ubank Limited

PILAR III DISCLOSURE REPORT		28-Feb-18	31-May-18	31-Aug-18	30-Nov-18	28-Feb-19
Line	**KEY METRICS - KM1**					
		R'000	**R'000**	**R'000**	**R'000**	**R'000**
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	523,260	522,157	519,623	506,266	536,119
1a	Fully loaded ECL accounting model	523,260	497,889	495,355	481,998	510,815
2	Tier 1	523,260	522,157	519,623	506,266	536,119
2a	Fully loaded ECL accounting model Tier 1	523,260	497,889	495,355	481,998	510,815
3	Total Capital	530,079	528,877	526,263	512,636	542,682
3a	Fully loaded ECL accounting model Total capital	530,079	504,609	501,995	488,368	517,378
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	2,164,675	2,157,016	2,207,100	2,180,568	2,217,707
4a	Total risk-weighted assets (pre-floor)	2,164,675	2,157,016	2,207,100	2,180,568	2,217,707
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio(%)	24.17%	24.21%	23.54%	23.22%	24.17%
5a	Fully loaded ECL accounting model CET1 (%)	24.17%	23.08%	22.44%	22.10%	23.03%
5b	CET1 ratio(%) (pre-floor ratio)	24.17%	24.21%	23.54%	23.22%	24.17%
6	Tier1 ratio (%)	24.17%	24.21%	23.54%	23.22%	24.17%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	24.17%	23.08%	22.44%	22.10%	23.03%
6b	Tier 1 ratio(%) (pre-floor ratio)	24.17%	24.21%	23.54%	23.22%	24.17%
7	Total capital ratio (%)	24.49%	24.52%	23.84%	23.51%	24.47%
7a	Fully loaded ECL accounting model total capital ratio (%)	24.49%	23.39%	22.74%	22.40%	23.33%
7b	Total capital ratio(%) (pre-floor ratio)	24.49%	24.52%	23.84%	23.51%	24.47%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital concervation buffer requirement (2.5% from 2019)(%)	1.88%	1.88%	1.88%	1.88%	2.50%
9	Counter cyclical buffer requirement (%)	0.00%	0.00%	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%
11	Total of bank CET1 specific buffer requirements (%)	1.88%	1.88%	1.88%	1.88%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	13.05%	13.08%	12.42%	12.09%	12.67%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	5,468,566	5,749,050	5,854,813	5,820,769	5,513,226
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	9.57%	9.08%	8.88%	8.70%	9.72%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	9.57%	8.66%	8.46%	8.28%	9.27%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	9.57%	9.08%	8.88%	8.70%	9.72%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	4,400,629	4,493,748	4,561,362	4,704,565	4,470,764
16	Total net cash outflow	94,173	95,506	96,562	100,818	90,332
17	LCR ratio (%)	4,673	4,705	4,724	4,666	4,949
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	5,012,042	5,024,842	5,131,464	5,258,187	5,036,779
19	Total required stable funding	1,025,065	960,820	990,993	1,005,892	983,121
20	NSFR ratio	489	523	518	523	512