

PILAR III DISCLOSURE REPORT		28-Feb-18	31-May-18	31-Aug-18	30-Nov-18	28-Feb-19
Line	COMPOSITION OF REGULATORY CAPITAL - CC1	R'000	R'000	R'000	R'000	R'000
Common Equity Tier 1 capital: instruments and reserves						
1	Directly issued qualifying common share capital plus related stock surplus	244,875	244,875	244,875	244,875	244,875
2	Retained Earnings	336,809	312,540	321,710	321,710	342,374
3	Accumulated other comprehensive income (and other reserves)	772	1,094	2,096	1,712	2,046
4	Directly issued capital subject to phase-out from CET1	-	24,268	24,268	24,268	25,304
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	-	-	-
6	Common Equity Tier 1 capital before regulatory adjustments	582,456	582,777	592,949	592,565	614,599
Common Equity Tier 1 capital: regulatory adjustments						
7	Prudent valuation adjustments	-	-	-	-	-
8	Goodwill (net of related tax liability)	-	-	-	-	-
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	35,801	33,242	49,272	62,758	64,212
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	19,990	11,659	8,367	6,539	-
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 25)	-	-	-	-	-
14	Gains and losses due to changes in own credit risk 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)	3,406	9,652	9,620	10,935	7,942
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	-	6,067	6,067	6,067	6,326
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	-	-	-
28	Total regulatory adjustments to Common Equity Tier 1	59,197	60,620	73,326	86,299	78,480
29	Common Equity Tier 1 capital (CET1)	523,260	522,157	519,623	506,266	536,119
Additional Tier 1 capital instruments						
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	Directly issued capital instruments subject to phase-out from additional Tier 1	-	-	-	-	-
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	Of which: instruments issued by subsidiaries subject to phase-out	-	-	-	-	-
36	Additional Tier 1 capital before regulatory adjustments	-	-	-	-	-
Additional Tier 1 capital: Regulatory adjustments						
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 share capital (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	Total regulatory adjustments to additional Tier 1 capital	-	-	-	-	-
44	Additional Tier 1 capital (AT1)	-	-	-	-	-
45	Tier 1 capital (T1 = CET1 + AT1)	523,260	522,157	519,623	506,266	536,119
Tier 2 capital: instruments and provisions						
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-	-	-	-
47	Directly issued capital instruments subject to phase-out from additional Tier 2	-	-	-	-	-
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 to 34) issued by subsidiaries and held by third parties (amounts allowed in group Tier 2)	-	-	-	-	-
49	Of which: instruments issued by subsidiaries subject to phase-out	-	-	-	-	-
50	Provisions	6,819	6,720	6,640	6,370	6,563
51	Tier 2 capital before regulatory adjustments	6,819	6,720	6,640	6,370	6,563
Tier 2 capital regulatory adjustments						
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, 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 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	-	-	-	-	-

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57	Total regulatory adjustments to Tier 2 capital	-	-	-	-	-
58	Tier 2 capital (T2)	6,819	6,720	6,640	6,370	6,563
59	Total regulatory capital (TC=T1+T2)	530,079	528,877	526,263	512,636	542,682
60	Total Risk Weighted assets	-	-	-	-	-
Capital Ratios and buffers						
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	24.17%	24.21%	23.54%	23.22%	24.17%
62	Tier 1 (as a percentage of risk-weighted assets)	24.17%	24.21%	23.54%	23.22%	24.17%
63	Total capital (as a percentage of risk-weighted assets)	24.49%	24.52%	23.84%	23.51%	24.47%
64	Institutional specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirements expressed as a percentage of risk-weighted assets)	-	-	-	-	-
65	Of which : capital conservation buffer requirement	1.88%	1.88%	1.88%	1.88%	2.50%
66	Of which : bank-specific countercyclical buffer requirement	-	-	-	-	-
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	13.05%	13.08%	12.42%	12.09%	12.67%
National minima (if different from Basel III)						
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	5.50%	5.50%	5.50%	5.00%
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	7.00%	7.00%	7.00%	6.75%
71	National total capital minimum ratio (if different from Basel III minimum)	9.25%	9.25%	9.25%	9.25%	9.00%
Amounts below the thresholds for deduction (before risk-weighting)						
72	Non-significant investments in the capital and other TLAC liabilities of other financial institutions	-	-	-	-	-
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)	-	-	-	-	-
Applicable caps on the inclusion of provisions in Tier 2						
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	-	-	-	-	-
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	-	-	-	-	-
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)						
80	Current cap on CET1 instruments subject to phase-out arrangements	-	-	-	-	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-
82	Current cap on AT1 instruments subject to phase-out arrangements	-	-	-	-	-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-
84	Current cap on T2 instruments subject to phase-out arrangements	-	-	-	-	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-