PILAR III DISCLOSURE REPORT				
Line	Overview of RWA OV1	31-Aug-19	30-Nov-19	Minimum capital require-ments
		R'000	R'000	R'000
1	Credit risk (excluding counterparty credit risk)			
2	Of which: standardised approach (SA)	969,690	995,134	89,562
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	6,702	6,810	613
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 standarised approach (SEC-SA)	-	-	-
20	Market Risk	-	-	-
21	Of which: standardised approach (SA)	6,702	6,810	613
22	Of which: internal model approach (IMA)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	1,288,641	1,288,641	115,978
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	34,172	34,113	3,070
26	Aggregate capital floor applied	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-
29	**Total**	**2,305,907**	**2,331,508**	**209,836**