portfolios                        |                |          |                |          |                  | 1 420        | 236              | 0        | 0        | 1 656   |
| 8  | secured by resi property                      |                |          |                | 0        |                  |              |                  | 0        | 0        | 0   |
| 9  | secured by CRE                                |                |          |                |          |                  |              | 0                | 0        | 0        | 0   |
| 10 | Equity  |                |          |                |          |                  |              |                  | 0        | 0        | 0   |
| 11 | Past-due loans                                |                |          |                |          |                  |              |                  | 0        | 0        | 0   |
| 12 | Higher-risk categories                        |                |          |                |          |                  |              |                  | 0        | 0        | 0   |
| 13 | Other assets                                  |                |          |                |          |                  |              |                  | 0        | 0        | 0   |
| 14 | <b>Total</b>                                  | <b>640 825</b> | <b>0</b> | <b>301 810</b> | <b>0</b> | <b>1 934 805</b> | <b>1 420</b> | <b>6 425 354</b> | <b>0</b> | <b>0</b> | <b>9 304 214</b>                                |

## CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

(R'000)

|   |  | a                | b                         | c    | d                                       | e            | f       |
|---|--|------------------|---------------------------|------|---|--------------|---------|
|   |  | Replacement cost | Potential future exposure | EEPE | Alpha used for computing regulatory EAD | EAD post-CRM | RWA     |
| 1 | SA-CCR (for derivatives) <sup>1</sup>                        |                  |                           |      | 1.4                                     |              |         |
| 2 | Internal Model Method (for derivatives and SFTs)             |                  |                           |      |   |              |         |
| 3 | Simple Approach for credit risk mitigation (for SFTs)        |                  |                           |      |   | 1 438 027    | 179 439 |
| 4 | Comprehensive Approach for credit risk mitigation (for SFTs) |                  |                           |      |   |              |         |
| 5 | VaR for SFTs   |                  |                           |      |   |              |         |
| 6 | <b>Total</b>   |                  |                           |      |   |              | 179 439 |

## CCR2: Credit valuation adjustment (CVA) capital charge

|   | R'000        |         |
|---|--------------|---------|
|   | a            | b       |
|   | EAD Post CRM | RWA     |
| Total portfolio subject to advanced CVA capital Charge    |              |         |
| (i) VAR component (including the 3 X multiplier)          |              |         |
| (ii) Stressed Var componet (including 3 X Multiplier)     |              |         |
| All portfolios subject to Standardised CVA capital charge | 1 438 027    | 179 439 |
| Total subject to CVA capital charge                       |              |         |
|   |              |         |

## CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights

|   |   | a   | b   | c       | d      | e   | f       | g    | h      | (R'000)                      |
|---|---|-----|-----|---------|--------|-----|---------|------|--------|------------------------------|
|   |   | 0%  | 10% | 20%     | 50%    | 75% | 100%    | 150% | Others | Total credit exposure amount |
|   | Asset classes                                 |     |     |         |        |     |         |      |        | 0                            |
| 1 | Sovereigns and their central banks            | 0   |     |         |        |     |         |      |        | 0                            |
| 2 | Non-central government public sector entities | 0   |     |         |        |     |         |      |        | 0                            |
| 3 | Multilateral development banks                | 0   |     |         |        |     |         |      |        | 0                            |
| 4 | Banks   | 200 |     | 904 216 | 33 416 |     |         |      |        | 937 832                      |
| 5 | Securities firms                              |     |     |         |        |     |         |      |        | 0                            |
| 6 | Corporates                                    |     |     |         |        |     | 491 372 |      |        | 491 372                      |
| 7 | Regulatory Retail portfolios                  |     |     |         |        |     | 8 823   |      |        | 8 823                        |
| 8 | Other assets                                  |     |     |         |        |     |         |      |        | 0                            |
| 9 | Total   | 200 | 0   | 904 216 | 33 416 | 0   | 500 195 | 0    | 0      | 1 438 027                    |

### CCR5: Composition of collateral for CCR exposure

|                          | a  | b            | c                               | d            | e                                 | R'000<br>f                      |
|--------------------------|--|--------------|---------------------------------|--------------|-----------------------------------|---------------------------------|
|                          | Collateral used in derivative transactions |              |                                 |              | Collateral used in SFTs           |                                 |
|                          | Fair value of collateral received          |              | Fair value of posted collateral |              | Fair value of collateral received | Fair value of posted collateral |
|                          | Segregated                                 | Unsegregated | Segregated                      | Unsegregated |                                   |                                 |
| Cash – domestic currency |  |              |                                 |              |                                   |                                 |
| Cash – other currencies  |  |              |                                 |              |                                   |                                 |
| Domestic sovereign debt  |  |              | NIL                             |              |                                   |                                 |
| Other sovereign debt     |  |              |                                 |              |                                   |                                 |
| Government agency debt   |  |              |                                 |              |                                   |                                 |
| Corporate bonds          |  |              |                                 |              |                                   |                                 |
| Equity securities        |  |              |                                 |              |                                   |                                 |
| Other collateral         |  |              |                                 |              |                                   |                                 |
| <b>Total</b>             |  |              |                                 |              |                                   |                                 |

### CCR6: Credit derivatives exposures

|                                  | a                 | b               |
|----------------------------------|-------------------|-----------------|
|                                  | Protection bought | Protection sold |
| <b>Notionals</b>                 |                   |                 |
| Single-name credit default swaps |                   |                 |
| Index credit default swaps       | NIL               | NIL             |
| Total return swaps               |                   |                 |
| Credit options                   |                   |                 |
| Other credit derivatives         |                   |                 |
| <b>Total notionals</b>           |                   |                 |
| <b>Fair values</b>               |                   |                 |
| Positive fair value (asset)      |                   |                 |
| Negative fair value (liability)  |                   |                 |