Ubank Limited

PILAR III DISCLOSURE REPORT		31-Aug-19	30-Nov-19	29-Feb-20	31-May-20	31-Aug-20
Line						
		R'000	R'000	R'000	R'000	R'000
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	645 720	595 757	499 572	455 684	429 040
1a	Fully loaded ECL accounting model	633 069	583 106	486 921	449 358	422 714
2	Tier 1	645 720	595 757	499 572	455 684	429 040
2a	Fully loaded ECL accounting model Tier 1	633 069	583 106	486 921	493 246	422 714
3	Total Capital	652 616	602 421	505 780	461 130	434 272
3a	Fully loaded ECL accounting model Total capital	639 965	589 770	493 129	454 804	427 946
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	2 305 906	2 331 508	2 187 233	2 097 722	2 012 952
4a	Total risk-weighted assets (pre-floor)	2 305 906	2 331 508	2 187 233	2 097 722	2 012 952
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio(%)	28,00%	25,55%	22,84%	21,72%	21,31%
5a	Fully loaded ECL accounting model CET1 (%)	27,45%	25,01%	22,27%	21,45%	20,04%
5b	CET1 ratio(%) (pre-floor ratio)	28,00%	25,55%	22,84%	21,72%	21,31%
6	Tier1 ratio (%)	28,00%	25,55%	22,84%	21,72%	21,31%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	27,45%	25,01%	22,27%	21,45%	20,04%
6b	Tier 1 ratio(%) (pre-floor ratio)	28,00%	25,55%	22,84%	21,72%	21,31%
7	Total capital ratio (%)	28,30%	25,84%	23,12%	21,98%	21,57%
7a	Fully loaded ECL accounting model total capital ratio (%)	27,75%	25,30%	22,55%	21,71%	21,30%
7b	Total capital ratio(%) (pre-floor ratio)	28,30%	25,84%	23,12%	21,98%	21,57%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital concervation buffer requirement (2.5% from 2019)(%)	2,50%	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 (%)	2,50%	2,50%	2,50%	0,00%	0,00%
12	CET1 available after meeting the bank's minimum capital requirements (%)	15,00%	12,55%	9,84%	8,72%	8,31%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	5 785 701	5 841 080	5 459 668	5 483 866	5 467 029
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11,16%	10,20%	9,15%	8,31%	7,85%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	10,94%	9,98%	8,92%	8,99%	7,73%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11,16%	10,20%	9,15%	8,31%	7,85%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	4 672 826	4 611 870	4 457 917	4 652 594	4 676 206
16	Total net cash outflow	97 183	98 384	91 466	132 558	99 418
17	LCR ratio (%)	4 808	4 688	4 874	3 510	4 704
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	5 396 338	5 323 877	5 010 056	5 144 106	5 133 247
19	Total required stable funding	1 205 184	1 229 861	1 047 140	949 080	917 585
20	NSFR ratio	448	433	478	542	559