

## UBank Limited

PILAR III DISCLOSURE REPORT							
Line	Overview of RWA OV1	31-May-18	31-Aug-18	30-Nov-18	28-Feb-19	31-May-19	Minimum capital requirements
		R'000	R'000	R'000	R'000	R'000	R'000
1	Credit risk (excluding counterparty credit risk)						
2	Of which: standardised approach (SA)	815,880	812,088	789,554	802,024	929,404	74,352
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)	-	-	-	-	-	-
7	Of which: standardised approach (SA) for counterparty credit risk	-	-	-	-	-	-
8	Of which: IMM	-	-	-	-	-	-
9	Of which: other CCR	-	-	-	-	-	-
10	Credit Valuation Adjustment (CVA)	-	-	-	-	-	-
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	3,997	5,287	4,793	5,223	6,038	483
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 IRB 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	-	-	-	-	-	-
21	Of which: standardised approach (SA)	3,997	5,287	4,793	5,223	6,038	483
22	Of which: internal model approach (IMA)	-	-	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-	-	-
24	Operational risk	1,200,189	1,252,128	1,252,128	1,271,796	1,271,796	101,744
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	132,953	132,310	129,300	136,015	34,544	2,764
26	Aggregate capital floor applied	-	-	-	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-	-	-	-
29	<b>Total</b>	<b>2,157,016</b>	<b>2,207,100</b>	<b>2,180,568</b>	<b>2,220,281</b>	<b>2,247,820</b>	<b>179,826</b>