

| PILAR III DISCLOSURE REPORT | | 31-Aug-18 | 30-Nov-18 | 28-Feb-19 | 31-May-19 | 31-Aug-19 |
|---|--|-----------|-----------|-----------|-----------|-----------|
| Line | KEY METRICS - KM1 | R'000 | R'000 | R'000 | R'000 | R'000 |
| Available capital (amounts) | | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 519,623 | 506,266 | 536,119 | 667,144 | 761,141 |
| 1a | Fully loaded ECL accounting model | 495,355 | 481,998 | 510,815 | 655,216 | 748,489 |
| 2 | Tier 1 | 519,623 | 506,266 | 536,119 | 667,144 | 761,141 |
| 2a | Fully loaded ECL accounting model Tier 1 | 495,355 | 481,998 | 510,815 | 655,216 | 748,489 |
| 3 | Total Capital | 526,263 | 512,636 | 542,682 | 673,405 | 652,615 |
| 3a | Fully loaded ECL accounting model Total capital | 501,995 | 488,368 | 517,378 | 661,477 | 639,963 |
| Risk-weighted assets (amounts) | | | | | | |
| 4 | Total risk-weighted assets (RWA) | 2,207,100 | 2,180,568 | 2,217,707 | 2,245,245 | 2,305,906 |
| 4a | Total risk-weighted assets (pre-floor) | 2,207,100 | 2,180,568 | 2,217,707 | 2,245,245 | 2,305,906 |
| Risk-based capital ratios as a percentage of RWA | | | | | | |
| 5 | CET1 ratio(%) | 23.54% | 23.22% | 24.17% | 29.71% | 33.01% |
| 5a | Fully loaded ECL accounting model CET1 (%) | 22.44% | 22.10% | 23.03% | 29.18% | 32.46% |
| 5b | CET1 ratio(%) (pre-floor ratio) | 23.54% | 23.22% | 24.17% | 29.71% | 33.01% |
| 6 | Tier1 ratio (%) | 23.54% | 23.22% | 24.17% | 29.71% | 33.01% |
| 6a | Fully loaded ECL accounting model Tier 1 ratio (%) | 22.44% | 22.10% | 23.03% | 29.18% | 32.46% |
| 6b | Tier 1 ratio(%) (pre-floor ratio) | 23.54% | 23.22% | 24.17% | 29.71% | 33.01% |
| 7 | Total capital ratio (%) | 23.84% | 23.51% | 24.47% | 29.99% | 28.30% |
| 7a | Fully loaded ECL accounting model total capital ratio (%) | 22.74% | 22.40% | 23.33% | 29.46% | 27.75% |
| 7b | Total capital ratio(%) (pre-floor ratio) | 23.84% | 23.51% | 24.47% | 29.99% | 28.30% |
| Additional CET1 buffer requirements as a percentage of RWA | | | | | | |
| 8 | Capital conservation buffer requirement (2.5% from 2019)(%) | 1.88% | 1.88% | 2.50% | 2.50% | 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% | 2.50% | 2.50% | 2.50% |
| 12 | CET1 available after meeting the bank's minimum capital requirements (%) | 12.42% | 12.09% | 12.67% | 16.71% | 20.01% |
| Basel III leverage ratio | | | | | | |
| 13 | Total Basel III leverage ratio exposure measure | 5,854,813 | 5,820,769 | 5,513,226 | 5,459,494 | 5,785,701 |
| 14 | Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) | 8.88% | 8.70% | 9.72% | 12.22% | 13.16% |
| 14a | Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) | 8.46% | 8.28% | 9.27% | 12.00% | 12.94% |
| 14b | Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) | 8.88% | 8.70% | 9.72% | 12.22% | 13.16% |
| Liquidity Coverage Ratio (LCR) | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | 4,561,362 | 4,704,565 | 4,470,764 | 4,456,751 | 4,672,826 |
| 16 | Total net cash outflow | 96,562 | 100,818 | 90,332 | 87,696 | 97,183 |
| 17 | LCR ratio (%) | 4,724 | 4,666 | 4,949 | 5,082 | 4,808 |
| Net Stable Funding Ratio (NSFR) | | | | | | |
| 18 | Total available stable funding | 5,131,464 | 5,258,187 | 5,036,779 | 5,057,077 | 5,396,338 |
| 19 | Total required stable funding | 990,993 | 1,005,892 | 983,121 | 1,069,917 | 1,205,184 |
| 20 | NSFR ratio | 518 | 523 | 512 | 473 | 448 |