ubank Limited

PILAR III DISCLOSURE REPORT		30-Nov-18	28-Feb-19	31-May-19	31-Aug-19	30-Nov-19
Line	KEY METRICS - KM1					
		R'000	R'000	R'000	R'000	R'000
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	506,266	536,119	667,144	645,720	595,757
1a	Fully loaded ECL accounting model	487,289	517,142	654,493	633,069	583,106
2	Tier 1	506,266	536,119	667,144	645,720	595,757
2a	Fully loaded ECL accounting model Tier 1	487,289	517,142	654,493	633,069	583,106
3	Total Capital	512,636	542,682	673,405	652,616	602,421
3a	Fully loaded ECL accounting model Total capital	493,659	523,705	660,754	639,965	589,770
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	2,180,568	2,217,707	2,245,245	2,305,906	2,331,508
4a	Total risk-weighted assets (pre-floor)	2,180,568	2,217,707	2,245,245	2,305,906	2,331,508
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio(%)	23.22%	24.17%	29.71%	28.00%	25.55%
5a	Fully loaded ECL accounting model CET1 (%)	22.35%	23.32%	29.15%	27.45%	25.01%
5b	CET1 ratio(%) (pre-floor ratio)	23.22%	24.17%	29.71%	28.00%	25.55%
6	Tier1 ratio (%)	23.22%	24.17%	29.71%	28.00%	25.55%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	22.35%	23.32%	29.15%	27.45%	25.01%
6b	Tier 1 ratio(%) (pre-floor ratio)	23.22%	24.17%	29.71%	28.00%	25.55%
7	Total capital ratio (%)	23.51%	24.47%	29.99%	28.30%	25.84%
7a	Fully loaded ECL accounting model total capital ratio (%)	22.64%	23.61%	29.43%	27.75%	25.30%
7b	Total capital ratio(%) (pre-floor ratio)	23.51%	24.47%	29.99%	28.30%	25.84%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital concervation buffer requirement (2.5% from 2019)(%)	1.88%	2.50%	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%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	10.22%	11.17%	16.71%	15.00%	12.55%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	5,820,769	5,513,226	5,459,494	5,785,701	5,841,080
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	8.70%	9.72%	12.22%	11.16%	10.20%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	8.37%	9.38%	11.99%	10.94%	9.98%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	8.70%	9.72%	12.22%	11.16%	10.20%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	4,704,565	4,470,764	4,456,751	4,672,826	4,611,870
16	Total net cash outflow	100,818	90,332	87,696	97,183	98,384
17	LCR ratio (%)	4,666	4,949	5,082	4,808	4,688
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	5,258,187	5,036,779	5,057,077	5,396,338	5,323,877
19	Total required stable funding	1,005,892	983,121	1,069,917	1,205,184	1,229,861
20	NSFR ratio	523	512	473	448	433